Forty-third Year

GRAND RAPIDS, WEDNESDAY, MARCH 31, 1926

Number 2219



# Not Afraid to Think

Why should I be afraid to think
While searching through the maze
Of legends, myths, and history
That come from ancient days?
Of heroes and their songs of war,
Of prophets, priests and kings,
Of visions, dreams and miracles,
And saints with robes and wings?

Why should I be afraid to read
The records of the past,
Interpret them by modern light
Upon their pages cast?
I read the struggles of the race
Endowed with nascent souls,
That strove to find the light divine
That leads to higher goals.

Why should I cease to search for truth
Though robed in ancient clothes?
Why should I drink from stagnant pools
While living water flows?

The precious grain must winnowed be,
The chaff fall by the way.
When love and truth are in the van
We drift not far astray.

God's revelation forward goes—
Grows deeper, wider still
As life unfolds the universe
Directed by His will.
I cannot think He makes mistakes
In aught He does for man,
While working in His countless worlds
By His creative plan.

The creeds and dogmas man has made
His spirit cannot bind,
The tie that binds is love divine
For God and all mankind.
In Harmony with life and love
Our hearts must be aglow;
By wrath and strife and selfishness
Our spirits cannot grow.

George Branson

# SPRING FEVER

E 16 FLUID OUNCES

guille and a second

STANOVAX

STANDARD OIL COMPANY

CONSTIP

With the first signs of spring comes the feeling of torpor and sluggishness. In the

old days this condition was called "Spring Fever." It was at such times that Grandmother prescribed her favorite remedies - sulphur and molasses and herb tea. These tonics were judiciously administered to the entire family, the silent reluctance of the older members and the vociferous protests of the youngsters being alike disregarded.

In late years, however, we have learned that it is not necessary to take these nauseating doses to be "fit" and energetic during the spring months.

Spring torpor, which is brought about by the accumulation of poisons in the system during the winter months chiefly through faulty elimination, may be relieved by using Stanolax (Heavy). Stanolax (Heavy), a pure water white mineral oil of heavy body, accomplishes

its results entirely by mechanical means —

lubrication. Stanolax (Heavy) does not cause griping or straining, and because of its heavy body seepage is minimized.

Stanolax (Heavy) in stock, you will be able to cater to a greater number of people in your neighborhood who have learned, through our extensive advertis-

ing, to call for this product by name.

Stanolax (Heavy) brings large profits and many repeat sales. We are prepared to tell your customers and prospects still more about Stanolax (Heavy) through our various dealer helps. Write our nearest branch regarding these helps. They will mean increased business and profits.



By taking Stanolax (Heavy) during the winter months, you will eliminate the usual recurrence of spring torpor every year.

Forty-third Year

# GRAND RAPIDS, WEDNESDAY, MARCH 31, 1926

Number 2219

## MICHIGAN TRADESMAN

(Unlike any other paper.)
Frank, Free and Fearless for the Good
That We Can Do. Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN. Published Weekly By

TRADESMAN COMPANY Grand Rapids E. A. STOWE, Editor.

Subscription Price. dollars per year, if paid strictly dollars per year, if not paid in

advance.
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Sample copies 10 cents each.
Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

Entered Sept. 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879.

# OBJECT TO QUESTIONNAIRES.

Some time ago the United States Senate asked the Federal Trade Commission to investigate the activities of certain "open-price" associations. Some of these trade bodies used to fix both production and prices in open conflict with the law. The Commission, in pursuit of its enquiry, sent out questionnaires to the "open-price" associations, but the responses were not quite satisfactory. Thereupon a majority of the Commission decided to send questionnaires to the associations which are not "open-price" in the hope of getting further information. This action brought out a statement from W. B. Humphrey, one of the Commissioners, dissenting from what had been done. There was, he asserted, an element of deception in the questionnaires because they did not state that the Commission had no legal right to require them to be answered. This meant not only to practice coercion in a way but was "an attempt to obtain evidence by a method that has in it an element of fraud and false pretense.' A proper way, according to Mr. Humphrey, would have been to let those from whom information was sought know that it was for the public good, that their assistance would be appreciated, that there was no desire to pry into private business and that it was entirely voluntary on their part whether they replied or not. In this way not only would the replies have been more numerous but they would have been fuller and more satisfactory. All of this appears so elementary and obvious that it seems surprising that the occasion should have arisen for such a dissent.

# CHIVALRY STILL LIVES.

The age of chivalry is not dead. It is pleasant to see signs in this modern epoch that man still occupies his pedestal in the hearts of some women. Although women in their strength

may rule the world, man in his softer modes and moods is not without his influence.

Here is a strong woman who rose from office boy to head of a big firm. But she does not take all of the credit to herself. She owes her success, on her own admission, largely-if not entirely-to the "little man." The place of a husband may be in the home, but the wife could not go out and battle the world successfully without the loving aid of the homemaker.

But woman must still be the protector of weaker man. When robbers kidnaped the wealthy husband of Alexandra Carlisle Jenkins in Chicago this woman showed she had not entirely lost the spirit of the knights of old. She gave chase to the robber car in another automobile, and it was not her fault that she did not catch up in time to challenge the miscreants to battle.

The traditional place of man is secure. He may not be able to slay the multifarious dragone that exist even in this modern world. But he can be to strong women something worth fighting for, something enthroned in their hearts which spurs them to deeds of derring-do.

# THOSE WHOM CHRIST AIDED.

Christ searches out those who have humble childlike souls.

As Jesus rode into the city of His people on the first Palm Sunday a great crowd of people swept along the road with Him. There were all kinds of people in that crowd. There were those men who swing back and forth as fashion changes, who cheered Jesus because others cheered. There were the idolatrous religious fanatics who worshipped the idols of their certain manners of redemption. There were the indifferent and cold. But Jesus saw these not.

Jesus has ridden down the centuries just as He rode toward that city gate. An ever-increasing crowd has followed him, and in that crowd have been all sorts of people, the fashionable, the fanatic, the indifferent. But He has seen them not. He has found the children who were in the company.

He has sought out the meek, humble, childlike souls that would welcome Him with enthusiasm. He has sought out youth, which is a state of mind, not a time of life. He has found the young souls that with courage hold their ideals.

# CANNED FOODS SITUATION.

Canned foods are moderately active for replacement, but in widespread demand among retailers, which has been the position of the market for several months. Only an abnormal supply in first and second hands would have pre-

vented a better balance than that which has occurred. Equilibrium is being established, however, in spite of the handicaps of overstocks, a narrow demand and uncertain values on many

As the season advances the demand increases for a wider assortment and for bigger blocks, which is creating more confidence and a tendency to hold some underpriced merchandise for a reaction to a more normal basis. Replacement costs of new packs tend to make current supplies look like bar-

#### MR. MURPHY IN HIGH FAVOR.

As a rule it does not pay the grower or handler of potatoes to speculate in their product, but this season is proving a general exception to the almost universal rule. Potatoes are now bringing \$5 per hundred pounds in the principal outside markets and give every promise of reaching \$6 before the middle of April. These prices afford the holder enormous profits and should result in an immediate improvement in the volume of shipments and a corresponding lessening in the money tension which has been felt so severely among the country banks located in the potato districts and which has found expression in slack payment of obligations by country merchants who depend largely on the proceeds of the potato bin for their working capital.

The last Congress raised the pay of its members from \$7,500 to \$10,000 a year. While the Sixty-eighth Congress was not much of a Congress and some of its members were grievously overpaid at \$7,500 a year, the country did not object very much. So a Congressman now gets \$10,000 a year. A Federal Circuit Judge gets \$8,500 and a District Judge \$7,500. They, too, are entitled to an increase. A bill in Congress raising the Circuit Judges to \$15,000 and the District Judges to \$12,-500 seemed reasonable and right. Not, however, to Congress. That would mean a Judge would get more money than a Congressman. Therefore the salary bill died the death. A new one was drafted that will give the Circuit Judge \$12,500 and the District Judge \$10,000. Since Congress raised its own pay last year, something will have to be done for the Judges, but not too much. Most of them must be content with what a Congressman gets.

Gregory Zinoviev told the executive committee of the Communist International in Moscow yesterday that the Communist party in the United States is in danger of disappearing altogether. He attributed the failure of their plans to the opposition of the leaders of the American Federation of Labor, "pupils of the notorious Gompers." No failure

of the Russian International anywhere has been more complete than its failure to get some kind of foothold in the American Federation of Labor. But, from the first the effort was hopeless. Bukharin's published instructions that the International agents here should join existing trade unions and by creating factions within the organizations break them up were enough to arouse the active antagonism of American workmen, even if he had not added his denunciation of democracy and a free

Income tax payments for the first quarter are found to exceed by \$20,-000,000 the estimates made by the Treasury officials of the probable results of the new revenue law. Various theories are advanced to account for this favorable showing. The prosperity of the country and the feeling of public confidence in the certainty of material tax reductions while the matter was still pending in Congress are given most prominence. Another explanation, which seems to have been overlooked by the Treasury experts, is that many income taxpayers, finding their bill so much less than in preceding years, paid the full amount on or before March 15 instead of taking advantage, as heretofore, of the privilege of paying by quarterly installments.

China's most recent civil conflict has reached a critical stage. Within a short time, if all the signs are not incorrect, somebody or other is going to capture Peking. That is equivalent to saying that the present Chinese Government will be overthrown and another put in its place. The incumbent government has gone strong on Russian support. If it ceases to exist Soviet influence in China will be at a discount. It is almost a year since China entered its violent phase of antiforeignism with support and guidance from Moscow. This phase is about to come to an end. The conflict now going on will take on greater significance than usually is given to Chinese civil wars.

It costs no more to be agreeable about paying money than to pay it out with a frown, and it makes quite a lot of difference with the feelings of the payee.

Baldwin-W. J. Messinger has sold his grocery stock to Wolgamott & Co. Hastings-Kenneth B. Calkins has sold his grocery stock to Mrs. John

Conklin-The Lyon Mercantile Co. has removed its general stock from Muskegon Heights to this place, locating in the store formerly occupied by the Smith Mercantile Co.

#### IN THE REALM OF RASCALITY.

#### Cheats and Frauds Which Merchants Should Avoid.

Michigan is teeming with agents who are soliciting old accounts from merchants on the promise to effect collection on a 50-50 basis. Not one in a hundred of these purported organizations are doing business legally, because they have not filed a \$5,000 bond with the Secretary of State, as required by the law enacted by the Legislature of 1925. Such being the case it goes without saying that no returns will ever be made to the owners of the accounts in more than one case out of a hundred.

Another unethical practice has been developed at Cleveland. The Signet Pen Co. is sending out promiscuously without the knowledge of the recipients \$7 fountain pens, for which \$2.85 is solicited. This is employing the same methods in selling fountain pens that are used by E. P. Beaumont in selling neckties. No law is violated in. sending out goods not ordered, but good ethics in business do not countenance such practices. The claim that a \$7 pen is being sold for \$2.85 is, of course, all bosh. No one receiving goods not ordered is under obligation to pay for the articles or to return it. The receiver must not use it. Then if the Signet Pen Co. wants it back let it come and get the pen. Do not bother to return it. This will soon bring the swindler to terms.

A local business man some days ago returned to his place of business and found an "official" receipt for advertising in a programme of the Building Trades Union Council. His office assistant had paid out \$25 for "advertising" in the above publication having been led to believe that the boss had authorized it-which was not so. Many cases such as this have come to the attention of the Tradesman. "High binders" have collected for "advertising" in worthless publications, which it so happens have generally been so called railway union publications. We again warn merchants to look out for these collectors. They are plying their business under the cloak of respectability, which is an unknown quantity in trades union circles.

J. N. Slotkin, manager of the Atlantic & Pacific Bird Co., which was formerly located at 6 North Michigan avenue, Chicago, came to Grand Rapids sometime ago and entered into an agreement with one of our department stores to conduct a sale of canary birds. All these birds were guaranteed as to song and health, and the A. & P. Bird Co. agreed to replace any which did not live up to this guarantee.

The sale was conducted in due course, and Slotkin obtained his check in settlement and departed immediate-Dissatisfaction followed in the wake of this sale because many of the birds failed to sing and some of them died shortly after purchase. Steps were taken immediately to get in touch with Slotkin, but enquiry at 6 North Michigan avenue, Chicago, developed that he had been forced to leave the premises he had been occupying six months before because of default in rent. Neither Slotkin nor the A. & P. Bird Co. were listed in the directories.

All the facts which developed in Grand Rapids were quickly assembled and turned over to the Federal authorities for investigation.

Word that has come to us from various cities indicates that Slotkin has given trouble to others along this same line.

Merchants are requested to refer to us for investigation any proposition which is presented to them, unless they personally have sufficient information to insure confidence in the proposition.

The modern way of getting money from suckers is to get some sort of a likely looking device, open up in a hotel room, and put blind advertisements in the newspapers offering a wonderful proposition to young men who have \$600 or more to invest in a "going proposition."

Lawrence B. Jones recently registered at a prominent hotel, and put an advertisement in the newspapers

an advertisement in the newspapers which read as follows:

OPPORTUNITY for mechanically inclined young man satisfied with \$50 per week and 50 per cent. of the profits to invest \$1,000 and associate himself with the owner of a commodity of merit. Practical ability in small assembling plant more important than executive experience. Man selected must be able to furnish records of past experience. Box B-32.

A local man apswered this adver-

A local man answered this advertisement and was offered what appeared to be a very unusual opportunity. Mr. Jones was a good talker and had an intriguing article, namely, a coin trav attached to which was a standard to be used for advertising display. He informed his prospect that he proposed to manufacture the device on which he applied for a patent and that what he needed was someone to manage the production and office end of the business. Said prospect was asked to "invest" about \$500 cash, and was offered a salary of \$50 per week. Out of the first profits of the business the prospect would receive \$500 with which he could purchase a third interest.

Mr. Jones gave a reference in Los Angeles, which the Tradesman checked up by telegram, and by so doing obtained information that someone in Detroit had unfavorable information concerning Jones. Accordingly we followed the lead and within a few dayas a warrant for Jones' arrest was issued and he was picked up by the police detectives. We are informed that Iones is out on bail in Detroit and his case will be heard soon. We understand that the affidavit alleged a violation of the Michigan Securities law.

Information just received is to the effect that Jones formed a company and sold to a Detroiter 50 per cent. of the profits of his manufacturing company. He then sold to another one-third interest in the sales company and to another one-third interest, holding one-third for himself and 50 per cent. of the manufacturing profit. He was to work with one of the parties to sell the territories and the other was to take charge of the office. Jones was to pay all salaries until the business was such as to take care of same.

Several days later he failed to appear at the office at Detroit and it was found that he had skipped. At the

bank enquiry showed that Jones had been dealing with a fourth party, who upon investigation stated that Iones had sold him one-third interest in the sales company. He had evidently formed a second company with the fourth party, using one of the other men as a decoy. In the bill of sale to our informant, Jones thought he was conveying one-third interest in the sales company only, but he is said to have overlooked an important part of the deal, as he actually sold one-third of the rights in the United States patent, which was pending.

On classified advertising the Tradesman suggests that many cases bear searching investigation.

Hevenor & Co. of 452 Fifth avenue, New York City, has circularized Michigan business men with "Invitations" to purchase securities in the Latherizer Corp. We are informed that said corporation owns a machine called a "Latherizer," which is a small instrument resembling an atomizer. After insertion of a cake of soap and the addition of water, it produces a lather for shaving.

We are further informed that the Latherizer Corp. does not propose to undertake production of this machine until the completion of its financing, since it has been found more practicable and profitable to contract for the manufacture of the machine and soap rather than to acquire or erect a factory for manufacturing purposes.

This "Invitation" is sent by mail to an individual, inscribed with his name and also bearing a registered number. Such "Invitation" states: "This offer is not publicly made. The opportunity to participate is strictly by invitation and is not transferable," but Mr. Hevenor stated in an interview that anyone tendering a sufficient sum to cover a stock subscription could become a stockholder. He further explained that such "Invitations" had been sent only to individuals rated at not less than a half million dollars, with a view of having them participate on a large scale.

Weekly Preachment From the City of Vision.

Onaway, March 30—Now commence practicing "U. S. 23." If you should be asked by a passing tourist if this is M 10 just look dignified and say "No, indeed, this is U. S. 23." Then you will be conforming strictly to the new Federal highway system of numbering will be conforming strictly to the lieu. Federal highway system of numbering. We accept this change of numbering We accept this change of numbering gracefully, providing that the courtesy of paving the good old Dixie highway is gradually extended until it reaches its terminal at Mackinaw City. Gravel is becoming passe; it cannot be kept smooth while such speed is permitted in traveling. The roads are literally powdered and blown away; might as well draw friend wife's cookie-cutter the roads as the present system

of floating them.

There is quite a stretch of time between trout fry and fried trout and what percentage of the fifty million fry the process of planting the frying pan will probably be known. Barbless hooks will reach never be known. Barbless hooks will reduce the premature death rate of the Brainless game baby fish. themselves in being photographed with an almost endless string of fish should be denied a fisherman's license. The members of the Isaac Walton League cannot be too strict in helping to enforce the game laws and it might be well to encourage the moral law of

common sense and decency as well. One game warden cannot watch a thousand fishermen. Preventing crime is far better than punishing the of-fender and prevention can only be brought about by the co-operation of an organization and its members who are true to each other and honest with themselves. Game is not sufficiently plentiful at the present time; in fact, it never has been to permit the greedy fishermen to hog an unreasonable share. It is stealing from the other

Home for Easter is a joyful event and the pleasure attendant is perhaps next to a home coming at Christmas time. It would be too long a list to write the names of all home-comers this Easter vacation, but it is only fitting that a few at least should be mentioned and the Tradesman is the proper medium. Why the Tradesman? proper medium. Why the Tradesman? I'll tell you after saying that C. Pat Young (a constant reader of the Tradesman) is home from the Detroit College of Law. Arden Morford, who is teaching senior high literature at Romeo, and Clayton Smith, of Ypsilanti, products of Onaway high school. These young men will soon represent the world of industry in a professional way and we are proud of them. Their parents have seen fit to give them these advantages and the students are profiting by combining their own efforts; some of them denying them-selves pleasures for the present to be cashed in at some future time at priceless value

In looking back a few years I can count a good many Onaway students who have attained positions of re-sponsibility in banks, offices or wholesale concerns and it demonstrates fully we owe ourselves to provide tools. School taxes are high good schools. and appear to be burdensome; you may have a large family of children or you may be childless, but it is a duty you owe to your country and to your gov ernment as an American citizen to educate the children; if not your own. citizen to those of your neighbors, by providing good schools, teaching American English and floating the American floati lish and floating the American flag. I would like to see every article in use to-day branded "Made in America" and the same brand applied to the human race would be no disgrace and worth the torture. Who'll be the first to bear his breast?

The Community Council is preparate to the City.

ing to lend its assistance to the City Commission in the annual spring cleanup campaign. It is a worthy cause now let the individual lend his assistance to civic pride by making a per-petual clean-up. A little work here and there in different places and in different ways all adds to the beauty of the home and without expense; it all tickles the optic nerve of the tour-

t visitor. By the Way-When On Your Way Onaway. Squire Signal.

# Regular Customer.

Dagerburg Cohen, the Duluth financier, said at a banquet of bankers in Duluth:

'Some people treat banks likewell, let me tell you a story.

"'Hello, George. Was it you I saw going into the Grangers' bank this morning?' said one man to another.

"'Yes, it was me, all right,' said George.

- "'Did you make a deposit?'
- "'No, sir.'
- "'Drew something out, hey?"
- "'Nope.'
- "'What did you do, then?"

"'I filled the family fountain pens."

Inability to go to work fresh and determined every morning is not because there is something the matter with the morning. The trouble dates farther back.

#### REPRESENTATIVE RETAILERS.

#### Fred E. Beardslee, West Bridge Street Coffee Merchant.

It is oftentimes remarked that one man profits little by the experience of others, a saying that is true only in part. The incidents associated with the life of a successful man, if recorded in print, are read and reread by the young, with a result that resolutions may be formed which will prove beneficial. It would be folly to teach a boy that exactly that which has been done by others may be done by him, as no circumstances which have molded one life can ever be duplicated; but the main thing for the young man is to have the desire to do, an honesty of purpose, and with these the door of opportunity will swing open, if not in one direction surely in another.

Fred E. Beardslee was born Aug. 15, 1868, on a farm in Orion township, Oakland county. His father, who was born in New Jersey and was of English descent, built the first log house erected in Independence township, Oak-



Fred E. Beardslee.
(as he looked twenty years ago)

land county, and Mr. Beardslee states that all people in this country bearing the same name as his, whether spelled Beardslee or Beardsley, are descendants of Wm. Beardslee, who emigrated to America in 1635 on the ship Planter. His mother's maiden name was Sutton. She was of German ancestry and was a Rorick descendant.

When Mr. Beardslee was 10 years old the family moved to Victor township, Clinton county. Mr. Beardslee attended the public schools and worked on the farm until he was 28, when he came to Grand Rapids and was employed by the Morse Dry Goods Co. for one year, after which he served four years as a clerk in the store of E. J. Herrick. In 1901 Mr. Beardslee engaged to travel for the Worden Grocer Co. and he continued in this position twenty-one years, making friends who soon came to regard him highly because of his many sterling qualities of head and heart. Four years ago he was compelled to retire from the road on account of repeated attacks of rheumatism. He has expended a large proportion of his accumulated earnings in the effort to effect a cure, but does not appear to be able to gain the upperhand. Feeling the necessity of doing something to keep him busy and contribute to his nearly exhausted resources, he has opened a coffee ranch at 341 West Bridge street. Fred knows coffee like a book-learned the business originally from the late E. J. Herrick-and those who patronize him will not only feel that they are doing a worthy act for a worthy man, but getting the best values for their money it is possible for them to obtain. Here is an excellent opportunity for traveling men as a class to show their appreciation of a worthy brother who never, by act or word, ever brought reproach on the

A call at his store yesterday disclosed the fact that he had every item priced low—almost too low if he finds it necessary to add clerical help later on as his volume increases.

Mr. Beardslee was married Nov. 18, 1903, to Miss Anna Hartnett. They have one daughter, Katherine, now 18 years of age, who graduated from the Sacred Heart Academy last June and is now attending the Junior High. The family reside in their own home at 226 Benjamin avenue.

Mr. Beardslee is a member of Grand Rapids Council, No. 131, U. C. T., and of Doric Lodge, No. 342, F. and A. M.

Mr. Beardslee, who has never been discharged from a position, credits his success to hard work and strict attention to business.

Mr. Beardslee holds that the man who sells goods should be more than a salesman; that at all times he can help to create a healthy sentiment among his customers and others with whom he comes in contact—and this he can hardly do if he puts in his spare time playing cards and shaking dice. While Mr. Beardslee does not pose as a moralist it is a common pose as a moralist it is a common try to do something and aim to make the world a little better than it would have been without him.

In manners Mr. Beardslee is quiet and unassuming, with evidence of a reserve force that by one of his temperament is rarely called into use. In disposition he is companionable, although not effusive. Possessed of a quiet sense of humor, in conversation he is pleasing. He thinks before he speaks, which may be one reason that his judgment is sought and highly appreciated by his friends. He is not a club or society man, his home being the one place above all others that attracts him after business hours. Absorbed in work, he has the spare time that only those who do their work methodically can command. Progressive, resourceful, with an eye on the present and the future, he will, undoubtedly, achieve the same measure of success in his present occupation as he did as traveling salesman.

The freedom of the highways by both land and sea, is to-day assured to all; but the highways of the mind, the avenues of thought, are obstructed by narrow sectarianism and selfish politics and pioneers in science and right living have been obliged to seek bypaths, as the highways of learning are closed.

Clifton M. Gray.

# Think What This Means To You!

You can't send out men to create a demand for Shredded Wheat—that's our job—and we are right on the job better this year than ever before—increased activity all along the line—to help you sell more

# Shredded Wheat

Ever stop to think what this means to you—all this promotional work concentrated on one cereal, not scattered among a lot of products? This means more sales for you. Are you ready to supply the increased demand?

# The Shredded Wheat Co.

Niagara Falls, N. Y.

# Worden Grocer Company THE PROMPT SHIPPERS

ANOTHER QUAKER LEADER

# QUAKER EVAPORATED MILK

The Milk for Every Meal

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

Customers Know This Brand

# WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years
Ottawa at Weston Grand Rapids

The Michigan Trust Company Receiver

#### MOVEMENTS OF MERCHANTS.

Cadillac—Hunter & Fox succeed H. Jaffe in the grocery business.

Bannister—Charles Hipsk succeeds Joe Novotny in the grocery business.

Schoolcraft—P. M. Henderson succeeds W. E. Clark in the grocery and meat business.

Stambaugh—The Phoenix Lumber & Supply Co. succeeds the Stambaugh Lumber & Fuel Co.

River Rouge—The Rouge State Bank has increased its capital stock from \$100,000 to \$150,000.

Traverse City—The People's Savings Bank has increased its capital stock from \$60,000 to \$100,000.

Keeler—James Wiles succeeds Earl McComber in the grocery and general mercantile business.

Allegan—Charles Underkircher has opened a fruit store in the Mosier building, on Hubbard street.

Ashton—Henry Swem has sold his stock of general merchandise to Mr. Riley, who has taken possession.

Grand Rapids—The Camera Shop, 16 Monroe avenue, has increased its capital stock from \$3,000 to \$50,000.

Muskegon—Fred Wortelboer succeeds Hoppe & Echternew in the grocery business R. F. D. from here.

Lawrence—Albert Moldenhauer succeeds Jesse Cobb as manager of the Lawrence Co-Operative Creamery Co.

Grand Rapids—Mark's Auto Accessories, 37 Ionia, N. W., has increased its capital stock from \$50,000 to \$150,000

Ironwood—The Alvin R. Durham Co., wholesale fruit and produce dealer, has changed its name to the Peterson-Durham Co.

Reed City—Charles Underkircher, formerly proprietor of the Dairy Lunch, has opened a fruit and vegetable business here.

Kalamazoo—Peter A. Koertz has opened a store at 239 Portage street, dealing in paint, walk paper and all kinds of interior finish.

Saginaw—Joseph S. Lespenence, formerly district manager for the Gately Co., has engaged in the furniture business at 804 Genesee avenue, under his own name.

Hillsdale—D. I. Fleming, who has conducted a department store here for the past 35 years, is closing out his entire stock at special sale and will retire from trade.

Ashton—Henry Swem, recently retired pioneer merchant, was buried March 29. Mr. Swem was 68 years of age and had lived in this vicinity for more than half a century.

Hamtramck—The Wayne County & Home Bank has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in cash.

Hart—Fire destroyed the store building and stock of general merchandise of W. E. Vance, at Cobmoosa, 12 miles east of here. The loss is partially covered by insurance.

Kalamazoo—Woolley & Reynolds, successor to Ned Woolley, have added the second floor to their clothing and men's furnsihing goods store at them to carry a much larger stock.

Grand Rapids-Henderson's Boot-

ery, Inc., 1371 Plainfield avenue, has been incorporated with an authorized capital stock of \$10,000, \$3,000 of which has been subscribed and paid in in property.

Kalamazoo—C. Marks Co., Inc., 137 South Birdick street, dealer in women's furnishings, etc., has opened a shoe department, under the management of L. G. McKeown, recently of Toledo. Ohio.

Lansing—The McKee Lumber Co. has been incorporated with an authorized capital stock of 2,500 shares at \$10 per share, of which amount 420 shares has been subscribed and \$4,200 paid in in cash.

Chelsea—Goldie Bros., Inc., has been incorporated to deal in milk and dairy products, with an authorized capital stock of \$10,000, of which amount \$5,150 has been subscribed and \$1,150 paid in in property.

Detroit—The Proctor Creamery Co.. 5804 Proctor avenue, has been incorporated with an authorized capital stock of \$100.000, all of which has been subscribed and paid in, \$5,200 in cash and \$94,800 in property.

Detroit—The Haynstan Grocery Co., Inc., 1341 Winder street, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed, \$500 paid in in cash and \$10,500 in property.

Detroit—Aunt Mary's Pie Co., 1267 Alexandrine avenue, West, has been incorporated with an authorized capital stock of \$50,000, of which amount \$2,000 has been subscribed and paid in. \$1,000 in cash and \$1,000 in prop-

Detroit—The Dal-Moe Rubber Products Co., 15 Harper avenue, has been incorporated to deal in auto tires at wholesale and retail, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Mancelona—Sidney Medalie, of N. Medalie & Co., is in Harper Hospital, Detroit, where he recently underwent an operation for appendicitis. He is now convalescent and hopes to receive his discharge within the next two weeks.

Detroit—Joseph N. Garbarino, Inc., Grand River and Columbus avenues, has been incorporated to deal in automobiles, parts, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and \$6,000 paid in in cash.

Grand Rapids—The Bostwick Roofing Co., 1149 Plainfield avenue, has been incorporated with an authorized capital stock of \$25,000, of which amount \$8,000 has been subscribed and paid in, \$2,000 in cash and \$6,000 in property.

Detroit—The Brown Co.. 1053 West Baltimore avenue, has merged its plumbing and heating business into a stock company under the same style with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in property.

Detroit—The Woodland Pharmacy, 11650 Oakland avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, of which amount

\$12,100 has been subscribed and paid in, \$1,100 in cash and \$11,000 in property.

White Pigeon—Hubert Hartman has closed out the general stock of the late Daniel C. Hartman, at special sale and leased the store building to the White Pigeon Hardware Co., who will remove its stock from the Northrup building to the new location about April 1.

Lansing—The Lansing Dry Goods Co. has engaged in business at 315 South Washington avenue. The store is one of a chain conducted by Federman Bros., Charles E. Federman is president and general manager of the Lansing Dry Goods Co. and will make his home here.

Kalamazoo—P. Kromdyk & Son, auto and agricultural implements, has merged its business into a stock company under the style of Kromdyk & Son, 570 Portage street, with an authorized capital stock of \$20,000, all of which has been subscribed and \$2,000 paid in in cash.

Grand Rapids—The Battjes Gravel & Sand Co., with business offices at 327 Michigan Trust building, has merged its business into a stock company under the same style with an authorized capital stock of \$50,000, all of which has been subscribed, \$200 paid in in cash and \$43,400 in property.

Flint—The Kewpee Hotels, Inc., 415 Harrison street, has been incorporated to conduct hotels and deal in food products, wih an authorized capital stock of \$50,000 common, \$50,000 preferred and 6,000 shares at \$1 per share, of which amount \$46,020 and 6,000 shares has been subscribed and paid in, \$20 in cash and \$52,000 in property.

Lansing—A forty-room hotel is being built on the second floor of the new two-story building being erected for the Michigan Mortgage Investment Corporation, on the corner of South Grand avenue and Allegan street. The hotel will succeed the Townsend hotel, 221 Townsend street, which must be razed in order that the Y. W. C. A. building can be erected on that site.

Lansing—Mrs. Mary Stewart, for the past seven years proprietor of Stewart's Sweet Shop, the largest confectionery and ice cream parlor in Pontiac, recently purchased the Blue Bird, 123 East Michigan avenue and has had the store building thoroughly remodeled, new windows put in, new lighting fixtures and a large electrical refrigerator installed and has now opened it for business under the style of the Mary Stewart Shop.

#### Manufacturing Matters.

Sturgis—The Harvey-Gifford Paper Products Co. has purchased a site and is removing its plant here from Monroe, Wisconsin.

Cadillac—The Gluedtite Panel Co. has changed its capitalization from \$150,000 to \$50,000 preferred and 20,000 shares no par value.

Fenton—The Industrial Machine Tool Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$2,500 has been subscribed and paid in in cash.

Manistee-Departments of the Coak-

ley Leather Co., Manistee's newest industry, are proceeding rapidly and the plant, formerly the old Manistee tannery, will be ready for operation very soon.

Parisville—The Gwisdalla Floatless Carburetor Corporation has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed, \$55 paid in in cash and \$944 in property.

Detroit—The Bay Parlor Furniture Manufacturing Co., 429 Wayne street, has been incorporated with an authorized capital stock of \$25,000, of which amount \$13,500 has been subscribed and \$10,000 paid in in cash.

Traverse City — The Bell Point Spark Plug Co., 530 South Union street, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, \$7,000 of which has been subscribed and paid in in property.

Detroit—The Elwood Machine & Tool Co., 995 Sherman street, has merged its business into a stock company under the same style, with an authorized capital stock of \$30,000, of which amount \$29,300 has been subscribed and \$29,000 paid in in cash.

Detroit — The Sun-Glo Products, Inc., 3683 Willis avenue, has been incorporated to manufacture rubbing compounds, chemicals, etc., with an authorized capital stock of \$10,000, all of which has been subscribed, \$1,000 paid in in cash and \$3,000 in property.

Grand Rapids—Windsor Furniture Co., 111 Campau avenue, N. W., has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000. \$16,000 of which has been subscribed, and paid in, \$10,000 in cash and \$6,000 in property.

Detroit — The Williams Chemical Co., 2540 Grand River avenue, has been incorporated to manufacture and sell drugs, medicines, etc., with an authorized capital stock of \$50,000, of which amount \$24,000 has been subscribed. \$1,625 paid in in cash and \$17.500 in property.

Holland—The States Clay Products Co., 5 East 8th street, has been incorporated to manufacture brick and other clay products, with an authorized capital stock of \$25,000 preferred and 5,000 shares at \$1 per share, of which amount \$6,000 and 600 shares has been subscribed and \$6,600 paid in in cash.

Holland—The Holland Steel Corporation, 312 West 12th street, has been incorporated to manufacture tools and other metal products, with an authorized capital stock of \$50,000 preferred and 1,000 shares at \$1 per share, of which amount \$20,000 and 1,000 shares has been subscribed, \$20,000 paid in in cash and \$1,000 in property.

Port Huron—The Cunningham Furnaces, Inc., Port Huron's newest industry, located in the building at the foot of Quay street formerly occupied by the planing mill of the Whiting Lumber Co., has started production and now has sufficient orders on hand to keep the enlarged plant in full operation for the remainder of this year. The company is capitalized at \$60,000.

# Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.55c and beet at 5.45c.

Tea—While buying at wholesale and retail is still showing a slight upward trend in comparison with recent experiences, there is no departure from hand-to-mouth buying. It is believed that a change in the seasons will shortly serve to stimulate more buying. The much expected reaction in tea values has failed to materialize and those distributors whose stocks are low will undoubtedly have to pay prevailing prices.

Canned Vegetables—Future trading is confined mostly to asparagus buying. There has been some pea business, but not as much in Michigan as in other markets. Corn and tomatoes are not touched to any extent. In spot vegetables, fancy peas are scarcer while corn and tomatoes show little change. No cheap lines of full standard quality are to be had in any pack, as such goods are being cleaned up in all positions.

Canned Fruits—There has been and continues to be covering on an s. a. p. basis, while new pack tuna is one of the features among fish. The drift is to make all futures more prominent to make up for the delay in bookings which has occurred so far this season.

Dried Fruits-Raisins have made more genuine and apparent improvement than prunes. The trade will have to depend largely upon seedless and as muscats disappear, here and at the source, there will be no alternative but to use Thompsons. Present wholesale prices mean cheap raisins at retail which tends to keep wide the bakery and package trade. Crop prospects in California so far are favorable but the danger of frost and other setbacks has not passed. One of the chief considerations will be moisture. Recent rains have helped the valleys but they came so late that they did not pack as snow on the mountains which would assure adequate water during the summer for irrigating purposes. All crops are too uncertain to permit of trading in futures with any assurance which the buyer thinks is necessary for his protection. Apricots will be the first to be considered. Spot peaches and apricots are firm in all grades, with supplies light.

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Canned Fish—Tuna fish opening prices have been followed by a delay in bookings to see whether canners will be able to sustain the market without making concessions. Pink salmon is more active in a jobbing way and the tendency of the spot market is upward.

Nuts—The trade faces a quiet week in nuts in the shell for the reason that holiday demands have been met and few buying orders are to be expected. For two weeks there has been scattered buying throughout the list and in all branches of distribution. The aggregate was larger than anticipated and it demonstrated that first hands have not as large assortments as the bearish undertone after the turn of the year had indicated. Filberts, for instance, have been one of the weakest of nuts until the past ten days when spot supplies were so well reduced that

replacements will be necessary. Walnuts also show a better undertone than in several months. No. Is are still at a wide range as there are relatively more of them than of budded of desirable color and quality. Almonds of all varieties are one of the best placed nuts in the market and favor the seller. Brazils of early shipments are cleaning up well. Most traders are taking care of transient outlets but prefer to wait until later for the summer and fall trade.

Rice-Domestic rice in its various positions does not inspire distributors with a desire to overbuy their requirements, not that there is any weakness now or in sight but there is no real incentive to buy ahead since the outlook is not one to indicate that there will be sharp advances later on. There is constant covering from the spot, with light stocks available here and in transit. Recent buying from the mill for local account has been light. Prices in the South are irregular except long grain rices which are almost off of the market. Foreign rice is inactive, with stocks moderate in the export grades and fairly free in the better types.

Molasses—Some slackening up in the demand for blackstrap was reported during the past week, although prices were steadily maintained at former levels. High grades continued to come in for a fair request from jobbers at full prices.

Seeds and Spices—Mace is scarce and extremely quiet. Little attention is paid to nutmegs, and the market is a shade easier. A fair enquiry has been noted in cassias for current needs at unchanged prices. According to reports the spice market as a whole continues to present a very quiet appearance, although there are some who believe that this condition will only prove to be temporary. Seeds and herbs have been noticeably dull.

#### Review of the Produce Market.

Apples—Baldwins, 75@\$1; Spys and Kings, \$1@1.50; Jonathans and Mc-Intosh, \$1.50. Winesap box apples are now in market, selling as follows:

100s-113s \_\_\_\_\_\_\$3.25

 100s-113s
 \$3.25

 125s
 3.25

 138s-150s
 3.00

 198s-224s
 2.50

Asparagus—75c for large bunch of California.

Bananas-71/2@8c per 1b.

Beans-Michigan jobbers are quoting new crop as follows:

Butter—Holders sell fresh packed at 39c and prints at 41c. They pay

25c for packing stock.

Cabbage—\$5.50 per crate for Texas.

Carrots—New from Texas, \$2.25 per

Cauliflower—California, \$1.85@2 per crate of 9 to 14 heads.

Celery—California washed jumbo, 75c.

Chalotts—\$1.15 per doz. Cocoanuts—\$1 per doz. Cucumbers—\$2.75 per doz. for hot house stock from Ill. and Ind.

Eggs—Local dealers pay 28c for strictly fresh and hold candled stock at 30c.

Egg Plant-\$2.50 per doz.

Garlic—35c per string for Italian. Grape Fruit — Florida commands \$4.50@6, according to size.

Honey—25c for comb; 25c for strained.

Lemons—Quotations are now as follows:

 300 Sunkist
 \$7.00

 360 Red Ball
 6.00

 300 Red Ball
 6.50

 Lettuce—In good demand on the following basis:

 California Iceberg, 4s
 \$5.50

sack.
Oranges—Fancy Sunkist California
Navels are now on the following basis:
126 \_\_\_\_\_\_\$6.00

126 .....\$5.50
150 .....\$5.75
176 .....\$6.00
200 .....\$6.00
250 .....\$6.00
Parsley—\$1 per doz. bunches for

Peppers—Green, from Florida, 90c per doz.

Potatoes—Buyers are paying \$2.75@ 3 per bushel. The market is very much higher and will probably advance to \$3.60 per bu. in the great consuming markets before the middle of April.

Poultry—Wilson & Company pay as follows this week:

Radishes—90c per doz. for home grown hot house; 60c for Arkansas White Top.

Spinach—\$1.50 per bu. for Texas. Sweet Potatoes—Delaware kiln dried \$3.25 per hamper.

Tangerines—\$4.50 per box of any

Tomatoes—California \$1.75 per 6 lb. basket.

Veal Calves—Wilson & Co. pay as

 Veal Calves—Wilson & Co. pay as follows:

 Fancy
 16½c

 Good
 14½c

 Medium
 13½c

Texas Onion Growers Ask Higher Tariff Rate.

Washington, March 29—Complaint has been registered with Senator Shepperd and Representative Garner by onion growers in the Rio Grande Valley of Texas over their inability to compete on the New York market with onions shipped to New York from

Egypt. They are seeking a higher tariff rate. The rate on onions is now lc per pound. The Texas producers say that the transportation cost from Egypt to New York plus the tariff is lower than the freight rate from the Rio Grande Valley to New York. The claim that the foreign onion is diseased has been referred to the Department of Agriculture by Senator Shepperd for investigation. The only hope for relief on the tariff is under the flexible provision of the law, which, if applied, could mean the addition of only ½c per pound. The complaint has been referred to the Tariff Commission.

#### Ate 48 Eggs in 41 Minutes.

Cambridge, Mass., March 29—Here's something new in the way of wagers. B. Tracy Ansell, a Harvard senior, of Washington, bet three other seniors that he could eat 48 soft-boiled eggs in 45 minutes. A restaurant in Harvard Square was selected on Tuesday and the eggs were ordered. News of the contest spread and soon police were called to keep a crowd of 200 curious students and others in order. Ansell down the first 36 eggs in 15 minutes, but he threatened to call a foul in the 37th. He kept it up, however, and won by four minutes. Allen Austin, of Grand Rapids, and Woodbury Howard and Brendan Leahey, both of Lowell, the losers, paid for the eggs, obtained at wholesale rates of \$2.40. Ansell won \$10.

# Kansas Hen Lays an Egg Right in Case.

Larned, Kans. March 29—Pawnee county not only grows the best wheat in the world, but has the most accommodating hens. A hen belonging to Will Thompson, living East of Larned, the other day walked in at the open kitchen door and into the pantry, hopped into an empty egg case and laid an egg, broadcasting the usual announcement thereafter. Mr. Thompson says it would be a real pleasure to run a poultry farm with labor-saving hens like this one, and hopes to train all his hens to do this, thus eliminating that part of his overhead represented by gathering eggs from nests.

#### Generally Speaking.

The professor was asked to give his definition of woman. After clearing his throat he began in his leisurely way, "Woman is, generally speaking—

"Stop right there, professor," interrupted a lowbrow, "If you talked a thousand years you'd never get any nearer to it than that."

Muskegon-The sale is announced of the South wing of the former Muskegon Valley Furniture Co. plant to the Chicago Phonograph Realization Co. The plant, which has been idle for the past four years, will be used for the manufacture of radio and phonograph cabinets and sets. The company is at present employing seventy-five men in its Chicago plant. Under contracts recently made it must materially increase its production to employ between 150 and 200 men. As it will take some time to condition the Muskegon plant for operation, the company expects to remove its Chicago operations to Muskegon gradually during the next ninety days. It will start here with a force of twenty-five men, expanding to sixty or seventy men in ninety days and to 125 men in six months.

Whether you go up or down the business ladder does not depend upon the ladder. The way is open in both directions.

# One Basis on Which New Laws Are Justified.

Detroit, March 30—In a recent address before the Board of Commerce of this city, Federal Judge Charles C. Simons made reference to the multiplicity of laws as the principal reason why the Federal courts are so far be-hind with their work, especially owing to the fact that the dockets are clog-ged with trivial cases which could well

be disposed of in justice courts.
"The Congress of the United States is almost perpetual in its activities. A flood of new laws issues from it from month to month. Then there are local month to month. Then there are local lawmaking bodies without number, which contribute their output to this rising flood. Added to all these is a growing practice of government by commission. There are commissions under the Federal and state governments whose ruling in a limited w have the force of law and which must be taken into account by the courts. Their findings in matters involving transportation, inter-state commerce, labor regulations and a score of other human affairs, not only pile up the burdens of the courts, but hang heav-ily on the individual and the business concern in solving their daily prob-

lems.
"The upshot of this system, development of the system of the statement of the statement of the system." ed within the lifetime of men still young, is to create a mass of law and precedent in the presence of which the individual is bewildered and the courts troubled. The courts themselves, of course, have done their part to create it. Their decisions build up the body of common law, which supplements the

"We have arrived at a time when it is impossible for the citizen to know or understand all the laws. Innocent or understand all the laws. Inflocent practices and customs of yesterday are heinous crimes to-day. It is a funda-mental principle of law that ignorance of the law does not excuse the law breaker, and yet there is no method by

breaker, and yet there is no method by which be can obtain the knowledge he is expected to possess".

The other day in the Detroit public library I stumbled upon a volume of the sermons of Henry Ward Beecher, compiled in 1882, and upon opening the volume, this was the first passage which extracted my attention. which attractel my attention:

"Any law that takes hold of a man's daily life cannot prevail in a commun-ity unless the vast majority of the community are actively in favor of it. attempt to create a morality by law of all things supremely and superbly foolish. If we could create moral feel-ing by law, we could get now and then

ing by law, we could get now and then a whole legislature which would have all men converted in a year.

"Don't attempt to reform a man by force of law, because his manhood rebels against such methods. Diminish his temptation by persuasion, by good reasons, and by kindly influence, but not by authority—not by coercion."

New later we way to pass a law fixing

reasons, and by kindly influence, but not by authority—not by coercion."

Now let us say we pass a law fixing the penalty for smashing a citizen's straw hat after the taboo against wearing some goes into effect September 15 at, say, \$5 per disorderly conduct, \$5 to replace the hat, and \$10 compensation for the humiliation inflicted, and practically all will acquiesce, admitting they had no right to destroy another's property and the proper authorities should afford ample protection. No extra police, no extra appropriations would be necessary, because the law would be generally observed, but pass a law prohibiting the wearing of straw hats after September 15 and fix the penalty at, say \$100 fine and 30 days in iail, and millions of people would appear in straw hats. Those who did not own straw hats would borrow or stea! them in order openly to defy and nullify such a law. It would be considered an encroachment on their mind would. ment on their individual rights.

But enforcement of the law would, even if unpopular, not prove such a a complex matter were it not that there is a constant clash between Federal and state judiciaries.

The other day in Lansing the Su-

preme Court of Michigan held there "is no question but what grape juice may be used as a beverage. The de-fendant had a right to manufacture this juice, but when he kept it in his possession for use as a beverage after it fermented the defendant was a vio-lator of the law."

And yet the Federal courts have de-

cided, time and again, that one may manufacture wine—not particularly unfermented wine juice—for use, even though it may have an alcoholic content sufficient to produce intoxication.

It is an undisputed rule of law that It is an undisputed rule of law that when Federal and state enactments clash, the former shall obtain. And yet some local judge in Grand Rapids set his authority up against the higher courts and the Michigan higher court sustained such decision. Of course it is easy to see what would happen to such a decision if it was reviewed by the Federal Supreme Court, but what is to become in the meanting of the is to become, in the meantime, of the poor devil who is the victim of such a decision if he has not the facilities for carrying up the case.

Not alone are useless enactments lumbering up the law books, but very, very many of them are in contraven-tion of the National constitution. For instance, under his constitutional rights the individual cannot be imprisoned for debt, unless it can be proven that fraud or otherwise criminal practice has been contributed. But see what will hap-pen to you, if through no fault of your

own you are unable to pay your income tax.

Judge Simons' real contention was that with the multiplicity of laws petty offenses which were disposed of by a justice of the peace in a few moments have now become offenses for the Federal courts to adjudicate, and now in-stead of ten minutes taken by the minor court, such cases consume days in the higher one, with attendant heavy

In addition to the eighteenth amendment, which takes the regulation of the liquor traffic out of the hands of the nearby local authorities, we have punishment for petty thefts of goods in transit between two states, the auto theft law and the Marn act regulating the moral code. All minor offenses, as a rule, but a burden upon the Federal indiciary

But the law makers don't seem to be satisfied and neither do the public. They are now agitating a divorce law and there is always the possibility of a child labor lay which, if adopted as attempted, would take away parental authority and make minors the wards of the General Government.

"We have too many laws" said Judge Simons, "and we cannot observe Judge Simons, "and we cannot observe or even know of the existence of all of them. It tends strongly to make the individual the ward of the Gov-ernment, instead of the author of it. It is destroying his interest in and capacity for self government. I be-lieve we have come to a place where lieve we have come to a place where we should begin to devise some means of getting along with such as we have, and perhaps, simplifying them under some plan yet to be evolved."

The fathers of this Republic, being of the opinion that the least governed people are the best governed, and that the Government exists for the people rather than that the people exist for the government, did not look upon the the government, did not look upon the making of much law as the highest aim of the newly created Nation, nor did they intend to bring into existence a form of government which could be used to annoy its citizens. Within reasonable limitations, the stability of our institutions depends upon our constitutions depends upon our constitutions. ceding to the people of each locality the freedom of choice in all non essentials.

essentials.

No laws, much less constitutional amendments, can be justified that really lend themselves to political corruption or that tend to lower our moral standards or lessen our respect for law. Neither can laws or constitutional amendments be justified unless they are of positive benefit by



# \$11,500,000 Virginia Public Service Co.

First Mortgage and Refunding Twenty-Year 51/2% Gold Bonds, Series A Due February 1, 1946

Virginia Public Service Company serves principally with electric light and power 130 communities located in Virginia, having a total population of over 220,000.

The bonds are secured by a direct first mortgage on properties appraised at a depreciated valuation of over ten million dollars, and constitutes a direct lien on the remainder of the merged properties, subject to \$3,400.000 divisional bonds, and will be further secured by a pledge of over 91% of the common stock and 58% of the preferred stock of the Newport News and Hampton Railway Gas & Electric Company and 100% of the Charlottesville and Albermarle Railway Company common stock, the value of which stocks, based upon appraisal of the properties, is not less than \$5,801,480.00. These bonds, the divisional bonds, and the bonds of subsidiary companies, aggregating over \$19,-000,000, represent less than 78% of the total value of the physical property.

Net earnings are over 2.27 times times annual interest requirements on mortgage bonds outstanding.

More than 95% of the net earnings from operations are derived from electric power and light, gas and sources other than street railway.

Pric 97 and accrued interest, to yield about 5.75%.

# Howe, Snow & Bertles, Inc.

Investment Securities

New York

**GRAND RAPIDS** 

Chicago

Statistics and information contained in above, while not guaranteed, have been obtained from sources we believe to be reliable.

protecting life, preserving liberty, promoting happiness, guarding property, encouraging thrift, developing character and safeguarding our institutions.

Frank S. Verbeck.

Items From the Cloverland of Michi-

Sault Ste. Marie, March 30—The establishment of a credit bureau is being considered by our business men, which considered by our business men, which will be sponsored by the Civic and Commercial Association. O. I. Bandeen, Secretary of the Chamber of Commerce from Escanaba, will discuss the workings of such a bureau. Our Canadian friends across the river are feeling somewhat better now since the starting up of the steel mill, which should be in full blast again by April 11, but no announcement is made

April 11, but no announcement is made April 11, but no announcement is made as to how long the operation of the mill will continue. As this is about the backbone of the business in the Canadian Sault Ste. Marie it is hoped that the orders will keep coming in, so as to keep the mill running for the remainder of the year.

so as to keep the mill running for the remainder of the year.

Edward Crisp, of the Crisp Laundry Co., has returned this week from a six weeks' Eastern trip, accompanied by Mrs. Crisp, who received medical treatment at Baltimore.

Money doesn't mean everything, but you can't say it doesn't mean anything.

They say that fishing is pretty good at the Snows this winter. Howard Beech, of Cedarville, caught a forty pound trout on his hook and line last week. This is somewhat larger than

week. This is somewhat larger than they catch during the tourist season when the fishing is good.

The Draper bakery, of South Ashmun street, which has been closed for some time, has been redecorated and finished in white enamel throughout. It opened for business March 25 with a full line of baked goods. D. W. Draper, the proprietor, has reason to feel proud of the place since re-openfeel proud of the place since re-open-

You can eat best on an empty stomach, but you can't think best on an empty head.

Our popular Mayor, Otto Supe, who has been in the jewelry business here for the past thirty-eight years, is to retire on April 1. He feels that he is entitled to a vacation and is going to do a little getting around the world for a while until he gets enough travel, for a while until he gets enough travel, after which he may again engage in

after which he may again engage in business, opening an office as optometrist in the good old Soo, where he has spent many happy years.

The Log Cabin cafe, which has been closed during the winter, will be opened for business again ca April 5, after having undergone extensive repairs and decorations. This place has been a forceit with the touriets who anion decorations. This place has been a favorite with the tourists, who enjoy this rustic cafe, which is finished throughout in bark, with rough wood furniture—the only place of its kind in

the city.

Mrs. Alice Seiwell has returned to the city, after having spent the winter in the South. She will re-open the Home bakery for the summer.

S. N. Bradford, manager of the Bell Telephone Co., returned to the Soolast week after having spent three months in Florida.

The man worth \$5,000 worries because it isn't six, instead of being glad it isn't four.

it isn't four.

It isn't four.

It is rumored that Barish Bros. are going to purchase the Boston store, which will give them more floor space.

A committee of business men are considering the project of organizing a company to build a large new rink. This seems to be what is needed here during the long winter months. The hockey stars we have and the large rink across the river in the Canadian Soo will afford the hockey fans much sport, as well as the numerous curlers who have had to do all of their curling on the Canadian side ever since our old rink was destroyed by fire several years ago. vears ago.

anybody seen Frank Allison? That is the question asked by his nu-

merous friends here. The last heard from him was that he was salesman for Swift & Co., at Jackson, but left some time during the summer for whereabouts unknown. Any information concerning his present address will be

cheerfully received.

If the brake bands are loose either tighten them or tighten the grip on your life insurance.

We have received word from John W. Gray, who is spending the winter on Neebish Island, that he is standing the winter fine. He likes living in the wilds and is considered the best man on the Island. John says hello to all of his enquiring friends, but does not expect to call until he is able to come up on the boat again. John will be remembered as the hustling salesman for the E. P. Stacey Co., Minneapolis, for many years until about five years ago, when he retired, settling down in acozy place and operating a general store during the summer and going into seclusion during the winter, where he expects to spend his remaining days in joy and comfort.

William G. Tapert.

Hard To Wean a Pessimist.

Someone has said that an optimist is a man who goes home at night and makes lemonade out of the lemons that have been handed to him during the day. The saying is old, and it isn't ours, and we repeat it only for a reason. At the same time we are minded of a friend of a friend of ours who is a confirmed pessimist.

During the war, when prices of food were at their highest. this friend of ours was taking dinner with this pessimistic friend of his. Just before the host had arrived, our friend regaled the hostess with the bon mot mentioned above. She immediately said:

"You know what an awful pessimist John is. Some time during the dinner I wish you would spring that one on him. But I warn you that it won't do any good. No matter what you say, he will put a pessimistic twist to

During the dinner, after John had made some especially pessimistic remark, our friend said:

"John, do you know what you ought to be? You ought to be an optimist. Do you know what an optimist is?"

"What?"

"Why, an optimist is a man who goes home at night and makes lemonade out of the lemons that have been handed to him during the day."

"Well, with sugar the price it is now, I guess he wouldn't make a hell of a lot of lemonade."

Douglas Malloch.

# Hints For Motorists.

Learn to obey traffic laws. Cross crossings carefully.

Drive slowly when rounding curves. Never pass a car when rounding a

Never sit three on front seat.

Don't pass until you have clear road

At street intersections always remember driver on your right has the right of way.

Drive slowly when passing schools; protect the children.

Slow up at all street intersections. Never break speed limit; it often re-

sults in broken necks. Watch the road.

# Which Would You Rather Sell?

ONE MATCH OR TWO MATCHES



Say to your customers: "Here are two boxes of the new, perfected Diamond Match for thirteen cents -the best match and the safest match to take into your home. They are better value than ordinary matches at five or six cents per box."

Your percentage of profit on Diamond Matches is larger than on ordinary matches, and your total profit on Diamond Matches-two boxes for thirteen cents-is much larger than on one box of ordinary matches at five or six cents.

And you will sell two boxes almost every time.

You may as well increase your match sales. And you may as well make this extra profit on your match

THE DIAMOND MATCH COMPANY

# BEECH-NUT

Prepared Spaghetti



# Ready to Serve!

The ideal quality product for the progressive Grocer to sell. Display it, thus telling your customers you have it. It is nationally advertised.

BEECH-NUT PACKING COMPANY "Foods and Confections of Finest Flavor"

CANAJOHARIE

NEW YORK

~

#### WOOLS AND WOOLEN GOODS.

During the past week auction sales of wool were in progress at London and in Australia. There was a slight improvement in the prices of the better kinds of merinos, but a careful check was kept to prevent prices from sagging. Continental support was lacking at the London sales, where offerings were withdrawn when bidders failed to reach the levels set by holders. Compared with a year ago, wool prices are about one-third lower, and yet it seems a task to keep them at the reduced levels. The reason for this condition is obvious. No one in any country is overly anxious to buy, which means that they do not need wool very badly and they only buy for immediate needs. They are not stocking up in advance because they feel quite sure that values will not rise, and they stand a show of getting their supplies cheaper later on. Still prices are believed to be more nearly stable now than they have been at any time within a twelvemonth. In this country sales are moderate in extent, the mills not being in any great need at the moment. Sales of men's wear fabrics for Fall are still quite restricted. Manufacturing clothiers will not sample their trade until after Easter and will await responses before putting in the bulk of their orders. The women's wear fabrics are in very much the same position, with the added circumstance that some of the more expensive cloths are yet to be offered. The American Woolen Company, makers of both men's and women's fabrics, announced the other day that its mills were operating up to 66 per cent. of capacity.

An added cipher on figures of wool production in this column last Sunday made it appear that the increase during 1925 was 860,000,000 pounds instead of 86,000,000. The error was an obvious one, but a number of readers have written calling attention to it as needing correction.

#### CONDITIONS IN COTTON.

Now that the total of last year's yield of cotton has been determined, interest is centering on the prospects for this year's crop. So it is that weather and other indications from the growing districts are being eagerly scanned. On one day last week quotations were sent up somewhat because of a rainfall in Texas and elsewhere. Guesses on the probable amount of weevil infestation are also receiving attention. On the one hand, it has been contended that the bugs show promise of appearing in large numbers and with vigorous appetites, while, on the other, it is just as strongly urged that recent freezing temperatures over much of the cotton belt has put somewhat of a quietus on the insects. The only thing positive is that the quotations keep moving within a narrow range. Sooner or later the price will be settled by the old law of supply and demand, and at the present it looks as though the former will be much above the latter. But there is yet time for a change in this respect. In Great Britain spinners of American cotton have been complaining of conditions. A certain kind of yarn, for instance, was selling for 7d. per pound less than the

price of a year before, although the drop in cotton was less than 4d. per pound. This and similar instances are given to show why some spinners are losing about 2d. per pound on all the yarn they sell. In this country the tendency is, all along, to cut down the margin on cotton fabrics. Printcloths have furnished plenty of evidences in this respect and so have the heavier cotton constructions. Finished goods, excepting percales and certain ginghams and fancy mixtures, are moving somewhat slowly for the time being. Knit underwear for Spring was stimulated somewhat by the warmer weather during part of last week, but Fall goods are showing little life. Hosiery and sweaters remain rather dormant.

#### HAND TO MOUTH DEALINGS.

It appears to be conceded that productive activity in a number of lines has lessened from one cause or another. A main factor has been the indisposition of manufacturers to pile up stocks for customers to select from at their leisure or convenience. Usually when small orders come in-and most of them are small nowadays-the goods desired can readily be delivered. What would happen if large orders involving a season's requirements, were placed does not seem to concern any Producers are concerned only with supplying the probable demands and give no heed to the possible, otherwise the improbable. This policy has been forced on them by the buying methods in vogue on the part of jobbers and retailers alike and appears likely to continue indefinitely. In the textiles and the garment trade this is particularly noticeable just now, despite the nearness of Easter and the approach of the Spring season. A little more consumer buying was in evidence during the warm days of last week, but it will need considerably more to bring the totals up to the average for the same period in recent vears. The best indications are that the post-Easter period will show up better, especially in such articles as dresses, than did the few weeks before the festival. Both manufacturers and dealers express the expectation that this will be the case.

## PARDON FOR THE INNOCENT.

An Oklahoma Indian who served five years in the penitentiary of that State for a murder he did not commit has been "pardoned." This raises the interesting question whether a man who has been grossly wronged by a miscarriage of justice is a proper subject for "pardon" and the further question whether there is not something essentially lacking in our legal system looking to reparation for the punishment of the innocent.

The State surely owes something to a defendant it has wrongfully deprived of liberty, perhaps for years, before the proof of his innocence is available. It is no reparation at all simply to set him free, and it adds insult to injury to pardon him for a crime he has not committed. Even a money payment would be poor compensation to the victim for the suffering inflicted; but such a payment would at least be a recognition of the State's responsibility for a wrong committed through a failure of the machinery of justice.

#### THE COST OF DISTRIBUTION.

Much progress has been made in the past three or four years in reducing the cost of production of many commodities, especially manufactured goods. Improved processes of an automatic character mostly and the elimination of lost motion and waste, together with the standardizing of articles into fewer sorts, have been the means adopted to secure the end desired. But, in the line of distribution, although there has been much discussion, the actual results have not loomed large. This is particularly the case with regard to food products and articles of dress, which together make up a large percentage of the cost of living. Regarding the first of these, an element that has to be considered is the deterioration of fresh animal and vegetable foods with its-concomitant, the cost of preventing such deterioration. Then, as to other foods, an attractive container has often much to do with their salability. But this container is an added expense which is sometimes out of proportion to the cost of the contents. A calculation on a certain cereal breakfast food made a few years ago showed that the carton in which it came, with its striking and attractive wrapper, cost more than the grains inside. Then, as another and important factor in the cost of distribution is the service rendered by the retailer, only one feature of which is delivery. This is usually demanded by the customer and must, of course, be paid for as must, also, the various conveniences provided by the big stores which are made so much use of. To eliminate costs of distribution such as have been briefly referred to would involve a nation-wide education of customers-not an easy task.

## AFFECTS EVERY AMERICAN.

Secretary Mellon's speech before the Union League Club of Philadelphia is another of his clear and convincing analyses of the foreign debt question. As he points out, we have become Europe's most important creditor. We want our money. Europe is finding it hard to pay. If we ask too much we may get nothing. We cannot collect more than the debtor is able to pay.

Europe, however, is more than our debtor. Europe is our best customer. If the Old World is pressed too hard budgets will not be balanced, refunding will not be undertaken and instead of taking \$2,500,000,000 worth annually of our surplus commodities Europe will take much less.

When this happens our own high wages and high standards of living will suffer. Secretary Mellon would rather take less from Europe and sell more to Europeans. As he puts it:

I should rather have solvent customers in the future, which permit me to run a profitable business, than insist upon terms of settlement which will again force my customers into bankruptcy. A business man would prefer making \$100 in his business to being repaid \$5 of a debt. The farmer or the laboring man would rather have a market for our surplus in Europe than save a dollar in Federal taxes

This is the material interest which affects every American. Stabilization of Europe means continued markets. Debt settlements are a part of the stabilization. Refusal of the Senate to accept the terms made with debtor countries endangers stabilization and thereby menaces the market for American commodities. If and when the Senate begins playing politics with the Italian and Belgian settlements the Nation should keep this in mind.

## MORE RATIONAL GARB.

Aside from overcoatings in men' wear fabrics and certain pile cloths for feminine wear, there has been as yet a very limited activity in Fall weaves. Fall styles in men's attire are pretty well outlined, however, and they appear to be distinguished by a return to what may be called the normal. For a season or so it looked as though the freakish were to prevail. There came prominently forward the Oxford "bags," masquerading as trousers, which made the wearers look like performers in a comic opera. At the same time, loud and bizarre colors were shown as tints to the fabrics used in suits and overcoats. Those who indulged in garb of the kind mentioned were mainly weak-minded voungsters who appeared to like the attention they attracted. But after a while the thing palled even on them, especially as they found their garments not suited to active locomotion when the wind blew and the trousers ballooned. So, from present appearances, the whole outfit has been consigned to the scrap heap and a return is to be had to properly fitting clothing without garish color. This is the kind that well-dressed men generally have been wearing all through the burst of color and freakish attire. The test still holds good that a man's clothing should be such as to attract no attention because of any oddity in appearance. This promises to be the aim of the clothing designers for the Fall season.

#### OUR POPULATION.

It is announced by the National Bureau of Economic Research that its careful estimates give 115,940,000 for the population of the continental United States on January 1, 1926. This is a gain of 1,629,000 for the year and exceeds by more than 10,000,000 the sum total of the census of 1920.

A salient fact in this connection is that immigration accounts for little more than a sixth of the increase, since the United States gained only 262,000 new inhabitants through ports of entry in 1925. That is a striking diminution from the human importation which in each of the years 1905, 1906, 1907, 1910, 1913 and 1914 had exceeded a million.

Our National policy is the very antithesis of that which would stress quantity at the expense of quality. Like the modern college, the country is not seeking to enlarge its numbers regardless of the nature of the personnel admitted. The forward strides of the eugenic movement and the rapid development of preventive medicine tend to improvement in health and to increased longevity among the population already domiciled in America, and those who come hither from other lands under stringent regulation and as part of a predetermined quota must reach the physical standard established here.

#### OUT AROUND.

# Things Seen and Heard on a Week End Trip.

"What has been the influence upon the material interests of Grand Rapids of the St. Cecilia Society?"

The foregoing enquiry was accompanied by a request that I would furnish my answer for publication in the Tradesman; and it is because (however much I may think I know about material interests) I am an ignoramus as to music that I submit my views on the subject.

We all know that forceful old declaration that "Fools rush in where angels fear to tread," and almost unanimousy we now and then commend the sentiment by perpetuating the rush in one way or another.

It is an odd task, seemingly, to set for anyone, which is ostensibly based upon esthetics, somewhat upon ethics and considerably, it seems to me, upon business principles. The coupling of the words, "material interests" provides the loop-hole through which, perchance, I shall make my escape.

There are times in my life—much to the discomfiture of my friends—when I try to sing and, forgetting myself, drift off into the whistling of something which I fancy, resembles a tune. But whether it is Yankee Doodle or a Bach Fugue I am unable to decide and never yet have found any one willing to solve the problem in my behalf.

This much I do know, however. There must be harmony in whatever deserves the name of music; and that, in accordance with the perfection and quantity of harmony there is in the administration of material interests, comes corresponding success.

Music has as its essentials, harmony and order, and the same requisites must exist in any successful business enterprise, so that, after all, right conduct and character are equally necessary in music and in matters purely material. In this they are alike.

I am not accurately informed as to the age of the St. Cecilia Society, but I do know that from its beginning it has been, in its broad meaning, an educational enterprise contributing steadily to the upbuilding of all interests in Grand Rapids which can be reached by the influence of music. And moreover, it has been an institution which has demanded and received high grade business skill, civic pride, loyalty, generosity and harmonious industry in great abundance.

As a permanent, effective advertisement of the city of Grand Rapids as an entity, there have been few, if any, that have been superior to the St. Cecilia Society. Of course, we cannot all of us become musicians, but there are very few of us who are not fond of music according to our development or lack of development in that direction. This being a fact beyond all question, the work performed by the St. Cecilia Society has, to a greater or less degree, touched permanently and beneficially, even though indirectly, every home circle in our city.

Ever since I can remember, the music of a brass band upon the street has been an almost irresistible attrac-

tion for me, as well as for many other good business men with whom I am acquainted; and as for myself I find that to-day I do not feel, as I did in my boyhood, that the E flat cornet is the whole thing in a brass band. To-day I want a well-balanced band with all the solos, if there are any, provided with adequate and harmonious accompaniments and with the bass drum played with discretion.

I am not ashamed to confess that even now I find enjoyment in listening to a good well-kept hand organ; but it must be in tune and symmetrical as to crank manipulation. Sixty years ago these requisites were not necessary to perfect my enjoyment. And there are thousands of men in Grand Rapids to-day who, doubtless, would willingly confess, as I do, to such improvement of their musical sense during the years that have passed since their boyhood.

Not so very many years ago I preferred reed organ music to that of a piano and had no sort of use for an orchestra that played anything except waltzes; while as for operatic singers, they were almost beneath my contempt. Not that I have changed in these estimates so tremendously, but I now know that I enjoy compositions that are not waltzes-yet what they are I cannot tell for the life of me; I know that I enjoy such singing as we hear from Madam Schumann Heink and Galli Curchi. Why? I do not know except it be that they sing so easily that their songs please me and that the artists seem to enjoy my pleasure.

These confessions are made, as typical of thousands like them which might and doubtless would be made by others if questioned on the subject, because they prove that somehow or other there is an improved taste among those who are laymen of the simplest sort. And that improved taste, developed unconsciously, is very largely indeed, the result of the influence of the St. Cecilia Society.

For years the ladies who constitute the membership of this organization have striven and struggled, both spiritually and materially-that is to say they have studied and practiced as to music and studied and planned and labored as to society expenditures and income, always with the accomplishment of high ideals in the realm of music as their sole purpose. Incidental to this work, they have made Grand Rapids well known in every large city in our country. In musical circles elsewhere, Grand Rapids is recognized as a center of musical excellence; the great instrumentalists and vocalists hail an engagement in Grand Rapids with intense satisfaction and their pleasure is based chiefly upon the certainty that here their skill and desire to please will be received with musicanly appreciation. Musical artists are frequently eccentric in various ways, but if there is one joy for them that is above another, it is an appearance before an audience that is genuinely appreciative.

To go more generally into results accomplished very largely through the influence of the St. Cecilia Society, there is no doubt whatever, in my mind, that home circle music, church music and music in the schools of

Grand Rapids would not show the excellences they do to-day had it not been for the St. Cecilians. Twenty-five years ago in this city it was a common experience at a banquet or some public function to be forced to isten to audible conversation during a solo by some instrumentalist or vocalist. To-day such rudeness is not so common, but it happens now and then, unfortunately, and I am confident that the intangible, persistent, irresistible influence of the St. Cecilia Society will soon accomplish the annhiliation of the evil.

With any spiritual improvement which generally reaches our homes, our schools and our churches, must come additional and permanent values to all of our material interests. I have said that the St. Cecilia Society is an educational institution, contributing steadily to the up-building of all interests in Grand Rapids which can be reached by the influence of music.

And now I challenge the specification of some worthy interest which cannot be reached by the influence of music.

Every useful interest of material excellence receives its modicum of benefit whenever any individual or organization is benefitted in an esthetic sense, every such nearer approach to more perfect appreciation of the beauties of Nature or Art carries each material interest a hair's breadth nearer to right conduct, order and harmony. The individual citizen, be he artisan, clerk, merchant, manufacturer, banker or a member of the studious professions, is a better man as he comes more intelligently and appreciatively under the influence of artistic efforts and results.

And with better men developed in this fashion we must necessarily have improved conditions socially, industrially and financally.

Music, art, literature and the sciences will not consent to do real honor to the poseur. They demand positive results and it has been the aim and still is the purpose of the St. Cecilia Society to produce results in music. Producing these, as they have, in a modest, sincere and rational way for many years, that Society will continue its steady and valuable contribution toward the improvement of all worthy material interests and will lift still higher the desirable and much envied reputation of our city as a center of refinement and culture in music.

E. A. Stowe.

## Window Display of Meats.

One of the most interesting things in merchandising goods at retail is displays in windows. Window shopping is a very alluring out-door pastime and the things we learn from such an expedition are educating and diversifying. Most of us are continually looking for bargains and before we spend a dollar we want to feel that we are getting full value for it. Sometimes we hesitate to buy in a store where nothing is displayed with a price tag on it. We delay in asking the price because we fear it will be too high, and if we find it is beyond our predetermined limits we feel awkward in backing out of the store. The window display of nicely arranged and attractively priced merchandise is the solution to our dilemma. The fact that we do not always find merchandise in the store just like that in the window, and that we are often induced to buy something else at more than we at first intended does not seem to dampen our desire to always buy the same old way. Window decorating is an art in its highest possibilities and here the merchant puts his best foot forward. Goods must be attractive in appearance and prices must be relatively low to attract sufficient attention and bring the gazers into the store. The chief object of the window display is to get the people in the store, where the conscience of the storekeeper is the buyer's main protection. There are morebusiness crimes committed with the window display as the bait than could be enumerated in a month of Sundays, but all window displays are not misleading by any means. It is the abuse of this fundamentally sound business practice that deserves criticism, rather than the practice itself. Thousands of honest merchants use this method of telling their prospective customers what they can get inside and what they will have to pay for it. This saves time and money for buyers in many cases. But the dealer who places one kind of goods in his window and sells another kind in the store, refusing to take goods out of the window except in the presence of a silver badge or who claims that what is in the window is sold with a deposit down on it, deserves condemnation, not only by buyers, but by all decent people. Meats are abused as much as other things, and care should be taken to see that the displayer of low priced cuts in the window makes good inside. The average housewife buyer is honest, sometimes because, as the mountaineer's wife said, "I never had a chance to be anything else," and because she is honest she should be protected.

## Bank Notes.

A cashier who is short in the bank will probably be long in jail.

A bank vault is a place where your money is kept safe from everybody except gunmen and bank officials.

Whenever the bank balances your account you begin to doubt the infallibility of adding machines.

The origin of the word "teller" is this. Formerly the cashier took in and paid out the bank funds. Then came the first woman to make a deposit. The cashier endeavored to explain to her the method of using a check book. At last, exhausted, he called to one of his assistants, saying, "You tell 'er; I'm all in." The assistant succeeded and the position of teller was created for him on the spot.

A merchant in a small town ran for office and was overwhelmingly defeated. He polled so few votes that he appeared ridiculous. He was in danger of being laughed at, but the merchant was a good sport. He beat the town to it. The morning after the election he put this sign in his window: \$25 reward for the name of the man who cast that vote for me. Everybody saw it and laughed. But they laughed with him, and not at him.

# SHOE MARKET

## Does Your Competitor Worry You?

Competition, of course, is the life of trade. But it is possible to have too much of any good thing, of curse—too many retailers, unscrupulous methods, etc.

Granted that business can only be had by "scratching" for it, and that it is necessary to be awake to the trend of the times, the whims of fashion and the operations of competition—there is such a thing in the retail shoe business as worrying too much about what the other fellow is doing, and of keeping the weather eye eternally cocked in the direction of a competitor's store across the street or around the corner.

A store conducted by one overzealous about watching competitive operations, is never an outstanding success. It is a follower rather than a leader. The bell cow seldom glances back to see what is following. The merchandising leader of a town is one who dares to do in an easily noticeable and original way. He is not forever aping his competitors.

It is impossible to be one hundred per cent, smart every time or to have every shoe in town as soon as every other store has it.

Your guess on style ought to be as good as the other fellow's, and will be to a certainty if you take the trouble to find out for yourself regarding what is going on in the world of style, if you will provide yourself with a background of accurate style information previous to your buying errands. Read study, and confer with merchants of other apparel lines.

It is possible for several merchants in every merchandising community, each to succeed by following lines of endeavor entirely different, one from the other.

In some of the larger cities you will find the merchant princes with stores side by side. In Chicago, O'Connor & Goldberg and Wolock & Bauer are side by side on State street, each bidding for favor of the same traffic. O'Connor & Goldberg's styles are always different from Wolock & Bauer's and vice versa, Wolock and Bauer never have the same kind of styles as O-G. Each is a recognized style leader, yet each always chooses to be entirely different from the neighboring competitor. That kind of competition adds zest and interest to shopping and the public willingly lends its interest. -Shoe Retailer.

# Reaching Out For New Business.

A shoe merchant who believes in getting out of the beaten path in going after increased volume, suggests that retail merchants could and should employ and train one or two men or women for sales work outside of the store.

It would be deplorable if retail shoe merchants had to fall to the point of engaging in house-to-house canvassing in order to stay in business.

But it is possible to develop business outside the store through dignified missionary and sales promotion work, and it has been successfully done in enough instances to warrant consideration by merchants who can offer certain types of shoes or special-ties that are something more than just "shoes."

It is thoroughly good business and a real service to solicit business from policemen, firemen, letter carriers or other classes of labor when a merchant has a special shoe that is a well thought out model, is well constructed and possesses a good value.

Telling a women's club of the merits of a real special type shoe and its value to women is a vastly different proposition from house-to-house canvassing.

Telling a mothers' club the things they should know about growing feet and the right kind of shoes to buy for children is again a real business proposition, as well as a real service to the coming generation.

## Varied Uses of Ribbons.

Ribbons are divided into classes, those that are used by the millinery people and those by the dress trade. Millinery this season is demanding gros grain in all widths and colors, with the pastel shades in favor. For dress trimming, the wide ribbon ranging from seven to ten inches in width. seems to be the thing. Soft taffetas, moires and satin in light colors are preferred, these furnishing in many cases the only trimming on lace evening gowns or printed chiffons. For the sport dress there is a demand for Roman stripe ribbon, which is sometimes pleated and used for collar and cuffs. Then, again, with the return of the slightly raised waistline and the bolero frocks, this ribbon supplies the necessary color in the form of a gypsy

### Combination Undergarments.

In the corset and brassiere industry there appears to be a great demand for the combination brassiere and girdle which has now become an almost staple article. Another combination brought out not long ago which takes the place of four separate pieces of underwear and is known as "Scanis receiving such popularity that it is being made up in several grades to retail at from \$5 to \$18.50 per garment. This garment includes vest, brassiere, girdle and panties, and, considering the price of each one of these articles, it is claimed by the manufacturers to have big selling value from the consumers' angle. In this type of undergarment flesh and white are still the best selling colors.

#### Novelties Dominate in Shirts.

The point has been reached in the men's shirt trade where novelties dominate almost to the exclusion of staples. The variety of patterns shown in collar attached and collar to match models, according to wholesalers here, has probably never before been exceeded. They include numerous types of all-over effects, wide stripes, checks and small, neat designs. Light grounds are stressed. For sports wear there is an increasing interest reported in white shirts of the Oxford type. The demand is steady from retailers, who are expected to do an active business in the days remaining before Easter.

### Trends in Low-Priced Jewelry.

New styles in "slave link" bracelets are being brought out, a featured kind being fashioned of large round links studded with cabochons. There are also available different versions of the favored "Charlot" necklet, having a gold band set with pearls or colored stones. Initials and monograms set with rhinestones are selling well. They retail at attractive prices and are used as ornaments on bags, hats and dresses. Period effects are outstanding in many of the metal handbags, powder cases and boudoir accessories which are being shown in the market here.

#### Passing the Buck.

The evening lesson was from the Book of Job and the minister had just read, "Yea, the light of the wicked shall be put out," when immediately the church was in total darkness.

"Brethren," said the minister with scarcely a moment's pause, "in view of the sudden and startling fulfillment of this prophecy, we will spend a few minutes in silent prayer for the electric lighting company."

#### Fools and Children.

A little daughter was asked by a visitor which member of the family she liked best. "Mother," said the child. "Who next?" "Little sister." "Who next?" "Auntie." The father, who was sitting in a corner of the room, spoke up, saying, "Well, my dear, when do I come in?" "At two o'clock in the morning," was the prompt reply.

At Your Service

# BEN KRAUSE Company

Largest Distributors of Leather, Shoe Store and Shoe Repair Supplies

"MILEAGE"

Means Quality - Service

20 Ionia Ave. Grand Rapids, Mich.

A COMPLETE LINE OF

# Good Brooms

AT ATTRACTIVE PRICES

CMC

Michigan Employment Institution for the Blind SAGINAW W. S., MICHIGAN

# Are You Making this Mistake?

A survey of shoe retailers in Michigan last week shows some merchan's:

Try to guess styles 3 to 6 months ahead Buy more than they need of a number Buy "abroad" when they might buy "at home".

# As a Means to Greater Profit in 1926, We offer YOU:

The last word in style for Immediate Delivery "Over-night Service" on Fill-Ins

A chance to buy right at home a line of Quality dress and work shoes that is making profits and giving satisfaction from New York to California.

HEROLD-BERTSCH SHOE CO. GRAND RAPIDS, MICH. U.S.A.

# Michigan Shoe Dealers

Mutual Fire Insurance Company LANSING, MICHIGAN

# PROMPT ADJUSTMENTS

Write

L. H. BAKER, Secy-Treas. LANSING, MICH.
P. O. Box 549

4

#### Young Merchants, Looking Forward, Will Succeed As Retailers. Written for the Tradesman.

The Old Folks, from the stone age to date, have always wondered what the world was coming to. They do yet. And the usual run of merchants is no exception. But just as young people evince courage to marry and undertake families on the proverbial shoestring—while the Old Folks aforesaid "wonder what they can be thinking of"—so do young merchants come to the fore to-day, even as they have done since the beginning of time, with courage and determination to undertake and accomplish. This letter prompts these reflections:

"It is with great interest I read your articles in the Michigan Tradesman, particularly on advertising. I am very much interested in advertising and send you a few samples. If you have any criticisms I would surely welcome them, as I have been at it about nine months only and probably have lots to learn. I am getting wonderful results. My business showed an increase of twenty-three per cent. in 1925 over 1924. I turned my stock ten times, which is not bad when you consider that it is one-third hardware. You will be interested to know that I was so sold on my idea of advertising that I enrolled in a correspondence course in cartooning, and now I am working an average of sixteen hours per day. I am strong for the service idea, and though I have lots of chain competition, I am putting my store across in nice shape. I am not at all worried about the future, so far as selling goods is concerned.'

That is refreshing for its vigorous confidence, its cheerful, breezy outlook, and the four circulars sent with it are equally encouraging. Here is a young man who finds his work, who likes it, who is determined to get the most out of it. So he will build it into a worthy, satisfying accomplishment, I have no doubt about that.

Evidence is given by the circulars that he has not wasted his time nor abused his talents by studying cartooning. As yet, his stuff is somewhat crude. It bears the marks of the copyist-the pupil who follows proper directions-without having yet reached the point where his individuality can have play. When he gets to that stage of development, his drawings may reflect himself. If he can attain that level of work, his advertisements will command attention because of the peculiar force that inheres in high grade artistic work, a force which is indefinable but always recognizable and tremendously effective.

Meantime, he is using what he knows as he progresses. He is cashing-in right now. And suppose he has not within himself the capacity to develop to the highest plan of artistic work, what of it? He can still use what he has to continue to cash-in. Now for the circulars:

First, there is a Velentine's day greeting. All of these are done, I should here remark, on mimeograph stencils, reproduced for distribution. The circulars are all letter paper size. This one bears the name of the firm at top and I must say the lettering is

very well done. Next line carries the phone number, then a cupid's heart, pierced with arrow. This is followed by "Ask Pal," which is a nice play on his own initials. Probably he has carried that nickname for some time, is known by it, and now finds it a business asset. Those things are always unfortunate when forced; but of wonderful value when they happen naturally, spontaneously.

Below appears the drawing of a cupid with bow from which two arrows have been discharged. The arrows have lodged in a target labeled with the firm name, and the arrows are service and quality. Further down are large hearts in outline, within the rims of which are various trite sayings. "Not how cheap but how good" is one of these; stuff used by Gunther, Chicago, forty years ago, but always good if really representative of what the store offers.

One definite price is named: "Something new! Pershing rolls, 30c per dozen, baked fresh daily." But the suggestion runs at the foot of all circulars: "Remember, we are as near you as your telephone." This also is neither new nor original; but it conveys the "phone for food" idea. It hitches up directly to the general campaign which is directing National attention to the economy of worthy service. Therefore it is a splendid slogan with which to end each circular.

The next two circulars utilize the back of an advertisement of a food manufacturer. Apparently, these are designed by the manufacturer for just such purpose, for the reverse has a design in colors of a counter on which is a basket of fruit which two kids are robbing. No, I guess it must be a sideboard. Well, that evinces a chief fault: that this is a stock design. As such, it must be colorless enough not to obtrude itself over the advertisement that it may bear. And colorless things are usually not worth much. Further, the finder of such a circular is liable to see the manufacturer's advertisement and miss the merchant's. It is better to supply your own paper and retain all the benefit.

The work on these two circulars is good. The drawing are real and human enough to look alive. They are really quite good. There is some description of the offerings: "Juno is some oats and I don't mean maybe," suggests that Juno oats is fairly good "I love macaroni, Minnesota eating. brand, best of all" is negative at best. Simply to say, further down, "Wisconsin cream cheese" is better because it relies on the generally accepted notion that Wisconsin produces some good cheese.

Description should be improved; made more detailed. You must try to think how you would describe things personally to your trade—then write such description.

The others are New Years cards and Washington-Lincoln birthday greetings. They are better because individual paper is used. Being holiday cards, they are all right because they hitch up with local doings. But while the drawings are good, I should try to get in more brass tacks offering of (Continued on page 31)

Banking

Banking

By

Mail

Under both State
and Federal Supervision

We are as near as your mail box. As easy to bank with us as mailing a letter.

# - Privacy

No one but the bank's officers and yourself need know of your account here.

## Unusual Safety Extra Interest

Send check, draft, money order or cash in registered letter. Either savings account or Certificates of Deposit. You can withdraw money any time. Capital and surplus \$312,500.00. Resources over \$4,700,000.00.

Send for free booklet on Banking by Mail

HOME STATE BANK FOR SAVINGS GRAND RAPIDS MICHIGAN

# TAKING VENTORY

BARLOW BROS. Grand Rapids, Mich. Ask about our way.

# Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter—Cool in Summer
Brick is Everlasting

GRANDE BRICK CO.,
Grand Rapids.
SAGINAW BRICK CO.,
Saginaw.
JACKSON-LANSING BRICK
CO., Rives Junction.

# GEALE & CO.

8 Ionia Ave., S. W.
GRAND RAPIDS, MICHIGAN
Phone Auto. 51518
MILLWRIGHTS & STEAM

MILLWRIGHTS & STEAM ENGINEERS.

All kinds of machinery set and installed. Power plant maintenance. Boilers and Engines set.



# King Bee Butter Milk Egg Mash 18% Protein

The Mash you have been looking for. A Buttermilk Mash at a reasonable price.

Manufactured by
HENDERSON MILLING
COMPANY

Grand Rapids, Mich.

"The reliable firm."

You Make Satisfied Customers when you sell

# 'SUNSHINE'

Blended For Family Use he Quality is Standard and the Price Reasonable

Genuine Buckwheat Flour Graham and Corn Meal

J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL. MICHIGAN

# Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

**RED ARROW** 

The best bread flour.

Look for the Perfection label on Pancake flour, Graham flour, Granulated meal, Buckwheat flour and Poultry feeds.

Western Michigan's Largest Feed
Distributors.

# I.VAN WESTENBRUGGE

Grand Rapids - Muskegon Distributor

# Nucoa

The Food of the Future CHEESE of All Kinds ALPHA BUTTER SAR-A-LEE

BEST FOODS Mayonaise Shortning

HONEY—Horse Radish OTHER SPECIALTIES

**Quality-Service-Cooperation** 

# **FINANCIAL**

#### The Business Situation Dependent on Crops and Building.

It so happens that a woman is responsible for one of the best statements on business that arrive in the mails each month from big banking institutions. The initials E. M. so often seen in bulletins from the National Bank of Commerce stand for Edith Miller. In the current issue of the bank's publication Miss Miller gives an interpretation of trade conditions that will be distinctly reassuring to those who had reckoned on poor business from now on.

Obviously the authorities at the National Bank of Commerce do not attach great significance to the recent slump in stocks in their efforts to read the signs of the future on business.

'Not the stock market but the size of the crops, the prices farmers receive for them, and the course of building and construction will be the dominant influences which will determine the course of events beyond midsum-Business as a whole is healthy and there are no indications that reasonable forward commitments involve more than normal hazards."

The view is not a new one but its repetition must serve to emphasize what often has been expressed in these columns: the stock market is not an invariable barometer of future trade conditions and in the present circumstances its accuracy as a forecaster has been temporarily overshadowed by influences that have nothing to do with the future but a great deal to do with the past.

Liquidation of stocks in the last month has tended to bring prices more into line with actual conditions whereas in the great bull movement values had discounted unreasonable expectations in trade. That is why the bank says in so many words that too much weight must not be given to the stock market as an indicator of the probable course of business over the next few months.

"Trade and industry need to be appraised on the basis of their own condition," continues the bank. "Fundamentally this is good. There are indeed indications that the great volume of business done during the closing months of 1925 may have been the peak of an upward movement, but the evidences of a slowing down in some industries are reassuring rather than otherwise. Prompt adjustment of production to consumption is the only means by which business can be kept healthy and the basis of the comparative prosperity which the United States has enjoyed during the last three years. The availability of ample credit at moderate rates is a further assurance of the fundamental soundness of business."

Most of the concern over future business heard nowadays comes from an inability to forget the peaks of last year. In formulating opinions on 1926 business our minds instinctively turn to 1925 highs. We somehow reckon that unless recent peaks in production and profits are exceeded business must be poor. Comparisons of that sort are unfair: business may not top the 1925

records all along the line but it nevertheless may be good as compared to Paul Willard Garrett. normal. [Copyrighted, 1926]

#### Buying Stocks Appears To Have Died Down.

iopes that the bull market soon will be resumed are dying in Wall Street and the belief grows that a bear market may be on. Opinion still is very much divided on the matter. of course, and even those that have turned bearish on stocks in a majority of instances fail to see anything like a business depression ahead.

Those bearishly inclined say that a period of liquidation was to have been expected from a market that had persistently risen for about eighteen months and that had moved generally forward for a much longer time. In every bull market stocks go too high on the advance and in the recent forward movement values were swelled even faster than usual through the pressure of funds seeking employment. In so far as stocks were driven up by artificial methods they were placed on unsafe ground and a correction of that condition was bound to come.

In the thought that stocks from now on will be held down to a level more in line with earnings speculators have lost their enthusiasm for the favorites that attracted attention six months

A partner in one of the brokerage houses made the following remarks

"Our loans have been cut 33 per cent. since the recession started. Customers are getting themselves in a position to buy stocks when the time comes. On any substantial rallies in the market fresh liquidation sets in but stocks are no longer unloaded at any price for their is no general fear of a severe business depression. Our customers have sold stocks to lighten their commitment so long as the market remains in its present technical state but they expect business to stand up well this year and when prices get right they will start to buy again."

Whatever may be the philosophy of persons back of the market, on one thing everybody appears to be agreed: greater caution must be exercised in the selection of stocks from now on than before. Current earnings and immediate prospects will count for more than vague merger rumors and earnings estimated for the distant fu-

Persons that base their predictions of the future trend in industry on performances in the stock market now expect some sort of reaction but the interesting fact is that business itself has been exceedingly active. Whatever notes of pessimism on trade we find nowadays must be traced to the stock market and, let it be noted, to a stock market that had lost much of its accuracy as a barometer.

All of which is to say that business may or may not exceed the 1925 records this year. Whether it does or does not, however, is not particularly important so long as conditions remain in a prosperous state. It is too early in the year to formulate very satisfactory opinions about 1926 but to date we certainly have more reason

# "According To Law"



THE LAW AIMS TO BE JUST in its requirements as to the settlement of estates, but it must deal with generalities and cannot consider special conditions.

Were you to leave an estate without a will the law would demand that your estate be disposed of according to its mandates, regardless of your personal wishes or the varying needs or rights of those who might inherit property from you.

Have a will drawn by a competent attorney. And if you will include this phrase-

> "I hereby appoint The Michigan Trust Company of Grand Rapids, Michigan, as Executor and Trustee under my Will,"

you are assured that every effort will be made to carry out your expressed desires and that the heirs will be satisfied that nothing has been left undone to give them the utmost service of this company which, for nearly forty years, has successfully acted as Administrator, Executor and Trustee of Estates.

# THE COMPANY GRAND RAPIDS, MICHIGAN

The first Trust Company in Michigan

# GRAND RAPIDS LABEL CO.

GUMMED LABELS OF ALL KINDS
ADDRESS, ADVERTISING, EMBOSSED SEALS, ETC.
Write us for Quotations and Samples MICHIGAN

# THE CITY NATIONAL BANK

OF LANSING, MICH.

Our Collection and Bill of Lading Service is satisfactory Capital, Surplus and Undivided Profits over \$750,000 "OLDEST BANK IN LANSING"

to be cheered than to become discour-Paul Willard Garrett. [Copyrighted, 1926]

#### Liquidation Forces Down Prices Too Low.

In the process of switching from a bullish to a bearish attitude toward stocks the financial community slowly is adopting a new philosophy of price movements

Up to a month ago most persons identified with the stock market were bulls. A protracted advance in values had fooled the professional traders and had won a large fillowing among amateurs who always favor the consstructive side. Investors whose experience for two years has been with a rising market and who are not familiar with the pitfalls of a falling market now are finding it difficult to adjust their mental attitudes. On every hand the opinion is expressed that a certain stock cannot go lower since it already has dropped to a position at which it is a bargain. And still values continue to

If the professional and amateur traders would turn to the past annals of the financial markets they would find it easier to understand what is going

In any movement of stocks upward or downward values are almost always carried too high on the upswing and too low on the downswing. Numerous as were the warnings of danger in the recent bul market prices were forced onto levels unreasonably high before the collapse came and in a corrective movement on the bear side values in the same manner always fall to positions that appear to be far below what is warranted by earning power.

That in the present decline numerous stocks have fallen to relatively low levels does not mean, therefore, that the bottom has dropped out of business. It means that a combination of liquidation and heavy short sales stimulated by the excesses of the recent bull market have given the market more stock for the moment than it wants to digest.

Only liqidation on a vast scale could force 120 stocks into new low ground for the year as was done recently and in the selling last weekk the speculative favorites have been carried down to levels substantially below their peaks

At their low points for the week to date Foundation had lost 104 points from its high for the year; American Can 97; National Tea 97 and General Eectric 94 points.

Numerous stocks have fallen to positions that represent a loss of 65 points from their peaks: among these may be mentioned such issues as American Brake Shoe and Foundry, Sears Roebuck, Ward Baking A and the Woolworth shares.

Never in the history of Wall Street was there a time when as many market experts were endeavoring to determine how long a bear movement in stocks would continue as now are reckoning on the present situation. Some believe the bar movement is near an

end. Some thing it will continue. The experts of widest experience are reserving their judgment until they see how busness moves this spring.

Paul Willard Garrett. (Copyrighted, 1926)

Raised Six Thousand Dollars By
Popular Subscription.

Traverse City, March 30—J. C.
Penney & Co., a corporation which a chain of seven hundred operates operates a chain of seven hundred stores, has outgrown its commodious building in this city and is about to erect an addition to contain 33,000 square feet of floor space. Contracts for the work have been awarded.

Hannah, Lay & Co. will not rebuild the grain mill they had owned and op-erated many years before its destruc-tion by flames a few weeks ago.

J. T. Morgan, who owned a small flour mill, has purchased additional machinery and will be enabled to meet the needs of the farmers. Only a comparatively small quantity of wheat is grown in this section. Other crops are more profitable to growers than

Fitzpatrick & McElroy, of Chicago, owners and operators of picture theaters, propose the erection of a fire proof hotel in this city, provided citizens shall subscribe for \$200,000 of a capital stock of \$250,000. The hotel would be fireproof and modern. Committees representing the several banks of the city will present the plan to in-

At a community meeting held a few At a community meeting held a few nights ago it was decided to raise \$6,000 by popular subscription to be used in advertising the city, its attractions and advantages for sojourners and home seekers. More than one-half of the amount needed was pledked within fifteen minutes, and committees of the Rotary and Kiwanis clubs canvassed the business community raised the remainder within two It was stated at the meeting that \$425,-000 would be expended in the city during the coming summer in the erection of new, and the improvement of old buildings for business purposes.

Many residences and cottages will be built in the city and its suburbs.

Arthur Scott White.

Combination Lock For Bags.

A well-known leather goods concern is placing on the market a varied line of traveling bags which have as their feature a patented combination lock. This device operates through four small dials with a two-number combination and is described as unbreakable and fool proof. The combination may be set to any two numbers most easily remembered, like the owner's age, house number, etc. When shipped from the factory to the store the combination is set at 00 and held to it by a wire seal connecting two levers on the inside of the lock. To reset the combination the wire seal is broken and the left or right lever or both are draawn and the individual selection made by turning dials at the bottom of the device to the combination desired. After setting the bag is securely locked by slightly turning either or both of the top dials. The bag cannot be opened until the numbers on the top dials correspond with those of the combination. The bags wholesale from \$14.50 to \$150 each.

Slightly Autumnal.

There's a hint of sophistication in the reply of a youngster to the question regarding his auntie's age. don't know 'zactly how old she is," he replied, "but a cup of tea rests her."



Cor. MONROE and IONIA

#### Branches

Grandville Ave. and B St. West Leonard and Alpine Leonard and Turner Grandville and Cordelia St. Mornoe Ave. near Michigan Madison Square and Hall E. Fulton and Diamond Wealthy and Lake Drive Bridge, Lexington and Stocking Bridge and Mt. Vernon

Division and Franklin Eastern and Franklin Division and Burton



# SERVICE

-according to the dictionary means working

In this strong Bank we prefer a broader defini-tion. To us it means working with as well as for our customers.

We believe that an account in any one of our departments will make you like our point of view.

> **GRAND RAPIDS** SAVINGS BANK

"The Bank Where You Feel at Home.'

15 Convenient Offices.

# **Grand Rapids** Savings Bank

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TONY NOORDEWIER, Au't Cashier
TONY NOORDEWIER, Au't Cashier

OLDEST SAVINGS BANK IN WESTERN MICHIGAN

# Capital Value

A sum of money which, when invested, will earn an amount equal to your salary, is designated as your capital value.

From records it has been ascertained that eighty per cent of the property passing from one generation to the next is the proceeds of life insurance. In spite of this fact the American people are only insured for three and one-fifth percent of their capital value.

How does the amount of your life insurance compare with your capital value?

200

# GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

#### Insurance Company Stocks in Greater Demand.

Insurance company securities are fast coming to the fore as high-grade investments. Their earnings are high, as a group, and their managements compare favorably with those in other branches of business. Insurance stocks, however, do not enjoy the fullest market privileges, being limited to overthe counter dealings.

Globe and Rutgers Fire Insurance Co. earned \$192.09 a share on its stock in 1925, according to a recent analysis prepared by Clokey & Miller, which are perhaps the largest per-share earnings of any company in the United States whose stock is actively bought and sold in Wall Street. They were even larger than those of the First National Bank of New York, which earned \$157.43 a share on its stock last

Dividends paid, in almost every case, are conservative. For instance, Globe and Rutgers pays annual dividends of \$28 a share, or only about one-seventh of its net earnings. Total assets at the end of 1924 were \$60,654,703, upon which it earned \$6,723,009 or more than 10 per cent.

Insurance companies in recent years have reaped a big harvest from the automobile business. This is particularly true under the present custom of buying cars on the deferred payment plan.

In all such cases, where the notes of the purchaser are held by a finance company, fire and theft insurance is required. That business they obtain with but little effort. Movements are on foot to force all cars owners to carry accident insurance, and this, too, would add materially to the earnings of the insurance companies.

Companies in the insurance business also have obtained a large income as a result of the huge building operations in this country and the requirements of banks in the way of insurance when mortgages are taken in the sale of houses or other buildings.

Generally speaking, the following gauge may be applied by investors in selecting stocks of insurance companies for investment: Surplus should be at least twice capital; liquidating value should be at least three times par value; profits should be consistent; income from investments should be at east one and one-half times dividend requirements; net premiums for any given year should not be greatly in excess of capital and surplus, and dividends should have been paid regularly for a number of years.

Of course, the above specifications may not necessarily be strictly adhered to, but the further the variations the less attractive the stock would become a straight investment viewpoint.

Only one of the larger insurance companies whose stock is actively traded in operation at a loss last year. That was the New Brunswick Fire Insurance Co. Its loss amounted to

Inasmuch as the large increase in insurance company earnings during the past few years has been due in large measure to the growth in building operations and the tendency in this country to purchase certain valuable articles on credit, any change in conditions might be reflected adversely in their earnings statements.

As a whole, concerns doing an insurance businss are of necessity extremely careful about their investments and for this reason are not expected to suffer greatly in this respect in the event of a slackening of industrial operations in general.

At no time in the history of this country has there been the demand for insurance as there is now, and likewise at no time have so many different types of policies been written.

(Copyrighted, 1926.)

### A Careless Brand.

An ordinance in effect in the city of Cincinnati imposes upon citizens the duty of keeping their homes and places of business free of all unnecessary fire hazards, provides for inspection of premises by the fire department, and empowers the latter to call upon owners and occupants to correct violations, failing in which subjects the delinquents to be held in damages result-

One Jacob Brand apparently defied this law. His building was inspected and in June, 1924, the chief of the fire department ordered him to remove paper, straw, excelsior, goods cases, cartons and other refuse from the premises, to which order he paid no attention. In March of this year, Brand's (not an inappropriate name, under the circumstances) promoters of destruction by fire got into action, with the result that the building was destroyed and, for a while, threatened damage to contiguous property.

As a matter of course, the fire department was called out and did its duty, five firemen being overcome by smoke, three of whom had to be sent to a hospital.

The sum of \$650 for the services at cost of the department was demanded of Brand, which he refused to pay and was sued for it. He challenged the right of the city in court to enact such an ordinance, alleging that there could be no civil liability and that the municipality was without power to bring the suit. He was beaten.

The court held that the city was competent in enacting the ordinance and that it was within its rights in seeking compensation for the expense incurred arising out of its violation.

## Seven Die in One Fire.

Seven children, ranging in age from four to sixteen, perished in a single fire occurring recently in the little town of Ladysmith, Wisconsin. The tragedy occurred early in the morning during the present month, when one of the boys arose and built a fire in the kitchen stove. Live coals remained from the day before, and placing kindling on these he added a quantity of kerosene to quicken the fire. Instantly an explosion followed which covered him with flames and spattered fire about the flimsy shanty's paper-ceiled rooms. Of the family of ten, only three escaped with their lives, the parents and an infant of two

# Grand Rapids National Bank

The convenient bank for out of town people. Located on Campau Square at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institution must be the ultimate choice of out of town bankers and individuals.

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK GRAND RAPIDS, MICH.

# Kent State Bank

"The Home for Savings"

With Capital and Surplus of nearly Two Million Dollars and resources exceeding Twenty-Two Million Dollars, invites your banking business in any of its departments, assuring you of Safety as well as courteous treatment.

STRENGTH

**ECONOMY** 

# THE MILL MUTUALS **AGENCY** Michigan

Lansing

Representing the

MICHIGAN MILLERS MUTUAL FIRE INSURANCE COMPANY

AND ASSOCIATED COMPANIES



**Combined Assets of Group** \$33,389,609.28

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado-Automobile-Plate Glass

#### Arsonist Can Set Fires By Telephone.

Joseph Arver's description of the device he fashioned and used to set fire to the St. Paul Candy Co. store, in St. Paul, Minn., resembles descriptions of infernal machines, as he detailed it before a jury in the trial of James Pappas, owner of the store, charged with third degree arson growing out of the burning of the store May 11,

Arver is now serving a term in Stillwater prison for setting another fire about the same time, and was brought to court as a witness for the state after he confessed complicity in this and several other fires occurring in the spring of 1923.

Arver said he arranged bladders such as are used in footballs and basketballs, filled them with varnish remover, attached them to cord and with a lead pencil, from which he punched out the lead, run through the spool, bound the spool with fishing

He then placed a paste board box around the device, ran matches through the sides of box, and placed a piece of emery paper close enough so that when the string was pulled the spool revolved, whirled the matches around and when they came into contact with the emery paper they were ignited.

This set fire to bunches of excelsior he had placed in the box and in turn exploded the varnish remover, which spread out over the debris he had placed about and thus gave the fire a good start.

He ran the fish cord attached to the spool through a hole in the window sill leading to the outside of the building on Fourth street, tied a nail to the end of the string and shoved it part way through this hole.

With a magnet he went to the store about 2 a. m. May 11, 1923, pulled the nail through the hole, seized it and walked toward the court house, he testified, and after he had walked some distance the string parted and examination showed that the end where it parted had been burned, so that he knew the device had ignited the

He walked to the Ryan Hotel corner and waited until he heard fire apparatus going to the fire and then walked back to the scene of the fire and later called Pappas on the telephone and told him the fire was "going good," he continued.

Pappas came down, he said, and told him he could not understand how he could set a fire in the place without having a key to the store.

Arver testified that he had studied chemistry with particular reference to fire hazards. He also declared, according to witnesses, that he could set a fire by telephone. The Minnesota Fire Marshal Department investigated the fire.

# Not His Doing.

"Does yo' take this woman for thy lawfully wedded wife?" asked the negro parson glancing at the diminutive, water-eyed, bow-legged bridegroom, who stood beside 210 pounds of feminine assurance. "Ah takes nothin'," gloomily responded the bridgegroom. "Ah's bein' tooked."

#### Laces Which Are Being Bought.

Some quickening of the demand for venise laces is reported by wholesalers, the buying principally covering four to eight inch edges in cream and ecru, as well as white. "Deep points" have also been active. One importer states that several large sales were made recently to dress manufacturers who are dyeing these goods to match the new colorings in silk materials. A call for wide Chantilly flounces, 36 inches wide in black and ecrue, is also a feature. The cutters-up are having these laces outlined in beads for the higher grade The effect produced by the beaded laces is very attractive.

# Trends in Knitted Neckwear.

High shades in solid colors in fancy self-jacquard patterns represent new additions to Spring lines of men's silk knitted neckwear. The ties are "open and knits" and are priced to retail at \$3.50 each. Blues, grays and an almond green shade are several of the outstanding colors. Ties of honeycomb construction are also being offered to round out the available selections for Spring. Jacquard merchandise in a variety of stripes, checks and all-over designs and numerous color combinations are stressed in a very large part of knitted neckwear.

#### Two Types of Handbags.

A smartly tailored bag of flat appearance and made to retail at about \$6 has a gate top or sectional frame with a springless clamp lock. It comes in two leathers, suede and lizard, in a variety of colors. The bottom of the bag is finished off with a metal rim or casing which protects the edge and insures greater wear. Another bag for immediate use is the over-size underarm bag made of glazed python. It has a very fine silk moire lining, shirred inner pockets and the necessary accessories. Its dimensions are

### Novelties Lead in Men's Hosiery.

Novelties in men's hosiery are being featured by retailers and the reorders reaching the wholesalers are indicative of a good turnover. Fancy patterns in both silk and lisle goods are the rule, the variety affording a wide choice to the consumer. In this merchandise the trend is distinctly toward colored socks, although in many sections the demand for staple blacks, browns and navies continues to dominate. Clocked hosiery is selling to some extent and may come in for a greater degree of attention later on.

#### Blouse in Favor Abroad.

Buyers returning from abroad bring a message of good cheer to the blouse manufacturers. It seems that at the recent opening, a great number of tailored suits was shown and most of them had short coats which necessitated the revival of blouse and vestee In fact, some French designers have gone so far as to show blouses separately as an item. With the Norfolk suits, silk blouses were preferred while for semi-fitted coats were sheer linens and fancy color effects.

Believe in yourself and others will believe in you. Distrust your ability and others will distrust you.

#### SAFETY

### SAVING

# SERVICE

# CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

C. N. BRISTOL, A. T. MONSON, H. G. BUNDY FREMONT, MICHIGAN

#### REPRESENTING

Retail Hardware Mutual Hardware Dealers Mutual
Minnesota Implement Mutual
National Implement Mutual
Hardware Mutual Casualty Co.

Central Manufacturers' Mutual Ohio Underwriters Mutual Ohio Hardware Mutual

We classify our risks and pay dividends according to the Loss Ratio of each class written: Hardware and Implement Stores, 40% to 50%; Garages, Furniture and Drug Stores, 40%; General Stores and other Mercantile Risks 30%.

WRITE FOR FURTHER PARTICULARS.

# **Merchants Life Insurance Company**

WILLIAM A. WATTS President



RANSOM E. OLDS Chairman of Board

Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich. GREEN & MORRISON-Michigan State Agents

# 100% PROTECTION

Net Cost 70% of Stock Co. Premiums **OUR RECORD FOR 16 YEARS** 

The Grand Rapids Merchants Mutual Fire Insurance Company

Affiliated with the Michigan Retail Dry Goods Association

320 Houseman Bldg..

Grand Rapids, Michigan

# **OUR FIRE INSURANCE** POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is 30% Less

Michigan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Michigan

WILLIAM N. SENF, SECRETARY-TREASURER

# **WOMAN'S WORLD**

Unsubstantiated But Pitiful Appeal. Written for the Tradesman.

The man came up the walk and rang the bell. He had only one arm, was poorly dressed and wore a look of wretchedness. To the woman who opened the door he handed a paper on which was written what purported to be an account of his misfortunes. This poor fellow, so it said, had been knocked down and run over some eighteen months previous by a big automobile. The reckless hit-and-run driver had made his escape, leaving his victim with a fracture of the skull and an arm so crushed that it had to be amputated.

Following the disaster, the man, whose name was given as John Dudley, had become subject to attacks of epilepsy. His wife, suffering from a dislocated hip caused by a fall on a slippery pavement, was in a hospital. They had three children. He was asking for money to start a small store with which he hoped to be able to support his family. Would every kind-hearted person please contribute, and might Heaven bless each one who aided him!

The woman who came to the door, a typical busy housewife hurrying through her morning work, knew of no way to find out whether this John Dudley's story was true or not. If in the city where she lives there is a system of investigating such cases, she was not familiar with its workings. Anyway, nothing could be ascertained without taking considerable time. Although not at all wealthy, she and her household could spare fifty cents or a dollar without feeling it especially. Small donations seemed to be all that were expected. What ought she to do?

This incident of this busy woman's morning opens up the whole subject of giving in response to the unsubstantiated but pitiful appeal.

John Dudley's story, while improbable and likely to a great extent false, was psychologically strong. In the first place, there was no denying that it might be wholly true. Leaving its authenticity out of the question, it placed before the mind a clear, sharp picture of extremely distressing conditions. An empty sleeve of itself moves to pity, and the empty sleeve, at least to all appearance, was actually there. The store feature, while it would put a professional investigator on the scent of imposture at once, as indicating that this solicitor was ambitious in his designs and making quite extended trips in his begging activities, would not so readily arouse suspicion in the lay mind. A man who has lost an arm is sadly handicapped in the struggle to make a living. Just as he said, he might think he could run a little business if only he had the capital to start. Having no way of finding out as to the truth or falsity of what he claimed almost any sympathetic person would feel inclined to give the poor fellow the benefit of the doubt and close the incident by handing him what she deemed she could afford.

Mark this phrase, benefit of the doubt, for this explains, at least partly,

why it is that a person who looks the part of misery and tells effectively a sad story, can go out and gather in money from those who themselves realize that likely they are being imposed upon. Not all who give to such entreaty are deceived and duped. Some laughingly admit that probably they are being taken in. But they can't bear to turn such a case down cold.

Does it ever occur to these gentle souls that while feeling that they are erring on the side of safety in being kind, they may be doing what is morally wrong in encouraging a bad practice?

An expression of the common desire of good people to relieve distress and want whenever it is brought to their attention, is found in the old saying that if among ten who are asking there is one who really needs, it is better to suffer imposition at the hands of the nine than to let the one go without help. Is it right to use as a guiding principle an idea so prolific of demoralization as this has proved to be?

It is everywhere recognized that the claim of the unfortunate upon those who are in good circumstances is not to be ignored nor denied. But our ways of meeting this claim sometimes are strangely wrong-headed and child-ish.

It is not so long since the popular conception of charity was the dispensing of food, clothing, and other necessaries of life to the poor, credit attaching to free and bountiful bestowal rather than to lasting improvement of the condition of the destitute. A beggar was a beggar. There was no thought of making anything else of him. The idea was to give. Then the one who gave was entitled to the sweet and comfortable satisfaction of having done the generous thing.

Do not most of us still sometimes give for the sake of easing our own feelings, rather than for any real benefit we are likely to confer on those who may receive? How should we expect to come out in our work or in our business affairs, if we customerily employed the same emotional and haphazard methods that we use in our small benevolences?

Isn't it high time that we begin to apply common sense and sound judgment in matters of charity? Take again the case of the man who was asking help to start a store. Under the circumstances a contribution for that purpose would not be intelligent giving, for there was no assurance that his man could manage a business with any success. So unless one got further knowledge, it was not justifiable to aid his project, even supposing that he was entirely honest and sincere.

If he was not honest and his store idea was only a thinly veiled scheme for obtaining money for other purposes then whatever he received would encourage him in deceit.

The annals of professional beggary are filled with accounts of the impostures of those who live by preying upon the sympathies of the tender-hearted. Every case of success in these activities tends to their increase. To moral weaklings it is a great temptation to find that a living—and some-

times much more than a living—is to be had easily by presenting some appeal that is wholly or in part false. Have we ever thought of it that with our small and lightly made contributions we may be playing into the hands of fraud?

From what has been said it is not to be taken that we should be hard, unmoved by suffering, or that we never should listen to an entreaty made at the door. But we should try to bring it about that every application for aid may have fair and thorough investigation. Then there would be no occasion for thoughtless yielding to the pitiful appeal.

We should try to make our charity constructive. We are coming to see that the obligation of individuals and of society as a whole to those who are in distress and need, is an obligation that extends beyond mere relief, to educational and preventive measures It must be the steady aim that assistance be rendered in ways that will strengthen and build up, not cripple and demoralize, those who may receive.

Ella M. Rogers.

Uncle Sam an Old Fash'oned Shopper
When will Uncle Sam get up to date
in his management of mercantile matters. Contractors have long criticised
the system of proposals put out by the
various agencies of purchase, which
seem to ignore the logical lines of
trade and make possible fragmentary
bids or bids from a small coterie of
special contractors.

For instance, here is a proposal covering bread, meats, vegetables, fruits, poultry, eggs, cereals, cooked meats. oysters, salt fish, Jell-O and cheese-a variety seldom handled by one concern. Besides, it wants bids on bread. potatoes, apples, oranges, strawberries, grape nuts, corn flakes and shredded wheat by the pound; units no one in the trade ever uses. Why not meet the trade on its own customs of sale unit and ask for potatoes by the sack, apples by the box or barrel, oranges by size and crate and cereals by the case or carton? Present units for contract, while possible to meet, are all most meaningless to the trade.

Also, why not advertise for such articles in regular publications read by those who have them for sale?

Lovers of the horse will be glad that if bullfights are not yet abolished at least the participation of horses at Madrid has been officially banned. To persons whose humane instincts are not numbed by familiarity with the spectacle no phase of the "national sport" of Spain has been more distressing than the torment of the animals used by the picadors in goading the bull. It is assuring to learn that in a great many places football is replacing bullfighting as the popular pastime. When the figure of the toreador ceases to be glorified in song and story and popular adultation, the change will mark a distinct advance in civilization for the land whose mediaeval inheritance in respect to the barbarous custom of the erena has retarded the recognition of noble accomplishments in art and literature.

#### THE RURAL CHURCH.

# It Has Its Mission and Will Continue To Have It.

Written for the Tradesman.

There are good people who feel that the country church is in a decline and with the rapid advance of the automobile as a factor in a community the time will come when everybody will seek city churches and leave the countryside and its church influence as laggards. Thank the Lord, I found one country church that is doing business and last Sunday I had the sweet privilege of entering its atmosphere and enjoying a human sermon. I don't wonder there are some sleepy heads in the congregations that listen to the type of sermons so common in many denominational churches, but at the service which I attended in Lake Helen last Sunday no one could be caught napping, for the message came to each one of us as a personal one and we felt that the minister was preaching to each one of us. I don't care for dissertations about Melchisedek, nor do I warm up to sermons devoted particularly to the heathen in Farther India, nor am I enamored by messages that furnish panaceas for the pains of hell. This sermon made no claim for evolution, nor did it make a fling at our ape ancestry. It exploded no theory of miraculous redemption, nor did it proclaim that in "Adam's fall we sin-It made a single point anned all." nounced in the text and carried it home to the conscience of each one of us through apt scriptural quotations and striking illustrations from everyday life. None of us would dare say that the message was "a fine one for the other fellow" because it struck home to all of our shortcomings and delinquencies and every last one of his auditors felt that the minister was speaking to him.

The minister was a cultured gentleman, Dr. Hershey, from our North country, evidently having come into the South for climate and health and had taken hold of this work in a rural church as a matter of pastoral responsibility. In talking with him after the service I commented on the atmosphere of the church and the kindly spirit evinced by everybody and the interest they took in the strangers who came "within the gates" and he said that in his fifty years ministry he had never found a congregation with so little friction and so beautiful and tolerant a spirit. The text was from some one of Paul's letters and read, "Bear ye one another's burdens." The preacher treated it as a divine mandate addressed to us all and pervaded by the spirit of loving kindness which we all consciously admit is the most effective antidoe for the poisonous effluvia of selfishness. His Bible illustration was the story of David's magnanimity in the treatment of Saul's grandson, forgetting all jealousies and injuries and acting upon what to-day we would call Christian construction of kindly service. He made the most beautiful gift that one could think of in offeroing to share his home and table life to this grandson of one who had severely maligned him. This story is worth reading again by any

1940

of us and I hunted it out after the sermon in the 9th Chapter of 2nd Samuel and read it carefully and it sunk in as a beautiful illustration of the thought that was major in the discourse. It impressed me as a fine lesson in the expression of neighborly qualities and having a proper appreciation of the virtue of forgetfulenss. The preacher said that in keeping Commandments like the one in the text, with no thought of compensation except the happiness that is a concomitant of the act, we recognize that all that science is giving to us in the way of knowledge of vibrations in the material world can find its application in spiritual life. He said that we were learning a good deal in these later days about the vibrations of light, electricity, sound and aroma and the manifestations of the radio carried us into a visionary field of questioning whether the love of God and its manifestation toward humanity might not be properly accorded to the vibratory realm. He said, "I have been trying for fifty years of my ministerial career to set vibrations in motion that would carry the message of this text to my hearers and I have found that there were many interferences and troubles in the proper reception of the movement because of the tendency on the part of so many people to accept the truth and make its application to the other fellow. There are so many people who are open to the reception of the vibrations, but are inclined to divert or deflect them to someone else instead of transforming them in their own lives into altruistic and neighborly endeavor. It is the reception of benevolent vibrations and transferring them into service that counts in the issues of life. It is heartening to a minister to feel that the influences of the absorption of a message that he has tried to convey through the vibratory method is manifest in his congregation of hearers and exhibits itself in the development of an earnest desire of the heart to do something helpful with no expectation of personal requitement."

The illustrations from life which the minister gave were very graphic and were drawn from the realm of the medical profession. The methods for fighting tuberculosis, yellow fever and malaria which developed from experiments of self-sacrificing individuals who were willing to make the tests upon themselves, taking their lives in their hands in the interest of humanity. He went into some detail of the observations and experiments with the mosquito in tropical climes that carried the infection of yellow fever; how the primary efforts were self sacrificing and the results perfectly wonderful. He said we have a divine warrant for the expression, "There is nothing greater than giving one's life for humanity," with the sense of accomplished duty as its reward.

After all that is said and done the criticism which can be made of our theological seminaries in the development of accomplished purveyors of the gospel is that some of the intrinsic features which make for a successful ministry and which ought to be in the background of every aspirant for ser-

vice in the religious field are somewhat beclouded by dogma and too many pulpit proclamations are made without the inspiration of the Christ method of teaching the multitudes of sinners through the agency of apt illustration and parable.

The message which came to us was simple, fresh, beautiful, enchanting and eminently serviceable. Our little party was received by the minister of this country parish with the most cordial graciousness and warmth of greeting and at the close of the service it was very noticeable that not only were kindly expressions accorded us as strangers, but the atmosphere of benevolence and thoughtfulness and fraternal kindness was the atmosphere breathed by everyone in attendance. The friendliness was contagious and the kindly salutations that sent us on our way put a song in our hearts. With the sermon as a background we felt it incumbent upon us to do something that should illustrate the sentiment of the text in the week that was before us. In my own case, at least, I felt like transforming the vibrations of the beautiful sentiments expressed into some active service that should not only satisfy my own heart's longings, but add to the happiness of some one else. I could not help but feel that the rural church has its mission and will continue to have it and if its message is enunciated properly by men who are peculiarly qualified for the type of work applicable to the countryside there will be no question about its continuance as a salutary influence in rural life.

People cannot help but love this method of translating religious form-With the type of ministry applicable to the conditions and attributes of rural communities the automobiles will contribute to the volume of congregations. The "fly in the ointment" is the unwillingness to submerge sectarian differences in a religion of life and combining for strength, amity and the promotion of essentials of Christianity in the two great commandments enunciated by the Savior of mankind. Charles W. Garfield.

The notorious Matteotti case once threatened to become a cause celebre for the Mussolini rgime. It threatened to put the Fascist government, even Mussolini himself, on the defensive. If the trial had taken place a year and nine months ago, the question to be decided might have been, Who instigated the murder of this Socialist mmber of the Chamber of Deputies? Higher-ups might have been involved, even the highest-up. But during the year and nine months that have elapsed since the murder all the higher-ups have been eliminatd, neutralized, silenced. Now that the case has come to trial, the question is, merely, Which among these five obscure individuals strangled or stabbed Matteotti to death? The answer will have little significance.

You may not expect to remain in the business you are now in, but the more successful you are with your present job, the better your chance of success in any other job.

# SHORT TIME MICHIGAN BONDS

Price Par and Interest Netting Five Percent

- \$2,000. Greenville School District No. 1 Montcalm Co., Mich., 5% bonds dated April 1, 1912, due April 1, 1927.
  - 500. Evart and Osceola Twps.. School District No. 3, Osceola Co., Mich., 5% bond dated July 1, 1922, due Feb. 1, 1927.
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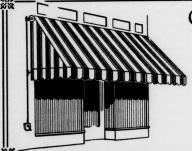
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# DRY GOODS

Michigan Retail Dry Goods Association. President—Geo. T. Bullen, Albion. First Vice-President—H. G. Wesener, Albion.
Second Vice-President—F. E. Mills,
Lansing.
Secretary-Treasurer—H. J. Mulrine,
Battle Creek.
Manager—Jason E. Hammond, Lansing.

# Are Buying Less Abroad.

One of the effects of the budget system of governing purchases that has been so widely adopted by big retail stores in this country has been to lessen the amount of piece goods bought by them abroad. Two reasons are given for this. One is the greater need for prompt deliveries, and the other is that due to smaller purchases resulting from the budget system, buying by large retailers abroad does not result in the price savings it formerly did. In other words, important reductions for quantity purchases of piece goods are lacking because, nowadays, real quantity purchases by American retailers in foreign markets are few and far between. As a result, the landed costs of the goods, figured as they are now, are often higher than similar merchandise can be bought for in this market. Instances of this were cited yesterday in which retail buyers were offered certain linens here at prices from 2 to 121/2 cents a yard under retailers' landing costs of similar goods bought abroad.

# Gingham Situation Mixed.

Although reports heard in the local cotton goods trade in respect to the amount of business taken on recently opened lines of Fall ginghams vary considerably, the best indications are that buying of this merchandise has not been so active as had been expected in some quarters. A fair business for Fall shipment is apparently being done in dress ginghams, with most of the buyers' attention being given to the goods at both ends of the lines. In other words, the lower and higher priced "numbers" are moving better than those priced in between. The attitude of buyers was said yesterday to be that there is no particular need of rushing orders for the new season. Consequently, they can see no reason for doing now what may be done thirty to sixty days hence at possible greater advantage to themselves. At the same time, they are laying down orders for a sizable quantity of ginghams and gingham fancies for near-by delivery.

# Green Fox Skins No Nature Fake.

Those onlookers at the forthcoming Easter fashion parades who may feel the need of a "wee drappie" to guard them against the chill of an early April morning will not have to blame their "medicine" if they see fox pelts of leafy green or pale pink draped upon the shoulders of the fair promenaders. Nor need Mother Nature feel that her scheme of things has been upset. The facts in the case are that the same pastel colorings that have been decreed for Spring in women's outer apparel, footwear and general costume accessories, have also been established for fox scarfs for the approaching season's wear. The skill of American dyers has done the rest. So pronounced is the trend toward colored fox for Spring that only silver fox, which also is well favored, promises to appear au naturel to any extent.

# Present Trends in Millinery.

In view of the recent introduction of satin dresses trimmed with cretonnes, millinery manufacturers here are beginning to show tailored satin hats also trimmed with cretonnes, to match the dresses. Factors also report an increasing demand for small tailored effects in perle viscas and crocheted viscas and fabric hats with touches of straw. Reports reaching the millinery trade from Florida indicate that the large hat is being worn there by the leading society and fashionable women at the resort. In the large hats which are selling in the wholesale market are ones of exotic straws, hair and pyroxylin, profusely trimmed with flowers, ribbons and some ostrich. The outlook for a marked vogue for velvet hats in the Fall is considered

# Styles in Children's Hats.

Hats for the little miss from four to six years of age are closely following the trends seen in those for grownups, with greens and navy blues doing well. A combination of leghorn brim with material crown comes in several color combinations. Other hats of the bonnet variety which have elastic neckbands are combinations of georgette and crepe. These, too, come in a wide variety of colors to match up with the Spring coats. Then, for the young baby and the one just walking there is an unlimited selection of bonnets in white and colored organdie, dotted Swiss, net and batiste. Some are trimmed with fluted ruffles, some plain and others favor the old-fashioned pokes, and have a touch of lace and long streamers.

# Dress Sales Not Satisfactory.

Buying conditions in the dress market continue rather slow, according to many reports. There has been a slight spurt in the commitments of retailers for pre-Easter, which, however, has not been up to expectations. While a number of firms despite this have done well, their status is not indicative of the general condition of the trade. One well known executive said the situation was due to a number of circumstances, none of which, however, indicates any change in the consumer attitude, but which are internal disorders of the industry itself. To call the situation chaotic from a number of angles, he said, would not be far from wrong. Most of the troubles, he held, are "growing pains," which will be corrected in time.

# Laces Bought For Underwear.

The women's underwear trade is showing a greater interest in laces, the demand covering a bigger variety than for some time past. Lorraine applique laces, made on a background of fine quality cotton net with cut-out batiste appliqued, is one of the best selling types. Floral and Carrickmacross patterns in bands, insertions, galoons and fancy shapes and motifs also share in the interest, as do eighteen-inch allovers. Another wanted type is cotton alencon in widths from one-half to nine inches in edgings, galoons, bands and fancy shapes. Ecru, cream and cohre are leading shades, as they blend well with the flesh, rose, Nile and pastel shade silks, being used in underwear.

### Jewelry of Old Style.

Never before has there been such a season for novelty jewelry. Each week sees some new interpretation of century old styles. At the present the Romanoff jewels supply the theme. White rhinestones in heavy festoons are used in earrings, necklaces, bracelets and even brooches. They are mounted on a heavy untarnishable metal strongly resembling platinum. The brooches are particularly beautiful in basket, floral and large scroll designs and have in most instances a fringe of the smaller rhinestones. The earrings, too, follow the same idea and are very long and elaborate.

#### Lumberiacks for Youngsters.

Junior lumberjacks for young girls and boys now come in blazer stripes and jacquard patterns in novelty weaves. Two styles of collars offer variety, the military model, which buttons up close to the neck, and the Byron collar that leaves a little room about the throat. Both have doublebreast pockets and may be had in several color combinations. Slip-on sweaters for juniors are also going very well, especially those in light colors in horizontal stripes.

#### Eye Shades Now Popular.

Eye shades now have a style value since the recent tennis matches broad. They are made to retail at 25 cents each. These shades come in a wide range of colors, including green, blue, amber, white and gray, and are equipped with two adjustable elastic bands that hold them firmly on the head. They are being shown for tennis, golf and beach wear.

#### Novel Envelope Bags.

Envelope bags in black silk moire have the outside sections entirely embroidered in vivid colors in cubistic and floral designs. They are lined with leather in various colors and are fitted with purse and mirror. These bags come in two sizes and are intended to appeal to the conservative woman who prefers a dark silk bag for afternoon use with just a touch of color.

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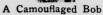
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# NATIONAL TRADING COMPANY

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#### MEN OF MARK.

#### W. E. Gibson, President of the Gibson Grocery Co.

Every business, from that of the little corner grocery in the village to the largest mercantile emporium in a great city, inevitably reflects the character of its owner or head. There is no escape from that fact. The public is not long deceived when avarice and unfairness control a business. And it is about as well established as anything can be, that the business man who builds up a reputation for square dealing builds up his own profits with it. There is no enduring success for the man who takes advantage of "the tricks of trade" for an immediate profit. A man whose integrity and personal honor win the "utmost confidence" of his competitors in times when business rivalry is intense, and searching suspicion all but universal, is a true indication that he lives in full accord with the finest business ethics.

William E. Gibson was born at Fond du Lac, Wis., June 10, 1878. father was born in England. mother was of Irish descent. He attended the public schools of his native city, graduating from the high school on the English course. Deciding to adopt the vocation of traveling salesman, he obtained a position with Bay State Milling Co., of Winona, Minn. He covered the retail trade of Wisconsin seven years, making his headquarters at Fond du Lac. He was then transferred to Pennsylvania territory, making his headquarters at Harrisburg. Three years later he sought a connection with the Southwestern Milling Co., of Kansas City, which gave him Michigan territory, with headquarters in Grand Rapids. Three years later he was offered the position of flour salesman for the Judson Grocer Co. He continued in this capacity eleven years, when he was tendered the position of flour buyer for the same house, which he accepted, functioning in that capacity four years. On parting company with the Judson house he made an engagement with the Kansas Flour Mills, of Kansas City, to cover Michigan trade. He retired from this position six months later to engage in the wholesale grocery business in Grand Rapids. He organized the Gibson Grocery Co. with a capital stock of \$50,000. The new house is located in the Adzit building at the corner of Ellsworth, Weston and Market streets, occupying the ground floor and basement. Mr. Gibson proposes to employ one city salesman and two outside travelers.

Mr. Gibson was married thirteen years ago to Miss Mary Gleeson, of Fond du Lac. They have one child-Wm. E., Jr.—who is now 9 years of age. The family reside in their own home at 607 Laurel avenue, S. E.

Mr. Gibson is a member of St. Andrews church, but has no fraternal associations, being very much of a "home man." He owns up to two hobbies-base ball and pedestrianism. He is an ardent advocate of both habits, indulging himself on the least provocation.

Mr. Gibson attributes his success to two causes-his mother's training and

his ability to retain names and faces almost indefinitely. When he was a small child his father conducted a large store business at Fond du Lac. The building and stock were both destroyed by fire. In undertaking to rescue a sister, the father and daughter both perished in the conflagration. With the small means left to the family the mother conducted a small store and reared and educated four children, bring them all up in the fear of the Lord. The moral teaching and frugal habits inculcated by the mother have been of great assistance to Mr. Gibson all through his career. His faculty to retain names and faces has given him a great advantage in his business career, enabling him to recognize men he has not seen for many years, to their manifest surprise.

forest trees-the white pine; for it is around white pine that reforestation has been largely built."

		Yield per acre
		ft. board measure
25	years	6,750
30	years	12,500
35	years	24,400
40	years	32,800
45	years	40,600
50	years	46,500

is presented a statement of the cost of planting and care and computation of compound interest on all items to the end of the fifty year rotation for white pine and it shows the return will be to an amount of 61/2 per cent. on the investment.

The table shows in a most striking

On page 114 of their Bulletin No. 15

"Forest building, through the medium of reforestation, is a subject worthy of attention of all right thinking people. The need is vital, the field is wide, the work carries inspiration, the method is simple, the profits are sure.' We have here a statement that should be carefully considered by the business men of Michigan. Our need is, indeed, vital and we

sult of extensive studies of plantations

and similar growth in the New Eng-

.U S. D. A. Bulletin No. 13, under

"White pine under Forest manage-

ment," published in 1914 has many

tables of growth studies and computa-

tions covering accumulating costs for

various cutting ages. The N. Y. State

Conservation Commission publishes a

bulletin of thirty-two pages to proper-

ly place before land owners the useful-

ness and advantages of forest building.

publishes two folders having that same

purpose of getting people interested in

planting forests on their present hold-

ings or buying land for such use. Their

folder No. 1 states the case concisely

The N. Y. State College of Forestry

land States.

thus:

are so situated now that a forward movement can be made that will impress upon all land owners the idea that our State is alive to this great need of reforestation; that Michigan will search out all phases of the problem; that we will deal with it as scientifically, as thoroughly and as competently as can be found in the forestry of any other country.

We, the people, should demand that a forest service be established adequate for such work and able to reforest State land to the fullest extent within ten vears.

The figures herein quoted fully show that the money return on State land so planted will make it a profitable investment and, in addition, there will be the item of proving to tourists that we have such natural resources of great recreational value and intend to so develop all such resources.

This will be of great indirect value. As stated above "the work carries inspiration" and when we arise to adequate expression of that inspiration by getting the work done, then the summer throng will become equally imbued and carry to their homes lifelong remembrance of Michigan blossoming under this progressive spirit.

White pine on State land is a vital need of the immediate future. There should be no delay in planting it.

A wise public policy will be inaugurated by borrowing for the purpose. The returns from the mature timber will pay the bonds and interest and in the meantime the indirect returns from recreational use and picturesque and inspirational value will mean a glorious recompense for our thoughtfulness and planning for future genera-Frederick Wheeler. tions.

Our desires and hungers are the measure of our soul. Mean hungers flow out of mean lives. Great hungers spring from great lives. Joel Blau.

The nagging employer is sure to have sulky employes and he deserves them.



Mr Gibson has the utmost confidence and respect of the merchants who know him, as, indeed, of everyone who has ever had any business dealings with him. He demonstrates daily in his life that the real foundations of successful commerce, of whatever description, are good faith and squareness and the personal trust that this man-to-man fairness inspires.

#### Should Be No Delay in Planting White Pine.

Written for the Tradesman.

In presenting this table of lumber vield per acre I will introduce it according to the statement of the N. Y. State College of Forestry: "It is fitting to give a condensed statement on the growth, the cost and the return on one of our best known and most valuable

manner how the quantity of timber increases with the age of the forest.

It, therefore, shows what a short sighted policy and poor financial plan it is to cut growing forests.

It will be seen that a forest thirty years old contains nearly twice as much lumber as one twenty-five years of age, or a thirty-five year old crop three and one-half times as great as when harvested at twenty-five years; also that while it takes twenty-five years to grow the first 6,750 feet of lumber, nearly 40,000 feet more can be grown in a second twenty-five yearsallowing the crop to grow fifty years.

The more recent computations show that conditions are so developing that a higher stumpage value has now to be considered.

These tables are compiled as the re-

# RETAIL GROCER

Retail Grocers and General Merchants
Association.
President—C. G. Christensen.
Vice-President—Orla Bailey, Lansing.
Secretary—Paul Gezon, Wyoming Park.
Treasurer—F. H. Albrecht, Detroit.

#### Yours For the Asking.

Wyoming Park, March 30-We are mailing out to our members the souvenir program which is being issued in connection with our convention, to be held in Muskegon April 13, 14 and 15 at the Occidental Hotel.

Any one not a member who would like one of these 32 page booklets can get one free by sending his name and address to the undersigned.

Paul Gezon, Sec'y Retail Grocers and General Merchants Ass'n

#### The Cost of Ceanliness.

The 25,000,000 families in the United States used a total of over 2,000,000,-000 pounds of soap and soap products during 1925, according to Dr. N. R. Whitney, head of the economic research department of the Procter & Gamble Company. This is an average of eighty pounds per family, and, at present retail prices, represents an expenditure of approximately \$10 per year per family. The quantity of soap used in 1925 is a little in excess of that used in 1924. The increase was mostly on toilet soaps and specialties. The increase in consumption of manufactured soaps was probably augmented by a falling off in the quantity of homemade soap in rural districts. In addition to the 2,000,000,000 pounds of soap and soap products used in the home, there was an additional 500,-000,000 pounds consumed by commercial laundries, hotels, office buildings and in the industrial and textile fields. This makes a grand total consumption of 2,500,000,000 pounds of soap and soap products, the value of which at to-day's retail prices is approximately \$312,000,000. There are 270 soap manufacturers employing 25,-000 persons engaged in the soap industry in the United States.

# The After School Lunch.

Out on the Pacific Coast the grocers, led by several of the live manufacturers, are promoting the "after school" lunch idea as a means for promoting among the grocers.

"One of our salesmen recently installed After School Lunch window displays for several grocers in Santa Rosa, Calif.," said Mr. Wadsworth, of the Sperry Flour Company. display consisted of some wrapped loaves of bread, some jars of jam or preserves, some cheese, etc., and two window cards-one reading 'A 4th meal at 4 say the Doctors-Give Children Baker's Bread with Jam,' and the other reading 'For that After School Hunger, Give the Children Wholesome Bakery Foods.'

"Only a week after this display had been installed, one grocer, C. H. Dobbins, reported to us that his sales on preserves, jams and marmalade had increased almost 100 per cent."

The After School Lunch idea offers the grocer a real seling idea in that it enables him to talk to the mother, not just in terms of his bakery goods, jams, butter, cheese, etc., but, rather, in terms of the health of her children-

a selling appeal to which she is quick to respond.

# Well-Cured Cheese Has Virtues.

Well-cured cheese is more than a relish-it is a muscle-building food in concentrated form. It contains protein in the form of casein, as well as plenty of fat, minerals and vitamin A. In fact, it contains about half of the weight of the solid ingredients present in the milk from which it is made.

Well-cured cheese is a muscle-build-Its richness in both protein and fat gives it the characteristic of being a muscle-building food. At the same time it may be also used as a garnish to a menu already rich in vegetable protein. Its presence makes the vegetable proteins adequate for muscle building. Well-cured cheese should be used in the diet both as a muscle food and a heat giver, rather than as an added food after a heavy meal.

There is no reason why well-cured cheese should be considered hard to digest if it is given its right place in the meal, that is, if it is eaten with the more bulky vegetables and the coarser foods necessary in the diet to promote normal digestive action. Wellcured cheese is much more easily digested than is new or partially cured cheese and may even aid in the digestion of other foods.

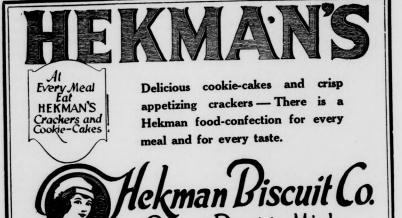
## Prune Production Expands.

There are over 190,000 acres of prunes and 102,000 acres of apricot trees in California. The value of the combined crops in 1924 was in excess of \$21,590,000, which is one-eighth of the value of all fruit crops produced in this State that year. The prune industry has grown from 1898 with an annual production of 90,000,000 pounds to an average annual crop of 269,000,-000 pounds. Of the 190,000 acres planted in prunes, only 145,000 are in bearing, so that it seems a most conservative estimate that within the next few years there will be produced as much as a 400,000,000 pound crop of The apricot industry, while heavily planted, now has an annual tonnage of approximately 140,000, a very large percentage of which goes into fresh fruit markets and to can-

## Two-Price System.

B. A. Saway proprietor of Saway's Sanitary Store in Jackson, Miss., who does \$40,000 business a year, has come to the conclusion that practically all consumers can be classified in three groups: First, people who are willing to pay for service, delivery, etc.; second, thrifty people, and, third, people who abuse their credit and finally get to the point where they have to pay cash. Recently he changed his method of doing business solely for the purpose of dealing with the latter two classes. He installed a two-price system-one price for cash and carry, the other for credit and delivery service. Every item is marked with two prices in two colors. The dark figures represent service price, and the red figures cash and carry, and he claims the plan is a complete success.

If you stretch the truth in your selling talk, you may be sure that in the end it will fly back and hit you.



# EAT SPRING VEGETABLES

Grand Rapids. Mich.

This is the season when fresh green Vegetables such as Spinach, Carrots, Beets, Cabbage, etc. are in greatest demand. Take advantage of this demand and order liberally. Prices are within reach of all.

Grapefruit and Oranges are at their best now.

The Vinkemulder Company GRAND RAPIDS, MICHIGAN

# M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

Sold From Coast to Coast



MALTY(AA)M

Originated and Made Only by NATIONAL CANDY CO., INC. PUTNAM FCTORY

# **MEAT DEALER**

Cow Beef in the Diet.

We have often heard expressions such as, "That is old cow beef" used often when referring to beef that does not look altogether satisfactory, and we have read of the tendency of this country to turn to cow beef to supply the beef demand, as expressed by some writers who claimed to have made an analysis of the situation. To begin with, cows that have lived a life of useful dairy work are not in any sense suitable for beef purposes, according to present demands of consumers. They are of distinct dairy types, such as Holstein, Jersey, Guernsey, Ayrshire, etc., and in the carcass lack the conformation, finish and quality found in even the poorest of beef steers. The meat from such animals is noticeable at once in the shops and coud not be sold, except at very low prices compared with fairly high quality steer beef. The meat from such animals is used for bologna making and for canning. There is nothing wrong with the flesh from such animals as far as wholesomeness is concerned, and when properly cooked for canning or finely chopped for bologna, meets with good sale and fits into its proper place satisfactorily. There are types of cows that are classed as dual purpose breeds and they make fairly good beef as well as good producers of milk products. The milking Shorthorn is typical of such a breed and this is the kind of cow writers have in mind when they tell us we are heading cowward for our meat supply. What the future holds is difficult to say, but we feel that it is safe to predict that a situation will not arise during our lifetime when we will be denied the use of plenty of good and choice steer beef if we want it. Moderate increase in dairy supply of livestock, with a moderate decrease in beef production, caused the alarm. In some sections where low prices determine beef sales, the better of the cow supply is sold as beef, but in all the better shops steer beef is used almost exclusively. A young heifer carcass may be used at times by some better class retailers, but such a carcass is fully as good as the average steer and better than many. This type is as far removed from worn out dairy cow quality as it is from the moon. The mothers of the steer beef supply are typical beef type and produce a fairly satisfactory quality of beef if well fed before slaughter, although they are more angular in construction and tough, due to age. This part of the beef supply may be looked for in shops catering to transient trade and who advertise meats considerably lower than your neighborhood butcher charges. Eliminating the worn out dairy cow, because her presence is selfevident to anyone; considering the dual purpose cow in a decided minority we have left the beef type cow, and her production is and always will be in proportion to the supply of beef steers.

Getting the Most Out of the Meat Supply.

The difference between a good cake and a poor cake is not expressed in cost of ingredients. It usually requires no better material for one than

the other. The good cake is the result of having learned how to make a cake and, having learned, application of that knowledge in a careful way. So it is with meat that is prepared for use in the form of cured, smoked, canned meats, sausages, etc. One manufacturer at a cost similar to that required by another may turn out products that possess no outstanding points of quality, while his neighbor may produce finished products of excellent quality. The first manufacturer has never thoroughly learned the science of meat preparation or he allows his employes to continue to manufacture mediocre products. Corned meats may be either over or under cured; may be too salty and hard, may lack desirable flavor or attractive appearance, or in other ways be far below the high quality possible to obtain. Such manufacturers are failing to give the ultimate consumer the kind of meat most desired and the kind the money expended for it should bring. This applies in the retail meat shop as well as in the wholesale plant. Besides failing to satisfy consumers, improper practices reduce the desire for meat, and in the end mitigate against the efforts made by many in the industry to increase per capita consumption. Skill in manufacturing meat products can be acquired if a real study is made and if a real interest is felt in consumers beyond getting their dollars into the cash till. There should be the same incentive to high qualitied meats and meat products as obtains in the higher arts when men give their best because of the pleasure of producing a masterpiece rather than because it returns them monetary profit. A piece of corned beef cured just right in a butcher shop is a delicious morsel, while a piece cured there in a careless way proves to be something salvaged and winning for itself or the retailer who prepared it nothing but criticism. This example is typical of any manufactured meat product. Fortunately, most packers and retailers do take a real interest in what they produce and the high qualitied meats are more numerous than the inferior. When they are good in every way the manufacturer should be encouraged by commendation on the part of consumer

# Green, No. 1 Green, No. 2 Cured, No. 1 Cured, No. 2 Calfskin, Green, No. 1 Calfskin, Green, No. 2 Calfskin, Cured, No. 1 Calfskin, Cured, No. 2 Lange No. 1 old Wool Lambs \_\_\_ Shearlings

Hides, Pelts and Furs.

No. 1 Skunk No. 2 Skunk	2	75
No. 2 Skunk		
	1	75
No. 3 Skunk	1	25
No. 4 Skunk		75
No. 1 Large Racoon	8	50
No. 1 Medium Racoon	6	50
No. 1 Small Racoon	4	00
No. 1 Large Red Fox	15	00
No. 1 Medium Red Fox	12	00
No. 1 Small Red Fox	10	00
Unlawful to trap any muskrats or r	niı	nk.
Unlawful to have any skins of these mals in your possession.	a	ni-



F-O-P Chick Starter,

F-O-P Fine Chick,

F-O-P Coarse Chick,

F-O-P Scratch Grains,

F-O-P Egg Mash.

Rolled Oats.

Big Egg and Early Bird Scratch Grains.

Ask for Prices.

# KENT GROCER COMPANY

WHOLESALE



A good seller A splendid repeater

# HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today All jobbers

HOLLAND RUSK CO., Inc. Holland, Michigan

# Going To Rochester In June?

Surely you can't afford to miss it—this convention of the National Association of Retail Grocers that will be held in Rochester June 21-24th. Business and pleasure, profit and fun, meet old acquaintances make new ones. The biggest and best convention that has been held—write your local chairman that you will be there.



FLEISCHMANN'S YEAST The Fleischmann Company **SERVICE** 

Bell Main 236

Phones

Automatic 4451

WHOLESALE FIELD

SEEDS

Distributors of PINE TREE Brand

ALFRED J. BROWN SEED COMPANY 25-29 Campau Street GRAND RAPIDS, MICHIGAN

# **HARDWARE**

Michigan Retail Hardware Association.
President—George W. McCabe, Petoskey.
Vice-President—C. L. Glasgow, Nashville.
Secretary—A. J. Scott, Marine City.
Treasurer—William Moore, Detroit.

# Practical Experiences in Stove Selling Written for the Tradesman.

I asked a successful stove dealer in a community of 10,000 people just what he considered the most important factor in stove selling. He answered unhesitantly:

"You need to know your stove and to be able to explain its good points to customers in order to sell it.

"The purchase of a stove," he added "means a big investment to the average family. It is going to take convincing arguments to sell. The prospective buyer gives a good deal of consideration to selection of a stove and frequently visits several stores and looks at a variety of models before buying. When you have the prospect in your store you want to emphasize all the good features of the stove you are operating.

"Don't be satisfied with general remarks; go into details. Take the top off and demonstrate just why your stove is a good one, and why it gives the maximum amount of heat for quantity of fuel used. These points should all be explained during the first visit. If you neglect to handle the prospect properly that first time, the next dealer he visits may make satisfactory explanations and then probably you will lose the sale."

According to this dealer, the mere selling of the stove does not finish the dealer's work. The customer should be shown how to use the stove, and after it is set up the dealer should see that it burns right.

"When we sell a stove," he continued, "we explain to the customer how to operate. This is especially necessary with coal stoves where people have never used them before; and this condition was common in the earlier days of our business, when most of our patrons in this heavily-timbered country used wood for fuel.

"If the customer is not properly instructed at the beginning, he will probably not manage the stove right, with the result that it fails to give satisfactory results. Then the customer declares the stove is no good.

"We always tell customers when they purchase from us that if the stove does not burn properly they are to let us know, and we will see that it does. We follow up all complaints. We generally find that the stove is not being run right, or that the chimnev is defective. In the case of farmers who live some distance from town, if a farmer comes into the store and says his stove is not burning quite right, we question him as to how he operates it. Thus we can generally give him the reason for the trouble without going out to the farm house. In fact, it is a rare thing for us to find a personal inspection of the stove necessary. But if a personal inspection has to be made, we make it. The best way, however, is to explain to the customer the right method of looking after the stove before ever he starts

to operate it. In this way much trouble is avoided."

In another and very similar community a wide-awake firm strongly believes in keeping stoves before the public in every possible way, as a means of securing sales.

"The reason for this," head of the firm told me, "is self-evident. The prospect who is thinking of buying a stove generally looks around for some time before entering into actual negotiations for the purchase. It is efficient display that catches the eye of such a prospect, and frequently results in interest that means a sale."

"You see, there is a display down one side of the main part of our store. This serves to catch the attention of the customer who may come in to purchase some other article, but who is rather interested in stoves as well.

Then, to the rear of the store, we have a separate section for stoves of all kinds, where people who come in and are really interested can be taken to be shown the different varieties and have their good points and special features pointed out. At one side of his separate section are three display windows facing a side street. Although this is not a business thoroughfare, nevertheless there is considerable traffic, of people going to and from the business section. We use these windows constantly to display stoves; while the occasional use of the main windows helps to interest the passer-

"In our efforts to display stoves in every possible way we have tried out a device that is still something of a novelty. That is, we display stoves outside. As you see, our store has a corner location; and as I just explained there is considerable traffic even down the side street.

"At the rear of the store, as you see, is an indent where the storehouse joins the main part of the store. Here we have erected this platform that extends out to the sidewalk; and on fine days one or more stoves are wheeled out upon this platform. They are thus in a position where they catch the eye of everyone coming up the street, and naturally they interest a person a great deal more than if they were shown in a display window. A show card giving the main features is frequently placed on the model shown. Being on castors, the stoves are easily run in and out.

"In selling stoves," added the proprietor, "the salesman must thoroughly understand the construction of the stove. For instance, he should know how the drafts are regulated, how the fire box is constructed so as to give the best heat, and similar features. A man must know the goods he is selling, and then must point out their good features to customers in a convincing manner. Unlike smaller articles, a stove means a considerable outlay for the average man, and he is not rushing into a purchase until he is convinced of the superior qualities of the stove you sell. It is the work of the salesman to convince him.

"Right here a word of warning is in order. Too much technical information can sometimes be a dangerous things. At least, that is my experi-

# New and used Store Fixtures

We call your especial attention to our lines of scales, coffee grinders and cash registers. If you are in need of anything in this line we can save you money.

# G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

# Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes GRAND RAPIDS, MICHIGAN

2

Wholesalers of Shelf Hardware, Sporting Goods and

Fishing Tackle

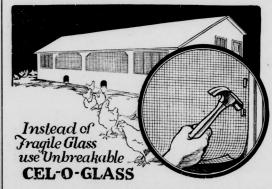
# BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes
Automobile Accessories
Garage Equipment
Radio Equipment
Harness, Horse Collars

Farm Machinery and Garden Tools
Saddlery Hardware
Blankets, Robes & Mackinaws
Sheep lined and
Blanklet - Lined Coats

# GRAND RAPIDS, MICHIGAN



Write for Circular

FOSTER, STEVENS & COMPANY

Grand Rapids, Michigan

ence. A salesman cannot know too much about the stoves he sells; but he must remember that the average customer is not a stove technician. The explanation which is perfectly clear to the salesman may be all Greek to the stove prospect.

"It is up to the salesman to translate his technical talk into language which the prospect can easily understand. I find that the easiest way to do this is to stress results. For instance, every prospect is interested in fuel economy. So I begin by explaining just what particular saving a certain model will effect. It uses so much less coal per month, it saves so much money. Then, having got the prospect's sympathetic attention, I go into the more or less technical reasons why the particular stove under consideration is able to do this. I find that when I state the results first and then explain the causes, the prospect grasps the explanation much more readily. While if I put the technical explanation first the average prospect can't follow it because technicalities don't interest him."

An interesting stunt in the way of demonstration was staged one fall by another dealer:

"I put a heater and a range in a vacant lot near the store and lit fires in both. I equipped each stove with a certain amount of pipe. The novel sight attracted a lot of people.

"A large card near the stoves imparted the information, 'These stoves will work any place if you give them the right kind of a chance.

"The display was given one Saturday when a great many farmers were in town. I was on the ground myself, or had one of my best clerks there, throughout the day, explaining the good points of the stoves. The stoves used in the demonstration were sold at a slight reduction; but this was more than made up by the added stove sales resulting from the demonstration, and the novel advertisement secured."

Quite often some striking advertising stunts can thus be staged at relatively slight expense and with a relatively small amount of effort. The most expensive and elaborate advertising stunts are not always the most successful. Voctor Lauriston.

# Rubies Growing More Popular.

Although the increasing vogue for matching jewelry with the costume is not thought to have very much to do with it, if anything at all, the fact remains that rubies are more popular now than at any other time in the last several years. While the call for them is not really large, it was said by a local gem expert yesterday to be larger than the supply of fine stones. Few very fine rubies of any weight are now available, according to this authority, and practically no "gem pieces" are to be had above five carats. The result is that a wholesale asking price of \$2,000 a carat for a five-carat ruby of allaround quality is not considered excessive. While it was said to be difficult to put a carat value on smaller rubies of prime quality, the rule is that the lower the weight of the stone the relatively lower the value per carat.

#### Betrothal Rings For Men.

Betrothal rings for men are being revived after many years of disuse, and ring manufacturers are preparing to show extensive lines of them for the coming season in response to the demand. They will be offered in platinum and in white and green golds, shank-carved and engraved. They will be set with specially cut stones and, typify the month of the betrothal, the birthstone for that month is used. is probable that these rings will also be engraved with the initials of the persons concerned and the date of the engagement. The custom of betrothal rings for men began with European royalty, and for many years was as strongly in vogue in England, Germany and other European countries as the diamond engagement ring for women in this country to-day.

### Undergarments Are Called For.

Women's undergarments for April and May sales are being ordered by retailers. The demand is said to cover a rather wide assortment of merchandise. In popular-priced goods in request are Philippine hand-made nainsook undergarments as well as those of voile and crepe de chine. Princess slips of radium, satin or georgette in solid colors or printed effects are also doing well. Both tailored and lace trimmed garments are wanted by the stores. There has been a good deal of buying interest in a combination garment which comprises a corset-brassiere and step-ins.

# Poor Salmon Catch.

The season's catch of salmon in the Japanese fishing districts was exceptionally poor, but the fish were much larger than in years of a normal catch, writes Trade Commissioner James A. Langley, Kobe. Figures to date indicate a pack of 589,900 cases of canned salmon, which is 209,506 cases less than the record year of 1924. The United Kingdom is by far the largest customer, taking around 70 to 75 per cent. of the total production. The trade for the present year is exepected to be about the same.

## New Kind of Women's Underwear.

A new type of women's underwear which follows the present trend for sheerness in everything is known as "Illusion." It is as thin and gossamer-like as chiffon hosiery and is expected to be popular as an item with evening clothes. Another attractive feature about it is that it is finished in several styles, with lace, hand embroidery or simply tailored. All the staple items, including vests, panties bloomers, envelope chemises and nightgowns are to be had in the pastel

# Smocks Still Taking Well.

From all accounts, the popularity of mocks for utility wear shows no falling off, and re-orders continue to be the rule. Manufacturers are widening their lines to meet the demand for a higher grade type of garment. They are now producing the smocks in pongee and printed silks, and the reception given to these is described as good. At the same time the lower priced garments made of linene, broadcloth or cretonne continue to move actively.

# Fenton Davis & Boyle

Grand Rapids National Bank Building GRAND RAPIDS

Chicago First National Bank Bldg. Telephones (Citizens 4212 Main 656

Detroit Congress Building

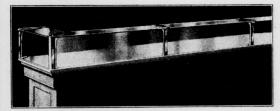


## Decorations losing freshness

KEEP THE COLD, SOOT AND DUST OUT KEEP THE COLD, SOOT AND DUST OUT
Install "AMERICAN WINDUSTITE" all-metal
Weather Strips and save on your coal bills, make
your house-cleaning easier, get more comfort from
your heating plant and protect your furnishings
and draperies from the outside dirt, soot and dust.
Storm-proof, Dirt-proof, Leak-proof, Rattle-proof.
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# Glass Counter Guards



Practical counter protection can be had at very low Let us prices. quote you on your requirements.

We also build SHOW CASES and STORE FIXTURES.

Write for our catalogue.

SAGINAW SHOW CASE COMPANY, Ltd.

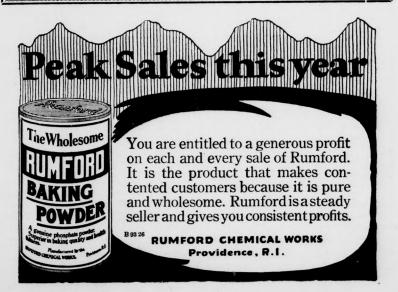
SAGINAW, W. S. MICHIGAN

# YOUR BANK and YOU

Our customers make profitable use of their connection with this bank. They find our facilities, our organization, our acquaintance and our connections of great value. So will you.

We believe in the human element in banking. That is why we give personal attention to every customer and have a personal interest in every account.

# The OLD NATIONAL BANK GRAND RAPIDS



# **COMMERCIAL TRAVELER**

News and Gossip About Michigan Hotels.

Detroit, March 30—My mention of George L. Crocker's connection with the Hotel Steuben, at Steubenville, Ohio, last week turned out to be erroneous. I met George at Detroit the other day and it is more than likely

other day and it is more than likely that he will return to hotel operation in Michigan, and I can probably tell you all about it in the next issue.

Letters received from Miss Ruth Myhan, Hotel Shamrock, South Haven and George Southerton, formerly of the La Verne Hotel, Battle Creek, both from Florida, indicate that Michigan is still their first love.

ill their first love. Miss Myhan, at Lake Worth, says: "Have been in Florida since the first of February and by resisting all temptation to overdo, I have managed to greatly improve.

greatly improve.

"I rather think that by the beginning of another year one could buy any number of nice hotels cheap—real cheap. I should have liked being here in the fall during the "gold rush," but perhaps landing here right after it was over proved healthier. Of course Forida is wonderful and will always have lots of business."

Miss Myhan indicates that she proposes visiting with the Lunsfords, at St. Petersburg, but will be home early in April, which will be pleasing knowledge to her many friends among the hotel fraternity.

hotel fraternity.

George Southerton, who has been at St. Petersburg ever since the holiday season would like to come back to Michigan and re-enter the hotel field.

Michigan and re-enter the hotel field, where he was always so successful. He states that Mrs. S. is enjoying Florida and that there is much activity, but very little accomplishment.

Work on the foundation of the new hotel at St. Clair is fairly under way and it will probably be completed sometime next fall. It has not yet been named but I would suggest The

sometime next tall. It has not yet been named, but I would suggest The St. Claire would be as good as any. News dispatchers of the day state that an examiner for the Interstate Commerce Commission has recom-Commerce Commission has recommended rejection of a proposed extension of a certain Western railroad which was to be built to open up a rich section of country. The reasons given by the examiner for his action were the after reviewing the avidance. were that, after reviewing the evidence and findings, he found the project had been insufficiently studied by the probeen insufficiently studied by the promoter; that estimates of traffic awaiting its completion were too uncertain; that while territory which it proposed to serve needed transportation, from a financial standpoint it could not be made successful.

It looks to me that this proposed

extension project was on a par with many of our hotel propositions. Some schemes for building new hotels, if studied out and given the same supervision by some disinterested agency such as the Interstate Commerce Commission gives new railroad projects, would undoubtedly result in their not being built.

A commission to consider plans and ways and means for hotel building would scarcely be feasable, no matter how desirable it might be, but the reasons given by the eminer for the Interstate Commerce Commission, in denying the railroad a charter to build a questionable extension strikes a simile which finds expression in our problem of over production in the hoindustry.

One newspaper, commenting on the One newspaper, commenting on the denial of this particular petition, enquires why we should permit an agency in Washington to dictate our policy? "Whose business is it, but our own? If our people desired to put their money into a rairoad, is it not their own money to do with it what they will?"

And likewise if the people of a city

And likewise, if the people of a city want a new hotel and want to put their money into a railroad, is it not whose business is it but their

Here is food for thought.

At a social function of traveling men here one evening last week, one speaker treated the subject of "Waiters I do not like," and he classified them as follows:

The paternal waiter," who is firmconvinced I am physically incapable of dropping my own lump of sugar into my coffee, who is almost tearfully insistent about knowing whether everything is all right and who is continually replenishing my water glass.

"The advisory waiter," who interrupts my perusal of the menu with the information that the articloke is very

information that the artichoke is very nice to-day, the fish is unusually nice to-day and this and that article are

to-day and this and that article are unusually nice to-day.

"The disappearing waiter," who is invariably in the mysterious recesses of the kitchen whenever wanted; who stands dreamily contemplating philosophy just out of shouting distance from my table and who is persistently absent, without leave when the time absent without leave when the time arrives for the check.

The unobtrusive waiter," who hovrise unobtrusive water, who nov-ers behind my elbow in the exact posi-tion which makes it impossible to glimpse the number on his badge; who looks precisely like every other waiter in the place, and who is such a nonen-

in the place, and who is such a nonenity that I can never decide whether he is assigned to my table or is merely part of the general scenery.

"The disapproving waiter," who sighs regretfully when I mention oysters without cocktail sauce and whose air of discontent is such that I am bullied into doubling his tip in the hope of eliciting one fleeting smile.

"The head waiter," who parades one for miles around an empty dining room

"The head waiter," who parades one for miles around an empty dining room before he discovers a table that suits his fancy; who returns half a dozen times to learn how everything is and whose itching palm is conspicuously present when I rise to leave.

Greeter Charter No. 29 held their regular monthly meeting at the Hotel

regular monthly meeting at the Hotel Wolverine. Detroit, last Saturday night, ending with a dance and buffet

Last week I was at Will Witt's hotel the Colonial, at Mt. Clemens. With the single exception of the Grand Ho-tel, Mackinac Island, the Colonial is tel, Mackinac Island, the Colonial is undoubtedly the most complete and attractive resort institution in the State and divides honors with that es-tablishment in popularity. Surround-ed by beautifully landscaped grounds, convenient to Detroit and the business portion of Mt. Clemens, it yet bears the charms of isolated quiet and comfort. Also Mr. and Mrs. Witt are ideal hosts, and they devote their entire time to the entertainment of their various, without estentation patrons, without ostentation.

Now all these beautiful surroundngs are further accentuated by a won-derful cusine. The Colonial's meals are famous everywhere. They are deminiscent of the good old service of the Detroit Cadillac. Here is one of

the Detroit Cadillac. Here is one of their dinners:
Chicken Consomme
Chicken Consomme
Celery Hearts Mangoes Sweet Pickles
Fried Lake Trout, Colonial
Potato Chips
Fried Select Oysters, Chili Sauce
Stewed Chicken, Home Style,
with Biscuits
Broiled Lamb Chops
Roast Prime Ribs of Beef au jus
Baked Potatoes,
Hashed Potatoes in Cream
Red Cabbage Hot Slaw Green Beans
Hot Rolls
Head Lettuce and Tomato Salad;
French Dressing
Pineapple Tart Lemon Meringue Pie
Maple Nut Sundae Honey Cookies
Imported Swiss Cheese, Longhorn Cheese
Wafers Coffee
"If there is any dish or dishes you

"If there is any dish or dishes you especially like, we will be glad to serve you additional portions."

Further than this I am invited to

John Ehrman, at his Rickman Hotel, Kalamazoo, serves a 65 cent luncheon made up like this:
Consomme Royal

Queen Olives

Dill Pickles

Queen Olives
Boiled Ox Tongue and Potato Salad
Braised Spare Ribs, Sage Dressing
Veal Croquettes
Steamed and Snow flake Potatoes
String Beans

# HOTEL KERNS

Largest Hotel in Lansing 30 Rooms With or Without Bath Popular Priced Cafeteria in Connection Rates \$1.50 up E. S. RICHARDSON, Proprietor

# Columbia Hotel **KALAMAZOO**

Good Place To Tie To



# Hotel Whitcomb

**Mineral Baths** 

THE LEADING COMMERCIAL
AND RESORT HOTEL OF
SOUTHWEST MICHIGAN
Open the Year Around
Natural Saline-Sulphur Waters. Beet
for Rheumatism, Nervousness, Skin
Diseases and Run Down Condition.
J. T. Townsend, Mgr.
ST. JOSEPH MICHIGAN

# CODY HOTEL

GRAND RAPIDS

RATES | \$1.50 up without bath \$2.50 up with bath CAFETERIA IN CONNECTION

HOTEL CHIPPEWA

MANISTEE, MICH.
HENRY M. NELSON, Manager
European Plan, Dining Room Service 150 Outside Rooms \$1.50 and up 60 Rooms with Bath \$2.50 and \$3.00

# HOTEL DOHERTY

CLARE, MICHIGAN

olutely Fire Proof Sixt
All Modern Convenience RATES from \$1.50, Excellent Coffee Shop "ASK THE BOYS WHO STOP HERE"

# OCCIDENTAL HOTEL

FIRE PROOF CENTRALLY LOCATED Rates \$1.50 and up EDWART R. SWETT, Mgr.

:-:

# HOTEL RICKMAN KALAMAZOO, MICH.

One Block from Union Station Rates, \$1.50 per day up. JOHN EHRMAN, Manager

# HOTEL HERMITAGE European

Room and Bath \$1.50 & \$2 JOHN MORAN, Mgr.

# **Henry Smith Floral Co., Inc.**

52 Monroe Ave. GRAND RAPIDS. MICHIGAN

PHONES: Citizens 65173, Bell Main 178

# CODY CAFETERIA

Open at 7 A. M. TRY OUR BREAKFAST Eat at the Cafeteria it is Cheaper FLOYD MATHER, Mgr.

# WESTERN HOTEL

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated A good place to stop.

American plan. Rates reasonable. WILL F. JENKINS, Manager.

# CUSHMAN HOTEL

The best is none too good for a tired Commercial Traveler. Try the CUSHMAN on your next trip and you will feel right at home.

# In KALAMAZOO, MICHIGAN is the famous NEW BURDICK In the Very Heart Construction of the City Construction Construction Construction Construction Construction

The Only All New Hotel in the City. Representing a \$1,000,000 Investment 250 Rooms—150 Rooms with Private Bath—European \$1.50 and up per Day RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices Entire Seventh Floor Devoted to Especially Equipped Sample Rooms WALTER J. HODGES, Pres. and Gen. Mgr.



Rooms \$2.00 and up.

# WHEN IN KALAMAZOO

Dark-American Grotel Headquarters for all Civic Clubs

Excellent Culsine Turkish Baths

Luxurious Rooms

150 Fireproof

#### HOTEL **BROWNING**

GRAND RAPIDS

Corner Sheldon and Oakes; Facing Union Depot; Three Blocks Away.

Rooms with bath, single \$2 to \$2.50 Rooms with bath, double \$3 to \$3.50 None Higher.

# MORTON HOTEL GRAND RAPIDS' NEWEST HOTEL

400 Rooms-400 Baths

Rates \$1.50, \$2, \$2.50 and up per day

With Bath \$2.50 and up.

The Center of Social and Business Activities THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Combination Salad Orange Fritters Green Apple and Blueberry Pie Cheese

Vanilla Ice Creame A. B. Riley conducts the Carlton-Plaza, a modern residential hotel in but is not satisfied with Detroit easy job like that, so he is at the head of a syndicate which is putting up a new 600 room hotel on Woodward avenue, to be known as the Savoy. Mr. who was intimately connected with the well-known Harvey system, Western caterers for the Santa Fe and other railroads, was at one time man-ager of the Hotel Bancroft, at Sag-Recently he returned to Michi-proposes to be one of us, and wil have the active management of the Savoy, which will be opened early in

July.
Ward B. James, who recently sumed the management of the Tu interests, in Detroit, has under his immediate control the Tuller, Royal Palm, Eddystone and Park Avenue hotes, the three last named having been opened during the past year. Mr. James appeals to me as knowing just what he wants and how he wants it and, with an effective corps of managers, is making his influence felt in Detroit hotel circles. Already his competitors are beginning to take notice of his activities. He will make the grade all right and have several la to spare. Frank S. Verbeck. laps

# Gabby Gleanings From Grand Rapids.

Grand Rapids, March 30—Wm. A. illeland, Manager of the Worden Gilleland, Manager of the Worder Grocer Co., leaves Thursday night fo McKeesport, Penn., where he will spend Sunday with his family. He expects to be at his desk again next

Tuesday morning.
Harry B. Marks, who conducted the best food show last week Grand Rapids has ever had the pleasure of viewids has ever had the pleasure of victing, has arranged to hold a food show at Lansing the week of April 24 and also one at Flint in the early fall. In both cases the exhibitions will be held in a tent of large proportions. He undertook to arrange dates for a food show at Kalamazoo, but the Celery show at Kalamazoo, but the Celery City grocers are so dismayed over re-cent unpleasant experiences in the food show line that they declined to but the into negotiations.

Another retail shoe man has joined in the ranks of the "boys on the road" and E. B. Schuler, buyer for the Lorraine Boot Shop, Ft. Wayne, Ind., is now out with samples, showing the new season lines of the Brauer Bros. Shoe Co., St. Louis. He will cover territory comprising Michigan and Indiana, taking the place of Jo. Gordon don, who recently was transferred to headquarters. Mr. Schuler, has been headquarters. Mr. Schuler, has been in the shoe business for the past dozen years having both retail and road experience so he is well qualified to make a success of his new undertaking. Dribbin Hardware & Bazaar The Dribbin Hardware & Store has engaged in business

Store has engaged in business at 519-521 Stocking avenue. The Michigan Hardware Co. furnished the stock. Wilder D. and Sidney F. Stevens left last Saturday for a ten day tour of Washington. Asheville, Chattan-ooga, and other Southern cities. They will return next Sunday morning—in time for church.

# Will Curtail Sunday and Holiday

Will Curtail Sunday and Hours.

Lansing, March 30—Howard Monroe now heads the Lansing Retail Druggists' Association with Howard De-Vries, Vice-President, and Fred W. Houghton, Secretary, and A. B. Shiffer, Treasurer. The Association, forty-three members. Houghton, Secretary, and A. B. Shiffer, Treasurer. The Association, which now has forty-three members, has just held its annual meeting and

Whether or not the holiday and Sunday hours of the Association stores shall be shortened still further, is one of the propositions which the member of the propositions which the members will thresh out at the next meeting. It is believed by some that the Sunday forenoon hourse are too long and can be shortened without militating against service to patrons.

#### Interesting Facts About Old-Time Local Merchants.

The oldest mercantile institution in Grand Rapids is that of Foster, Stevens & Co., which was established by Wilder D. Foster in 1846. Probably the next oldest mercantile institution in the city is that of Houseman & Jones. Iulius Houseman, formerly of Germany and later of Battle Creek. opened a clothing store about 1850. During many years following Mr. Houseman admitted at different periods, Moses May, and his cousin, Joseph Houseman, to partnerships. Moses May died and Joseph Houseman acquired the business. It is now owned by Henry, a son of Joseph Houseman, and E. W. Jones. Julius Houseman served the people of Grand Rapids several years as an alderman, mayor, a member of the State House of Representatives and one term as a member of Congress. Wilder D. Stevens says he once discussed the large amount of credit business necessarily handled by pioneer merchants of Grand Rapids, with Julius Houseman, when he replied: "All you say is only too true. I carry a very heavy book."

John Kuhn was a prosperous dealer in furniture in 1896. He had formerly been employed as superintendent of the Michigan Furniture Co. factory at Ann Arbor. He sold out more than a score of years ago and is now a successful traveling salesman.

A man named Lucas had been engaged in the sale of furniture in Manistee. His wife, an active church worker, longed for a larger field of action and pursuaded her husband to sell his stock and move to Grand Rapids. Lucas entered into a co-partnership with J. A. Barker, who had gained years of experience in the furniture trade as a salesman, and the firm opened a stock in the Immen building, on Monroe avenue, opposite Market. The expectations of the firm and of Mrs. Lucas were not realized and the store was closed within two years.

Leonard Benjamins carried on a profitable business in clothing on Monroe avenue, opposite the Morton House. Finally he died and a son took charge of the store. The son was not successful and the Martin interests acquired the store and added it to their chain.

Charles Hoffman was the owner of a bakery and confectionery on Monroe avenue, near Commerce, in 1896. A few years later he died and his heirs undertook to continue the business, but were not equal to the task. John Hoffman, a brother of Charles, operated bakeries on South Division avenue and on Wealthy street, about the same period. Hoffman died twenty odd years ago and his wife sold the bakeries to others who were untrained in the management of such a business, with the usual result in such cases.

Maxime Ringuett, of one of the early families of Frenchmen who settled in Grand Rapids in days so distant as to be almost beyond recall, made and sold shoes and boots for the people in a little shop on South Division avenue. A daughter is still a resident of the

A. Vidro is one of the oldest merchants in the city. He has served the people from his store at 184 Stocking avenue more than forty years.

W. B. Freligh had a checkered career. His first employment, following his arrival from his former home, New Orleans, was as a clerk in the office of the United States Express Co. Later he was transferred to the agency of the company in Traverse City. Finally he opened a stock of dry goods at 703 South Division avenue and carried on an unprofitable trade a year or two. Freligh traveled through the West and used his membership in a certain secret society to obtain money as needed. He died at Salt Lake City about twenty years ago.

About 1868 a man named Alden obtained letters patent for a process for abstracting moisture from fruits and vegetables, preserving the same and also covering the apparatus used in applying the process. Agents were employed to canvass the horticultural regions of the State and solicit subscriptions to capital stock of corporations to be organized for the purpose of erecting and operating factories. A lump sum was to be paid to Alden for the privilege of using his process. Twelve or fifteen factories were erected in different sections of the State, including one in Grand Rapids. The building is now a section of the Grand Rapids Show Case Co.'s plant on the Southeast corner of Monroe avenue and Walbridge street. At one end of the building a long shaft was constructed within which open, wire trays were suspended at intervals from base to the top of about four floors. Fruit or vegetables cut in slices were spread upon the trays to be dried by artificial heat generated at the base of the shaft. The results promised were not obtained and after several trials to remedy the defect the enterprise was abandoned. If the trays near the base were sufficiently warmed those above were cool or cold. Mechanical engineers of to-day would have solved the problem by the distribution of heat under each tray. Several citizens of Grand Rapids were losers for the amounts of stock they had purchased in the company.

In 1874 a misguided individual erected a substantial store building on the Northwest corner of Henry avenue and Sherman street, a sparsely settled district. He opened a stock of groceries, but soon learned that the people were very poor and that sales on credit would ruin him. Judson M. Peaslee, a shrewd Yankee from Maine entered the store one day and soon learned that the owner would sell the property at a sacrifice. Peaslee bought the store and also a lot on the Southwest corner of Henry avenue and Wealthy street and moved the building to that point, where he carried on the sale of groceries a decade or more. Peaslee was a bachelor and when he died in 1890 a nephew who lived in Portland, Oregon, inherited the estate. The original building is now one of several owned by Denison, Dykema & Co.

A. Lindemulder, an honest Hollander, was a day laborer in 1872. In

the fall of that year he purchased a lot on Logoan street, near Eastern avenue, married a worthy young Dutch woman, who possessed a snug little sum saved from her earnings, erected a small house and opened a small stock of general merchandise. The whole lot would not fill a Democrat wagon. Lindemulder was industrious, thrifty and resourceful. Soon he accumulated means to purchase a horse and peddlers' outfit and commenced exchange of merchandise for butter, eggs and like products with farmers in all parts of the county. At times he would be absent a week or more. His wife tended the store, bore and raised babies and aided her husband in many ways. Lindemulder enlarged his store and took on more stock as his trade grew in volume, invested his profits wisely and at the end of a score of years was enabled to place the store in the hands of sons and retire from active business. He is still living in a fine home on Eastern avenue. One son, Geritt Lindemulder, is one of the city salesmen of the Worden Grocer Co.

Thirty years ago William D. Drake was employed as a messenger by the American Express Co. on its route between Pittsburg to Chicago. A man named Erickson (a brother-in-law of Drake's) proposed to open a stock of groceries in Grand Rapids and invited Drake to join him in the enterprise. Drake would remain on the rails for a time while Erickson would endeavor to build up a trade. Drake entered into a partnership with Erickson and a store was opened on Wealthy street, near Eastern avenue. Their combined capital amounted to \$800. The firm prospered and established a large business within a comparatively short time. a bakery, a meat department and larger floor space were added. Finally the partners disagreed over some unimportant matter and Drake offered to buy or sell. Erickson preferred to sell and Drake became the owner of the business. A few years later the store and its contents were destroyed by flames and Drake was unable to continue in trade until a new building could be erected on the site of the old. The location attracted the attention of managers of chain grocery stores, and when Drake had been enabled to resume business the locality had more grocery stores than were needed. Drake suffered much from ill-health and several deaths in his family added to his burdens. The new store had been fitted up with the best equipment, involving the expenditure of a substantial sum, the payment for which strained the owner's means to the limit. Finally the inevitable occurred and creditors took over the business. After thirty years spent in hard work and in honest service rendered to the community Drake retired, practically pen-

Abe De Young owned and managed a grocery on the Southeast corner of Wealthy and Jefferson many years. A well stocked bar was not the least of its attractions for customers. Death closed his career.

Arthur Scott White.

# **DRUGS**

Michigan Board of Pharmacy.
President—J. A. Skinner, Cedar Springs
Director—H. H. Hoffman, Lansing.
Examination Sessions—Detroit, Jan. 19,
20 and 21; Grand Rapids, March 16, 17
and 18.

# Successful Candidates at the January Exam.

Registered Assistant Pharmacists. Glen H. Alles, Detroit. Frederick W. Ballentine, Ann Arbor. Donald D. Conklin, Milan. James B. Cummings, Detroit. Abe Demenstein, Detroit. Henry Dorfman, Detroit. Chas. M. Finlayson, Detroit. Morgan Giles, Detroit. Alexander Goldman, Detroit. Wm. F. Green, Detroit. Ray Inglericht, Niles. Ralph J. Johnson, Detroit. Gerald L Loewe, Detroit. Raymond D. McClarty, Detroit. Harry Morrison, Lyons. Sol. Rabinowitz. Detroit. Arthur F. Randall. Detroit. Max Rice. Detroit. Stanley Scizak, Detroit. Samuel S. Slobin, Detroit. Samuel Solomon, Detroit. Bruno F. Waszewski, Detroit. Russell M. Wright, Pontiac. Jos. L. Allen. Detroit. Steve Chagaruly, Detroit. Harry Dorfman, Detroit. Keith C. Durgan, Flint. Alfred H. Fisher, Detroit. Hagop A. Garbbedian, Highland Park. Augusta Huebner. Buchanan. John Kadlubowski, Detroit. Edw. J. Karznia, Detroit. Wm. A. Kolander, Grand Rapids. Jack Lipsitz, Detroit. Donald C. McLean, Walkerville, Ont. Edw. S. McNally, Springwells. Harry Norliss. Detroit. Anthony A. Odoi, Detroit. Harold T. Pollard, Detroit. Marcel I. Rakowski, Detroit. Walter H. Reavely, Flint. Harold Rockwell, Detroit. Henry Sempowski, Grand Rapids. Robt. L. Serles, Detroit. James R. Stack, Port Huron. Francis D. Sullivan, Detroit. Donald W. Van Avery, Kalamazoo. Clarence Vorpagel, Detroit. Orville Ward, Detroit.

Registered Pharmacists John D. Eldon, Detroit. Phillip S. Grier, Hastings. Russell S. Haight, Holland. Richard E. Kienman, Detroit. Norman F. Schade, Detroit. Bernard M. Spear, Detroit. Percy O. Underwood, Detroit. Samuel Weinshelboim, Detroit. James Winning, Highland Park. Clarence E. Wolfe, Detroit. Edward Yentis, Detroit. Aloysious J. Donner, Detroit. Jos. R. Drouillard, River Rouge. Harold F. Kniffen, Detroit. Israel H. Long, Detroit. Melville H. Luttrell. Pontiac. Frank J. McCabe, Detroit. Harold R. Mills, Okemos. Bentley H. Parliament, Rose City. Winton F. Todd, Pontiac. Laura M. Viertel, Detroit. Milton Wruble, Detroit. Robert L. Zieve, Detroit. Charles Whitelock, Detroit.

# Preliminary Arrangements For the Bay City Convention.

Grand Rapids, March 30—The fortyfourth annual convention of the Michigan State Pharmaceutical Association will be held at Bay City, August 3, 4 and 5. The official headquarters is at the Wenona Hotel. There will be a noonday luncheon on each of the three days for all members and the ladies. In addition to this

There will be a noonday luncheon on each of the three days for all members and the ladies. In addition to this there will be a boat ride on Saginaw Bay, automobile trips for the ladies, a stag party and Hyena initiation for the men, a theater party for the ladies, given by the Wenona Theater Company, a dinner for all members and the ladies given by the Michigan Pharmaceutical Travelers' Association, a party for the ladies given by H. C. Wendland & Co., a party for the ladies given by H. C. Wendland & Co., a party for the ladies given by Jay Thompson & Co., the grand ball at Waterworks park, a picnic on Wenona Beach and the final banquet at Wenona Beach given by the Bay City Drug Club and the Chamber of Commerce.

Listed among the speakers are Mayor J. Howard Nelson, of Bay Citv; J. A. Johnson, President of Bay Citv; J. A. Johnson, President of Bay Citv; Chamber of Commerce; E. J. Fletcher, President of the Michigan State Pharmaceutical Association; the Chief Chemist of the Dow Chemical Co., William H. Treadwell, formerly of the Northwestern Druggist, now with the M. P. Gould Co., Carl Weeks, of the Armand Co., H. H. Hoffman, Director of Drugs and Drug Stores; Con De-Pree, President of the DePree Chemical Co.

Too much cannot be said of the Bay City Drug Club in their excellent work in arranging the program. The President of the club is Jerry Logie, prominent druggist. Its Secretary J. Kennard Johnson, Secretary of the Bay City Chamber of Commerce.

L. V. Middleton, Sec'y.

Uses a "Sick List."

An observing druggist noticed that people were always pleased when he enquired courteously for an ailing member of the family. He reasoned that this personal touch was well worth while and served to forge a link between himself, the business and his patrons. In order to prevent forgetfulness or over-sight, he placed in his prescription room, a Bulletin Board, if such it might be called. In reality it was a Holland window shade on its roller. The shade was painted black. Near by was tacked a box with a few chalk crayons.

Whenever there was illness in the home of a patron of the store of which the proprietor or any of the clerks knew, the name of the patient, address, and ailment were all briefly written in rather small letters but still large enough to be read easily. The first of every month, the Bulletin was revised, and "chronics" and those still ill, placed at the head of the list.

Everyone in the store is supposed to acquaint himself with what is on the Bulletin Board, and when prescriptions are brought in to be filled or to be refilled, or other purchase are made, an enquiry as to the sick person is in order. Beside the Bulletin Board, is listed a number of suggestions under the following heads: "For The Mother Of The Sick Baby," "For The Chronic Invalid," "For The Very Sick Individual," "For The Surgical Case," "For The Convalescent." These lists keep in mind items which may be offered or suggested from time to time.

#### Simple-But Effective.

If there is any part of your store where customers rest or wait for some-one—say a restroom, settee, counter, etc.—you can make their wait more pleasant by keeping a few magazines handy for them to look over.

At the same time you can do some good work for yourself by first looking through these magazines and wherever you find an advertisement of a product you sell, mark this advertisement with crayon or marking pencil and opposite write:

"We have these goods in stock. Would you like to look at them now?"

You are thus bringing in two birds (service and sales) with one effort.

#### For Base Ball Towns.

Is your town intensely interested in baseball? Has it a professional or semi-professional team?

Turn this baseball interest to your advantage. Use tickets to the opening game as inducements for purchases amounting to a certain total—or give a season pass to one lucky person calling at your store, a certain week in April.

Owing to the fact that your advertising of this offer will give a great deal of publicity to the local ball team, it is more than likely the manager of the local ball park will meet you half-way in the cost of the season ticket.

# Cleaning Sponges.

Rinse well first in very weak, warm, caustic-soda lye, then with clean water and finally leave the sponges in a solution of bromine in water until clean. They will whiten sooner if exposed to the sun in the bromine water. Then repeat the rinsings in weak lye and clean water, using the latter until all smell of bromine has disappeared. Dry quickly and in the sun if possible.

#### One Example.

Irate Employer—Late again; have you ever done anything on time? Clerk—I bought a car.

# Drug Store Equipment

We have come into possession of a complete equipment of fixtures for a drug store and soda fountain. These fixtures were used in a drug store, but they would be very serviceable for a restaurant or confectionery. Immediate investigation solicited.

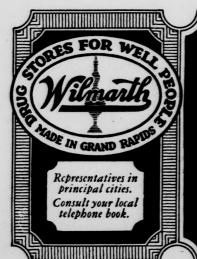
CENTRAL STATE SAVINGS BANK

Shepherd, Mich.



Will reduce handling expense and speed up work—will make measy for you. Easily installed. Flass and instructions surt with each alorator, write stating requirements, giving kind of machine and size of platform wanted, as well as height. We will quote a measy

Bidney Elevator Mnfg. Co., Sidney, Ohi



WELCH-WILMARTH CORPORATION GRAND RAPIDS, MICH.

Store Planners, Designers and Manufacturers of Finest Store Fixtures in the World,

DRUG STORE
PLANNING

Recommendations to fit individual conditions.

DRUG STORE FIXTURES

Planned to make every foot of store into sales space.

#### Library Paste.

One of the following will no doubt answer the purpose:

1. Water \_\_\_\_\_ 1 pint Alum \_\_\_\_\_ 3 drs.

Dissolve and add enough flour to bring the mixture to the consistency of cream, and then bring the whole to a boil, stirring all the time.

2. Starch \_\_\_\_\_ 2 drs. Sugar \_\_\_\_\_ 1 oz. Acaçia \_\_\_\_\_ 2 drs. Water \_\_\_\_\_ sufficient

Dissolve the acacia in the water, add the sugar and starch and boil until the starch is cooked, stirring constantly.

3. Rice Starch \_\_\_\_\_ 1 oz. Gelatin \_\_\_\_\_ 3 drs. Water \_\_\_\_\_ 8 ozs.

Heat with constant stirring until the milky liquid becomes thick and glassy, when the paste is ready for use.

Any of these pastes may be preserved by adding a little oil of cloves, carbolic acid, salicylic acid or formalde-

### First Aids.

For a rusty nail accident pour turpentine at once on the affected parts.

For burns put on scraped raw potato instantly and change as often as it gets warm, until the pain is relieved.

Olive oil will remove gum from a child's hair as if by magic.

When a child puts a bean in his nose, don't try to dig it out. Put a little cayenne pepper upon his upper lip and he will sneeze it out.

To extract splinters, fill the widemouthed bottle almost to he top with very hot water and place the injured part over the mouth of the bottle and press lightly. Suction will draw the flesh down and steam wll extract the splinter.

# WHOLESALE DRUG PRICE CURRENT

## of issue.

***************************************		
Prices quoted are	nominal, based on market	the day of issue.
Acids	Cotton Seed 1 35@1 50	Belladonna
	Cubebs 7 50@7 75 Eigeron 9 00@9 25	Benzoin
ric (Powd 15 @ 25	Eigeron 9 00@9 25	Benzein Comp'd_
	Eucalyptus 1 25@1 50	Buchu
	Hamlask nurs 1 75002 00	Cantharadies
ric 52 @ 68	Juniper Berries 3 50@3 75	Capsicum
	Juniper Wood _ 1 but 10	Catechu
tric 9 @ 15	Lard, extra 1 60@1 80	Cinchona
alic 15 @ 25	Lard. No. 1 1 40@1 60	Colchicum
lphuric 3½0 8 rtaric 40 6 50	Lavendar Flow 8 00@8 25	Cubebs
rtaric iv	Lavendar Gar'n 85@1 20 Lemon 5 00@5 25	Digitalis
	Lemon 5 00@5 25	Gentian
Ammonia	Linseed, bld. bbl. @ 93 Linseed, raw. bbl. @ 90	Guarac
ater, 26 deg 08 @ 16	Linseed, raw, bbl. @ 90	Guaiac, Ammon.
ater. 18 deg 07 @ 13	Linseed, bld. less 1 00@1 13	lodine
ater, 18 deg 07 @ 13 ater, 14 deg 06 @ 11	Linseed, ra., less 97@1 10	lodine, Coloreless
rbonate 20 @ 25	Mustard, artifil. oz. @ 35 Neatsfoot 1 35@1 50	Iron, Clo
loride (Gran.) 10% 0 20	Olive, pure 3 75@4 50	Kino
	Olive Malaga	Myrrh
Balsame	yellow 2 75@3 00	Nux Vomica
Daisame		Opium
paiba 7501 00	green 2 75@3 00	Opium, Camp Opium, Deodorz'd
r (Canada) 2 55@2 80		Opium, Deodorz'd
r (Oregon) 65001 00	Origanum, pure_ @2 50	Rhubarb
paiba 75 <b>@1 00</b> r (Canada) 2 55 <b>@2 80</b> r (Oregon) 65 <b>@1 00</b> r (Oregon) 3 00 <b>@3 25</b>	Origanum, com'l 1 00@1 20	
olu 2 25@2 50	Pennyroyal 4 00@4 25	
	Origanum, pure.	Paints
Barks	Rose, pure 13 50@14 00	Lead, red dry
assia (ordinary)_ 25@ 30	Rosemary Flows 1 2001	Lead, white dry
assia (Saigon) 50@ 60		Lead, white oil
assafras (pw. 50c) @ 50	I 10 50@10 75	Ochre, yellow bbl.
pap Cut (powd.)	Sassafras, true 1 75@2 00 Sassafras, arti'l 75@1 00	Ochre, yellow les
30c 18@ 25	Sassairas, arti 1 7501 00	Red Venet'n Am.
	Spearmint 15 00@15 25	Red Venet'n Eng
Berries	Sperm 1 50@1 75 Tansy 10 00@10 25 Tar, USP 50@ 65 Turpentine, bbl. 1 08½ Turpentine, less 1 16@1 28	Putty
	Tansy 10 00010 20	Whiting, bbl
ubeb @1 00	Turnentine bhl 1 081/6	whiting
ish 0 25	Turnentine less 1 16@1 28	L. H. P. Prep
uniper 8½ @ 20 rickly Ash @1 25	Wintergreen	Rogers Prep
rickly Ash Wi 25	Wintergreen, leaf 6 00@6 25	
	Wintergreen, sweet	Miscellane
Extracts	hirch 3 00@3 25	Miscellance
dcorice 60@ 65	Wintergreen, art 70@1 00	Acetanalid
icorice, powd @1 00	Wintergreen, art 70@1 00 Worm seed 9 00@9 25	Alum
icotico, pomer ===	Wormwood 9 00@9 25	Alum. powd. and
		ground
Flowers		Bismuth, Subni-
rnica @ 30		trate
chamomile (Ged.) @ 40		Borax xtal or
Chamomile Rom @ 50	Bichromate 15@ 25	powdered
	Bromide 69@ 85	Cantharades, po.
Gums	Bromide 540 71	Calomel
	Diomina 11 0000 90	Capsicum, pow'd
Acacia, 1st 500 55	Chiorate, powd.	Carmine
	Chiorate, ponta.	

Flowers				
Arnica	@	30	Potassium	
Chamomile (Ged.)	@	40	Bicarbonate 35@	40
Chamomile Rom	0	80	Bichromate 15@	25
			Bromide 69@	8
0			Bromide 54@	71
Gums				30
Acacia, 1st	50@	55		01
Acacia, 2nd	45@	50	Chiorate, powd.	25
Acacia, Sorts	200	25	01 21 000	90
Acacia, Powdered	35@	40		
Aloes (Barb Pow	250	35		
Aloes (Cape Pow)	25@	35	Permanganate 20@	7
Aloes (Soc. Pow.)	65@	70	Prussiate, yellow 65@	
Asafoetida	50@	60	Prussiate, red @	4
Pow	75@1	00	Sulphate 35@	41
Camphor 1	05@1	10		
Guaiac	0	90		
Guaiac, pow'd		. 00	Roots	
Kino	0 1	10		3
Kino, powdered	@1		Alkanet 30@	
Myrrh	0	60	Blood, powdered_ 35@	
Myrrh, powdered	ŏ	65	Calamus 35@	1
Myrrii, powdered	•	30	Elecampane pwd 25@	3

Myrrh @ 60	Blood, portacreas	
	Calamus 35@	7
Myrrh, powdered @ 65	Elecampane, pwd 25@	3
Opium, powd. 19 65@19 92		2
Opium, gran. 19 65@19 92		0
Oplum, gran. 15 00015 02	Ginger, African,	
Shellac 90@1 00	powdered 30@	3
Shellac Bleached 1 00@1 10	Ginger, Jamaica 60@	6
Tragacanth, pow. @1 75		-
Tragacanth 1 75@ 2 25	Ginger, Jamaica,	5
Tragacanti 1 100 2 20	powdered 45@	
Turpentine @ 30	Goldenseal, pow. @8	
	Ipecac, powd @5	0
	Licorice 35@	4
Insecticides	Licorice, powd 20@	
Arsenic 08@ 20	Licorice, powd 200	-
Blue Vitriol, bbl. @ 07	Orris, powdered_ 30@	3
	Poke, powdered_ 35@	4
Blue Vitriol, less 08@ 15	Rhubarb, powd. 1 00@1	. 1
Bordea. Mix Dry 13@ 22	Rosinwood, powd.	4
Hellebore, White	Rosinwood, power	
powdered 20@ 30	Sarsaparilla, Hond.	
Insect Powder 400 55	ground @1	
	Sarsaparilla Mexican,	
Lead Arsenate Po. 17@ 30	ground @	8
Lime and Sulphur	Squills 35@	4
Dry 8@ 23	Squille powdered 600	

Leaves		
1 1 00@1 2	5 Seeds	
powdered @1 3	0	95
Bulk 25@ 3	Anise	35
1/4 loose @ 4	Anise, powdered_ 35@	40
powdered @ 3	Bird, 1s 13@	17
. Alex 50@ 7	K Canary 130	20
Tinn 30@ 3		30
Tinn. pow. 250 3		00
Jrsi 200 2	Coriander pow30 20@	25
781	Dill 18@	25
	Fennell 25@	40
Olls	Flax 08@	15
de Ditter	Flax, ground 08@	15
nds, Bitter, 7 5007 7		25
	Hemp 80	15
nds, Bitter,		
ficial 3 00@3 2		
nds, Sweet,		25
1 50@1 8		
nds, Sweet,	Рорру 220	75
tation 1 00@1 2	5 Quince 1 50@1	10
r. crude 1 50@1 7	5 Rape 150	20
r, rectified 1 75@2 0	a Sahadilla 380	40
1 5001 7	5 Sunflower 111/2@	15
mont 9 00@9 2	Worm. American 30@	40
ut 1 50@1 7	Worm, Levant 4 50@4	75
4 75@5 0	o worm, Levant 4 500 4	

Tinctures	
Aconite Aloes Arnica	0000

he	day	of	issue.			
Be Be	lladon nzoin nzoin	na .	mp'd_s s S preless a amp dorz'd	999	1 35 2 10 2 6	5
Bu Ca Ca	ichu inthar apsicu	adie	8	999	2 8	5
Ci Ci	nchons olchicu	a		999	02 10	0
Cu Di Ge	ibebs igitaiis entian			999	03 0 01 8 01 3	0 0 5
Gi	inger, uaiac uaiac.	D.	S	99	01 3 02 2 02 0	0
lo	dine dine,	Cole	oreless	9	0 9 01 5 01 3	5 0 5
KMN	ino yrrh .	mic	a	9	01 4 02 5 01 5	0
000	pium pium,	Car	np	9	03 5	5
R	hubar	b		•	01 7	0
L	ead, vead, v	white white yello	e dry oil ow bbl.	15%	w 15	% % 1/2
R	chre, ted Ve	yeli enet	ow les n Am. 'n Eng	3 1/2 3 1/2	0 6 7 8	
HV	utty Whitin	g, i	obl	51/2	9 8	14 10
L	. H. Rogers	Pre Pre	lry e dry e oil ow bbl. ow les n Am. 'n Eng obl rep ep	3 05	@3 @3	25 25
		Mis	d. and Subni- l or i es, po.  pow'ds  mydrate tter t, less Powder sublin No owder sublis, be lits, be lits, les	ous	0	55
A	lum -	pow	d. and	08	9	12
1	Bismu trate	th,	Subni-	3 54	@3	59
1	Borax power	xta lered	d or i es. po.	1 75	0	12 00
(	Capsic	um,	pow'c	2 02 1 48 7 00	202 30 307	55 50
-	Cassia	Bu	ds	- 36 - 50	90	40 55 16
	Cholor Chlora	ofor	m ydrate	1 3	501	60 85
4	Cocain Cocoa Corks,	But	tter	- 5	(4)-1	75 0%
	Coppe Coppe Corros	ras, sive	Powd	1 6	400 5001	10 10 86
	Cream Cuttle Dextri	bor ine	rtar	- 3 4	100	38 50 15
	Dover Emer	s P	owder	3 5 s. 1	004	15 10
	Epson	San Sa	its, bi	ols. ss 39	990	10
	Glass	ne ware ware	e, less e, full Salts, Salts le	55%. case	60%	
	Glaub Glaub Glue.	er S er S Bro	Salts le	bbl. ess 0	040 10	10 30
)	Glue, Glue, Glue.	Bro whi wh	wn Giteite gr	rd 1 271 d. 2	50	20 35 35
	Hops			6	550	75
5	Iodine Iodof Lead	Ace	tate -			
	Mace	por hol	wdered nica	9	000	1 50 9 50
5	Nux Nux	Von	nica	ow.	170	30 25
0	Peppe	er, er, Bu	White urgudr	y 12	600	60 65 20
5	Quas Quini Roch	sia ine elle	Salts		12@ 72@ 30@	1 33 35
5	Salt	Pete	or Mixtu		11@ 30@	22 40
5 5 5	Soap	mo	tt cas	t. 22	15@	30 25
5 5 5	Soap	, wh	ite ca	stile	@1	2 50
5	Soda Soda	Ash Bio	nite ca er bar arbona	ate 3	30	10
5 0	Soda Spiri Sulp	ts (	Camph roll	or_ 3	72 00 1/2 00	08 1 35 10
5	Sulp	hur, arin	Camph roll _ Subl. ds Emetic		200	10 25
	Tart	ar	Emetic		100	75

75

Turpentine, Ven.\_ 500 Vanilla Ex. pure 1 75@2 25 Zinc Sulphate \_\_\_. 06@

# **INSECTICIDES FOR 1926**

ARSENATE OF LEAD ARSENIC, ARSENATE OF CALCIUM ANSBOR GREEN PARIS GREEN, BORDEAU MIXTURE (Dry) **SULPHUR** BLUE VITROL, LIME AND SULPHUR (Dry) LIME AND SULPHUR (Liquid) WHITE HELLEBORE, TOBACCO DUST BLACK LEAF FORTY TREE TANGLEFOOT FISH OIL SOAP, HAMMOND'S SLUG SHOT ROSE NICOTINE INSECT POWDER, PYROX, ETC. TUBER TONIC,

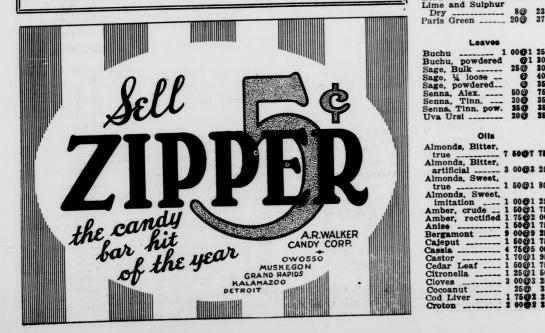
Complete stock on hand, in all sizes. Ask our salesmen or write us for latest prices.

Hazeltine & Perkins Drug Company Wholesale Only

Manistee

MICHICAN

**Grand Rapids** 



#### **GROCERY PRICE CURRENT**

These quotations are carefully corrected weekly, within six hours of mailing and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

## ADVANCED

#### DECLINED

Quaker Milk Seeded Raisins California Prunes

Arcti	ic, 32 oz. ter, 36, 1	, 1 dz. 2 oz. c	cs. 3	25 85
C			TO THE REAL PROPERTY OF THE PR	3
1	200	(C)		

AMMONIA Arctic, 10 oz., 3 dz. cs. 3 75 Arctic, 16 oz., 2 dz. cs. 4 00



AXLE GREASE
48, 1 lb 4 2
24, 3 lb 6 (
10 lb. pails, per doz. 8 5
15 lb. pails, per doz. 11 9
of the patts, per doz. It s
25 lb. pails, per doz. 19 5
BAKING POWDERS
Arctic, 7 oz. tumbler 1 3
Queen Flake, 16 oz., dz 2 2
Royal, 10c, doz 9
Royal, 6 oz., doz 2 7
Royal. 12 oz., doz 5 2
Royal, 5 lb 31 2
Rocket, 16 oz., doz. 1 2
K. C. Brand
Per cas
10a alaa 4 dan 9 f

R. C. Brand
Per case
10c size, 4 doz 3 70
15c size, 4 doz 5 50
20c size, 4 doz 7 20
25c size, 4 doz 9 20
50c size, 2 doz 8 80
80c size, 1 doz 8 85
10 lb. size, ½ doz 6 75
Freight prepaid to jobbing
point on case goods.
Terms: 30 days net or 2%
cash discount if remittance
reaches us within 10 days
from date of invoice. Drop
shipments from factory.
Dispinents from factory.





Mints, all flavors	6
Gum	7
Fruit Drops	7
Caramels	7
Sliced bacon, large 5	4
Sliced bacon, medium 3	3
Sliced beef, medium _ 2	ž
Grape Jelly, large	5
Sliced beef, large	6
Grape Jelly, medium 2	7
Peanut buttes, 16 oz. 4	
Peanut butter, 10% oz. 2	
Peanut butter, 64 oz. 1	3
Pennut button 21/ az 1	
Peanut butter, 31/2 os. 1	3
Prepared Spaghetti 1	*
Baked beans, 16 oz 1	4



The Original Condensed

BLUING

BREAKFAST FOODS

of Wheat, 24, 3 05
y's Best Cer'l 2 20
Puffed Rice. 5 69
Puffed Wheat 4 30
Branzos 3 20
Frood, large 4 00
Vheat Food 3 90
heat, 12s 1 86
patt's Brands

Instant Postum, No. 9	5	00
Instant Postum No. 10	4	50
Postum Cereal, No. 0	2	25
Postum Cereal, No. 1	2	70
Post Toasties, 36s	3	45
Post Toasties, 24s	3	45
Post's Bran, 24s	2	70
BROOMS		
Jewell, doz.	5	25
Standard Parlor, 23 lb.	8	25
anous Doules 02 1h		

Jewell, doz 5 25	
Standard Parlor, 23 lb. 8 25	
ancy Parlor, 23 lb 9 25	
Ex. Fancy Parlor 25 lb. 9 75	
Ex. Fcy. Parlor 26 lb. 10 00	
Toy 1 75	
Whisk, No. 3 2 75	
BRUSHES Scrub	
Solid Back, 8 in 1 50	

Solid Back, 1 in	1	75	
Solid Back, 1 in Pointed Ends	1	25	
Stove			
Shaker	1	80	
No. 50			
Peerless	2	60	
Shoe			
No. 4-0	2	25	
No. 20	3	00	

Snoe	
No. 4-0 2 2	1
No. 20 3 0	
BUTTER COLOR	
Dandelion, 2	8
CANDLES	
Electric Light, 40 lbs. 12.	
Plumber, 40 lbs 12.	
Paraffine, 6s 141	
Paraffine, 12s 14	Y
Wicking 40	
Tudor, 6s, per box 20	
CANNED FRUIT	
Apples, 3 lb. Standard 1 5	1

Apples, 3 lb. Standard 1	DU
Apples, No. 10 4 75@5 Apple Sauce, No. 10 7	75
Apple Sauce, No. 10 7	75
Apricots. No. 1 1 75@2	00
Apricots, No. 2 3 Apricots, No. 2½ 3 00@3	00
Apricots, No. 214 3 00@3	75
Apricots No. 10 8	25
Apricots, No. 10 8 Blackberries, No. 10 10	50
Blueber's, No. 2 2 00@2	75
Blueberries, No. 10 14	50
Cherries, No. 2 3	75
Charries No 914 4	50
Cherries No 10 15	50
Cherries, No. 10 15 Loganberries, No. 2 3 Loganberries, No. 10 10	00
Loganherries No. 10 10	00
Peaches, No. 1 1 50@2	10
Peaches, No. 1, Sliced 1	25
Peaches No 9	75
Peaches No. 24 Mich 2	25
Peaches, No. 21/2 Mich 2 Peaches, 21/2 Cal. 3 00@3	25
Peaches, 10, Mich 8	50
Pineapple, 1 sl 1	75
Pineannie 9 el 9	60
Pineapple, 2 sl 2 P'apple, 2 br. sl 2 P'apple, 2½, sli 2	40
P'annie 214 ell 2	-
P'apple, 2, cru 2	60
Pineapple, 10 cru 9	00
Doore No 9	15
Pears No 914	25
Pluma No 9 9 4009	20
Dlume No 91/ 9	90
Pears, No. 2½ 4 Plums, No. 2 2 40@2 Plums, No. 2½ 2 Raspberries, No. 2, blk 2	90
Panh's Ded No. 10 16	90
Raspb's, Red, No. 10 16	00
Raspb's, Black,	-

una, 18, Curus, doz.	. 1	U
CANNED MEAT		
acon, Med. Beechnut	: 3	30
acon, Lge Beechnut	5	40
eef, No. 1, Corned	. 3	10
eef, No. 1, Roast	. 3	10
eef, No. 21/2, Qua. sli.	. 1	31

	-	-
Beef, 3½ oz. Qua. sli.		
Beef, 5 oz., Qua. sli.	2	3
Beef, No. 1, B'nut, sli.		
Beefsteak & Onions, s	3	4
Chili Con Ca., 1s 1 35@		
Deviled Ham, 48		
Deviled Ham, 1/28		
Hamburg Steak &	-	_

Hamburg Steak &		
Onions, No. 1	3	15
Potted Beef, 4 oz		
Potted Meat, 1/4 Libby	52	21/
Potted Meat, 1/2 Libby		
Potted Meat, 1/2 Qua.		
Potted Ham, Gen. 14		
Vienna Saus., No. 1/2		
Vienna Sausage, Qua.		
Veal Loaf, Medium	2	65
Baked Beans		

Campbells		
Quaker, 18 oz		90
Fremont, No. 2	1	20
Snider, No. 1		95
Snider, No. 2	1	25
Van Camp, small		85
Van Camp, Med		
CANNED VEGETABL	LE	ES.
Asparagus.		

No. 1, Green tips 3	75
No. 1, Green tips 4 10@4	25
No. 21/2, Lge. Green 4	50
W. Beans, cut 2 1 45@1	75
W. Beans, 10 @8	00
Green Beans, 2s 1 45@2	95
Green Beans, 10s @7	
L. Beans, 2 gr. 1 35@2	
Lima Beans, 2s, Soaked	
Red Kid. No. 2 1	25
Beets, No. 2, wh. 1 75@2	
Beets, No. 2, cut 1	20
Beets, No. 3, cut 1	60
Corn. No. 2. Ex. stan. 1	80
Corn, No. 2, Fan. 1 80@2	35
Corn, No. 2, Fy. glass 3	25
Corn, No. 10 8 00@12	00
Hominy, No. 3 1 00@1	15
Okra, No. 2, whole 2	00
Okra, No. 2, cut 1	75
Dehydrated Veg. Soup	90
Dehydrated Potatoes, lb.	45
Mushrooms, Hotels Mushrooms, Choice 8 os.	40
Mushrooms, Sur Extra	
Peas, No. 2, E. J 1	-
Peas, No. 2, Sift,	

Peas, No. 2, Sift,
June 1 85 Peas, No. 2, Ex. Sift.
Peas, No. 2, Ex. Sift.
E. J. 25 Peas, Ex. Fine, French 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 45@1 75
Pumpkin, No. 3 1 45@1 75 Pumpkin, No. 10 4 75@6 00
Pimentos, ¼, each 12@14
Pimentoes, 1/2, each 27
Sw't Potatoes, No. 21/6 2 25
Saurkraut, No. 3 1 40@1 50
Saurkraut, No. 3 1 40@1 50 Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60@1 90
Spinach, No. 3 2 10@2 50
Spinach, No. 3 2 10@2 50 Spinach, No. 10 6 00@7 00
Tomatoes, No. 2 95@1 25
Tomatoes, No. 2 glass 2 60
Tomatoes, No. 3, 1 60@1 80
Tomatoes, No. 10 6 00
CATSUP.
B-nut, Small 1 90 Lily of Valley, 14 oz 2 60
Lily of Valley, 14 oz 2 60
Lily of Valley, 1/2 pint 1 75
Paramount, 24, 8s 1 45
Paramount, 24, 8s 1 45 Paramount, 24, 16s 2 40
Paramount, 6, 10s 10 00
Sniders, 8 os 1 75
Spiders 16 or 2 55
Quaker, 8½ oz 1 30 Quaker, 10½ oz 1 40 Quaker, 14 oz 1 90 Quaker, Gallon Glass 12 00
Quaker, 104 oz 1 40
Quaker, 14 oz 1 90
Quaker, Gallon Glass 13 00

Tomatoes, No. 10 0	å
CATSUP.	
B-nut, Small 1	
Lily of Valley, 14 oz 2	ð
Lily of Valley, 1/2 pint 1	
Paramount, 24, 8s 1	
Paramount, 24, 16s 2	
Paramount, 6, 10s 10	
Sniders, 8 os 1	ì
Sniders, 16 oz 2	J
Quaker, 81/2 oz 1	
Quaker, 101/2 oz 1	
Quaker, 14 oz 1	
Quaker, Gallon Glass 13	ı

	-
CHILI SAUCE	
Snider, 16 oz \$	30
Snider, 8 oz 2	30
Lilly Valley, 8 oz 2	25
Lilly Valley, 14 oz 3	50
OYSTER COCKTAIL.	
Sniders, 16 oz 8	50
Sniders, 8 oz 2	
CHEESE	

CHEESE	
Roquefort	55
Kraft, Small tins	
Kraft, American	
Chili, small tins	
Pimento, small tins	
Roquefort, small tins	2-21
Camenbert, small tins	
Wisconsin New	
Longhorn	
Michigan Full Cream	
New York Full Cream	
Sap Sago	
Brick	26

Adams Dentyne	CHEWING GUM.	
Adams Bloodberry	Adams Black Tack	65
Adams Dentyne		
Adams Calif. Fruit		
Adams Sen Sen 65  Beeman's Pepsin 65  Beechnut Wintergreen 70  Beechnut Spearmint 75  Beechnut Spearmint 70  Doublemint 65  Peppermint, Wrigleys 65  Spearmint, Wrigleys 65  Julcy Fruit 65  Zeno 65  Teaberry 65  COCOA.  Droste's Dutch, 1 lb. 8 50	Adams Dentyle	00
Beeman's Pepsin		
Beechnut Wintergreen	Adams Sen Sen	65
Beechnut Peppermint 75 Beechnut Spearmint 70 Doublemint 65 Peppermint, Wrigleys 65 Spearmint, Wrigleys 65 Julcy Fruit 65 Wrigley's P-K 65 Zeno 65 Teaberry 65  COCOA. Droste's Dutch, 1 lb. 8 50		
Beechnut Spearmint		
Doublemint 65 Peppermint, Wrigleys 65 Spearmint, Wrigleys 65 Julcy Fruit 65 Wrigley's P-K 65 Zeno 65 Teaberry 65  COCOA. Droste's Dutch, 1 lb 8 50	Beechnut Peppermint _	75
Doublemint 65 Peppermint, Wrigleys 65 Spearmint, Wrigleys 65 Julcy Fruit 65 Wrigley's P-K 65 Zeno 65 Teaberry 65  COCOA. Droste's Dutch, 1 lb 8 50	Beechnut Spearmint	70
Peppermint, Wrigleys		
Spearmint, Wrigleys	Pennermint Wrigleys	65
Juley Fruit 65 Wrigley's P-K 65 Zeno 65 Teaberry 65 COCOA. Droste's Dutch, 1 lb 8 50	Spearmint Wrigleys	85
Wrigley's P-K 65 Zeno 65 Teaberry 65 COCOA. Droste's Dutch, 1 lb 8 50		
Zeno 65 Teaberry 65 COCOA. Droste's Dutch, 1 lb 8 50	Welglar's D W	25
COCOA.  Droste's Dutch, 1 lb 8 50		
COCOA. Droste's Dutch, 1 lb 8 50		
Droste's Dutch, 1 lb 8 50	Teaberry	60
Droste's Dutch, 1 lb 8 50	COCOA.	
D	Droste's Dutch, 1 lb. 8	50
	Droste's Dutch, 1/2 lb. 4	50

COCOA.	
Droste's Dutch, 1 lb 8	50
Droste's Dutch, 1/4 lb. 4	
Droste's Dutch, 1/4 lb. 2	35
Droste's Dutch, 5 lb.	60
Chocolate Apples 4	50
Pastelles No. 112	60
Pastelles, ½ lb 6	60
Pains De Cafe 3	00
Pains De Cafe 3 Droste's Bars, 1 doz. 2	00
Delft Pastelles 2	15
1 lb. Rose Tin Bon	
Bons18	00
7 oz. Rose Tin Bon	••
Bons9	00
13 oz. Creme De Cara-	
que13	20
12 oz. Rosaces10	80
½ lb. Rosaces 7	
1/4 lb. Pastelles 3	
Langues De Chats 4	80
CHOCOLATE.	

CHOCOLA	TE.	
Caracas,		
COCOAN	UT	
Dunham	's	

		Dui	IIII			
		case,				
15		Case,	-			47
He	mp	50 ft	ton.	50 f	- 3 t. 1	25 75

Sash	Cord			4 2
	OF I	N BE	-	
	Or OF	RAND		6
h			7	
_	Ma			
P	OLL		VALI	IE T

# HUME GROCER CO.

COF	FE	ROASTED
1	lb.	Package
Ielrose		
iberty		

		45
Nedrow		42
Morton	House _	48
		39
		43
		ept-Fresh
Vacuun	packed	Always
Vacuun	packed	Always
Vacuum fresh.	complete	

	•	Chica	go.		
1		Hou			
	 	offee	-	_	

Coffee E			
M. Y., per 100 Frank's 50 pk Hummel's 50			12 25 104
CONDENS	ED	MIL	K

Leader, 4 dos Eagle, 4 dos	;	75
MILK COMPOUND Hebe, Tall, 4 doz	,	=
Hebe, Baby, 8 doz	4	40
Carolene, Tall, 4 dos.	:	80

EVAPORATED MILK



Blue Grass, Baby,	96 4	5
Blue Grass, No. 10	4	d
Carnation, Tall, 4 d	oz. 5	0
Carnation, Baby, 8	dz. 4	8
Every Day, Tall	5	0
Every Day, Baby	4	9
Pet, Tall	5	0
Pet, Baby, 8 oz	4	9
Borden's Tall	5	0
Borden's Baby	4	9
Van Camp, Tall	4	9
Van Camp, Baby	3	7

G. J. Johnson's Brand G. J. Johnson Cigar, 10c 75 00
Tunis Johnson Cigar Co.
Van Dam, 10c 75 00
Little Van Dam, 5c _ 37 50

CIGARS

Morden Grocer Co. Brands  Master Piece, 50 Tin 37 50  Canadian Club	Little Van Dam, 5c _ 37 50
Canadian Club 37 50 Little Tom 37 50 Tom Moore Monarch 75 00 Tom Moore Panatella 75 00 Tom Moore Cabinet 95 00 Tom M. Invincible 115 00 Websteretts 37 50 Webster Plaza 95 00 Webster Plaza 95 00 Webster St. Reges125 00 Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	Worden Grocer Co. Brands
Canadian Club 37 50 Little Tom 37 50 Tom Moore Monarch 75 00 Tom Moore Panatella 75 00 Tom Moore Cabinet 95 00 Tom M. Invincible 115 00 Websteretts 37 50 Webster Plaza 95 00 Webster Plaza 95 00 Webster St. Reges125 00 Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	Master Piece, 50 Tin_ 37 50
Little Tom 37 50 Tom Moore Monarch 75 00 Tom Moore Panatella 75 00 Tom Moore Cabinet 95 00 Tom M. Invincible 115 00 Webstersts 75 00 Webster Plaza 95 00 Webster Belmont110 00 Webster St. Reges_125 00 Starlight Rouse 90 00 Starlight P-Club1 35 00 Tiona 30 00	Canadian Club 37 50
Tom Moore Monarch 75 00 Tom Moore Panatella 75 00 Tom Moore Cabinet 95 00 Tom M. Invincible 115 00 Websteretts 37 50 Webster Savoy 75 00 Webster Plaza 95 00 Webster Belmont110 00 Webster St. Reges125 00 Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	
Tom Moore Panatella 75 00 Tom Moore Cabinet 95 00 Tom M. Invincible 115 00 Websteretts 37 50 Webster Savoy 75 00 Webster Plaza 95 00 Webster Belmont110 00 Webster St. Reges125 00 Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	Tom Moore Monarch 75 00
Tom Moore Cabinet 95 00 Tom M. Invincible 115 00 Websteretts 37 50 Webster Savoy 75 00 Webster Plaza 95 00 Webster Belmont 110 00 Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	Tom Moore Panatella 75 00
Tom M. Invincible 115 00 Websteretts 37 50 Webster Savoy 75 00 Webster Plaza 95 00 Webster Plaza 95 00 Webster St. Reges_125 00 Starlight Rouse 90 00 Starlight Rouse 90 00 Starlight Pclub 1 35 00 Tiona 30 00	
Websteretts 37 50 Webster Savoy 75 00 Webster Plaza 95 00 Webster Belmont110 00 Webster St. Reges125 00 Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	Tom M Invincible 115 00
Webster Savoy	
Webster Plaza 95 00 Webster Belmont110 00 Webster St. Reges125 00 Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	Webster Caror 75 00
Webster Belmont	Webster Savoy 05 00
Webster St. Reges_125 00 Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	
Starlight Rouse 90 00 Starlight P-Club 1 35 00 Tiona 30 00	
Starlight P-Club 1 35 00 Tiona 30 00	Webster St. Reges_125 00
Tiona 30 00	Starlight Rouse 90 00
Tiona 30 00 Clint Ford 35 00	Starlight P-Club 1 35 00
Clint Ford 35 00	Tiona 30 00
	Clint Ford 35 00

# CONFECTIONERY

Stick Candy I	Pails
Standard	
Jumbo Wrapped Pure Sugar Sticks 600s	19
Big Stick, 20 lb. case	20

## Mixed Candy

Kindergarten	
Leader	16
X. L. O	12
French Creams	16
Cameo	19
Grocers	11

## Fancy Chocolates

5 lb. Boxes	
Bittersweets, Ass'ted 1 70	
Choc Marshmallow Dp 1 70	
Milk Chocolate A A 1 70	
Nibble Sticks 1 85	
Primrose Choc 1 10	
No. 12, Choc., Light _ 1 65	
Chocolate Nut Rolls _ 1 80	
Gum Drops Pails	

Gum Drops P	811
Anise	16
Citron Gums	16
Challenge Gums	14
Favorite	
Superior, Boxes	22

			Lozenges	
A.	A.	Choc.	Lozenges	16
			Lozenges	
			Tonombon	

Hard Goods.	Pails
Lemon Drops	19
O. F. Horehound dps.	19
Anise Squares	19
Peanut Squares	. 18
Horehound Tablets	19

Cough Drops	B	K
Putnam'sSmith Bros		

# Package Goods

Cre	$\mathbf{a}\mathbf{m}\mathbf{e}$	ry M	arsni	namoi	WS	
4	03.	pkg.,	128.	cart		9
4	oz.	pkg.,	488,	Case	8	8

## Specialties

Walnut Fudge
Pineapple Fudge
Italian Bon Bons
Atlantic Cream Mints_
Silver King M. Mallows 1
Walnut Sundae, 24, 5c
Neapolitan, 24, 5c
Yankee Jack, 24, 5c
Mich. Sugar Ca., 24. 5c
Pal O Mine, 24, 5c

#### COUPON BOOKS

50	Economic	grade	2	50
100	Economic	grade	4	50
500	Economic	grade	20	00
1000	Economic	grade	37	50
W	here 1,000	books	3 8	re
orde	red at a ti	me. sp	eci	al-
ly p	rinted fro	nt cov	er	is
furn	lahed with	A		

	CH	EAM	OF	TA	RT	AR
,	ID.	boxes	-			1

	_
DRIED FRUITS	
N. Y. Fcy., 50 lb. box N. Y. Fcy., 14 oz. pkg.	151/2 16
Apricots	
Evaporated, Choice Evaporated, Fancy Evaporated, Slabs	33
10 lb. box	48
Currante	
Packages, 14 oz Greek, Bulk, lb	15 15
Dates	
Dromedary, 36s	6 75
Peaches	
Evap. Choice, un.	27

Evap. Choice, un. 2 Evap. Ex. Fancy, P. P. 3	70
Peel	
Lemon, American 2 Orange, American 2	4
Raisins.	
Seeded, bulk 10 Thompson's s'dles blk 91 Thompson's seedless.	4

Thompson's s'dles blk 91/2 Thompson's seedless.
15 oz 12 Seeded, 15 oz 14½
California Prunes
90@100, 25 lb. boxes _@08½

California Prunes
90@100, 25 lb. boxes _@081/2
60@70, 25 lb. boxes@11
50@60, 25 lb. boxes@12
10@50, 25 lb. boxes@13
30@40, 25 lb. boxes@16
20@30, 25 lb. boxes@25

FARINA	CEOUS GOO	D8
	Beans	
Cal. Lim	d Picked wedish	15
1	Farina	
24 packag Bulk, per	100 lbs	2 50 061/2

Farina	
24 packages Bulk, per 100 lbs	2 50 061/2
Hominy	
Pearl, 100 lb. sacks	4 00

•,	100	ID.	Sack		-	UU
		Mac	aroni			
	ack	age	Bra per	doz.		
p	ack	age,	per e	case	2	60
TAT	20	Ih	hull	,	9	40

O on mankage, per dear		
9 oz. package, per case	2	OU
Elbow, 20 lb., bulk	2	40
Egg Nood., 6 oz	2	22
Macaroni, 9 oz.	2	60
Spaghetti, 9 oz	2	60
Quaker, 2 doz.	2	00
Pearl Barley		
Chester	4	75

Pearl Barley	
Chester	7 00
Scotch, lbSplit, lb. yellowSplit green	

East India	10
Taploca	
Pearl, 100 lb. sacks	
Minute, 8 oz., 3 doz.	
Dromedary Instant	8 50
ELAVORING EVERA	CTC



V	Dog	illa	P	URE	L	Dos.
1	50		%	ounce		1 50
				ounce		
				ounce		
3	00		2	ounce		8 00
5	50		4	ounce		5 50

# Imitation Vanilla ounce, 10 cent, dos. ounce, 15 cent, dos. ounce, 25 cent, dos.

don	Jiffy Punch Carton			
	rted flavors.	•	-	

# FRUIT CANS F. O. B. Grand Rapids

Mason.	
Half pint 72 One pint 73 One quart 86 Half gallon 116	0
Ideal Glass Top.	
Rubbers.	

GELATINE

DELICIOUS DESSERT SURESET POWNER POWN	Que Bu
√an Westenbrugge Brands Carload Distributor	24
OLEOMARGARINE TO LEOMARGARINE TO LEOMARGARINE	5 1: 5 2: P
Nucoa, 1 lb 27 Nucoa, 2 and 5 lb 26½ Wilson & Co.'s Brands Certified 25½ Nut 20 Special Roll 25½	FSCVCAV
MATCHES Swan, 144	
Safety Matches Quaker, 5 gro. case 4 25  MINCE MEAT None Such, 4 doz 6 47 Quaker, 3 doz. case 3 60 Libby, Kegs, wet, lb. 22  MOLASSES	I N S H T T H H H H H H H H H H H H H H H H
	]
ne Rabbi A Roman Rollasser	
Gold Brer Rabbit No. 10, 6 cans to case 5 70 No. 5, 12 cans to case 5 95	
No. 214, 24 cans to cs. 0 20	
No. 5, 12 cans to case 4 95 No. 2½, 24 cans to cs. 4 95	
No. 1½, 36 cans to cs. 2  Aunt Dinah Brand  No. 10, 6 cans to case 3 00  No. 5, 12 cans o case 3 25  No. 2½, 24 cans o cs. 3 50  No. 1½, 36 cans oe cs. 3 00	
New Orleans  Tenor Open Kettle 74	1
Choice 62 Fair	
Molasses in Cans  Dove, 24, 2½ lb Wh. L. 5 60  Dove, 24, 2½ lb Wh. L. 5 20  Dove, 36, 2 lb. Black 4 30  Dove, 24, 2½ lb. Black 3 90  Dove, 6, 10 lb. Blue L 4 45  Palmetto, 24, 2½ lb. 5 25  NUTS.	
Whole Almonds, Terregona 30 Brazil. New 25	
Almonds, Terregona	
Peanuts, Jumbo, rstd 12½ Pecans, 3 star 24 Pecans, Jumbo 40 Pecans, Mammoth 50	
Salted Peanuts. Fancy, No. 1 14 Jumbo 17	
Almonds	
Peanuts, Spanish, 125 lb. baggs 114 Filberts 126 Pecans 1 10	
Walnuts 55	

uart Jars, dozen — 6 50 Medium ulk, 2 gal. keg — 3 60 Heavy ulk, 3 gal. keg — 5 25 Loins .  int, Jars, dozen — 3 50 Butts .  oz. Jar, plain, doz. 1 35 Shoulde .  joz. Jar, plain, doz. 2 35 Neck hoze. Jar, plain, doz. 4 25 oz. Jar, Stuffed, doz. 3 50 Clear loz. Jar, stuffed, doz. 3 50 Short 6 2 oz. Jar, stuffed, doz. 3 50 Short 6 0 oz. Jar, stuffed, doz. 7 00 PARIS GREEN 4 50 04 75 S P B 6 0 oz. Jar, stuffed dz. 7 00 PARIS GREEN 4 60 lb. 4 6 0 lb. 4 0 lb. 4 6 0 lb. 4 6 0 lb. 4	1 hogs 16½ E. hogs 15 Ri 25 Ri 25 Ri 27 Ri 27 Ri 28 Ri 29 Ri 20 Ri
int, Jars, dozen 3 50 Butts oz. Jar. plain, doz. 1 35 Shoulde	23 65 ers 19 V
oz. Jar, pl., doz. 1 60 Sparer oz. Jar, plain, doz. 2 35 Neck b	bs 18 Vi
oz. Jar, Pl. doz. 4 25 oz. Jar, Stu., doz. 1 35 oz. Jar stuffed dz. 2 50 Clear	Barreled Pork Back - 34 50@35 00 Co
oz. Jar, stuffed, doz. 3 50 Short (2 oz. Jar, Stuffed,	Ory Salt Meats M
doz 4 50@4 75 S P B 0 oz. Jar, stuffed dz. 7 00	
48	tubsadvance ¼ B
s and 5s 27 20 lb. peanut BUTTER 10 lb.	pailsadvance % B
5 lb. 3 lb. Compo	pailsadvance 1 70
PEANUT Bologn BUTTER Liver	a 12½
Frank Pork	12 12 12 17 17 17 18 19 20 19 19
Tongu	- T-111-3 95
Bel Car-Mo Brand Hongar  4 1 lb. pails — Headc  5 cz., 2 doz. in case  6 lb. pails, 6 in crate  12 2 lb. pails — Hams,  14 lb. pails — Ham,  5 lb. pails — Califo  Plenter State Plenter State  Bel Car-Mo Brand Hongar  Headcar  Hams,  Sets  Califo  Plenter State Plenter State  Bel Car-Mo Brand Hongar  Headcar  Hams,  Sets  Califo  Plenter State Plenter State  Plenter State Plenter State Plenter State  Plenter State Plenter State Plenter State Plenter State Plenter State Plenter State Plenter State Plenter State Plenter State Plenter S	e, Jened 18  Smoked Meats Cert., 14-16 lb. 31 Cert., 16-18 lb. 31 dried beef
12 2 10. pails Ham, 14 1b. pails Ham, 150 1b. tins sets	dried beef
PETROLEUM PRODUCTS Iron Barrels Boiled	mia Hams @20 Boiled 30 @32
Iron Barrels Boiled Mince	Hams 40 @42 d Hams 14 @17
Tank Wagon 17.7 Solite Gasoline 20.7	mank
Perfection Kerosine 12.1 Red Crown Gasoline, Tank Wagon 17.7 Solite Gasoline 20.7 Gas Machine Gasoline 33.4 V. M. & P. Naphtha 21.6 Zapitol Cylinder 33.2 Atlantic Red Engine 21.2 Winter Black 12.2 Conde Moist  Conde Moist	ess, rump 26 00@28 06 1, new 27 00@30 06 1 Mince Meat.
Atlantic Red Engine 21.2 Conde Winter Black 12.2 Conde	ensed No. 1 car. 2 00 ensed Bakers brick 31 in glass 8 00
Polarine Moist	Pig's Feet
1/8 bb	Pig's Feet ooked in Vinegar Is 2 50 Is 2 50 Is 1 50 Is 1 60 Is 1 65 Is 1 65 Is 1 60 Is. 80 lbs 3 00
Iron Barrels. 44 bbl. Light	ls10 00
Heavy 66.2 Kits, Special heavy 68.2 % bb	15 lbs 1 60 ls., 40 lbs 1 60 ls. 80 lbs 3 00
Extra heavy 70.2 78  Transmission Oil 62.2  Final A oz cans doz 1.50 Hogs.	Casings per lb
Finol, 8 oz. cans, doz. 2 25 Beef, Parowax. 100 lb 9.3 Beef,	round set 20@30 middles, set @1 75
	y Blue Rose 09½ y Head 10½ en 06
SENDAC Silver	ROLLED OATS - Flake, 12 Fam. 2 25 er, 18 Regular _ 1 80 er, 12s Family _ 2 70 ers, 12s, M'num 3 25 r Flake, 18 Reg. 1 40, 90 lb. Jute _ 2 80, 90 lb. Cotton _ 2 90 Cut, 100 lb. sks. 3 25
Quak Quak Woth	er, 12s Family 2 70 ers, 12s, M'num 3 25
Silver Sacks	r Flake, 18 Reg. 1 40 s, 90 lb. Jute 2 80
Sacks Steel	Cut, 100 lb. sks. 3 25
OFFICE ADDRESS OF THE STATE OF	Holland Rusk Co.
18 rd	oll packages 2 30 oll packages 4 50 orton packages 5 20 orton packages 2 65
Semdac, 12 pt. cans 2 75 18 ca Semdac, 12 qt. cans 4 60	rton packages 5 20 rton packages 2 65 SALERATUS
PICKLES Arm Medium Sour	and Hammer 3 75
Barrel, 1600 count 17 00 Gran Half bbls., 800 count 9 00 Gran Gran	ulated, bbls 1 80 ulated, 60 lbs. cs. 1 35 ulated, 36 2½ lb. ckages 2 30
Sweet Small	ulated, 36 2½ lb. ckages 2 30
30 Gallon, 3000 42 00 5 gallon, 500 8 25 Dill Pickles. Midd	COD FISH  lles 15½ ets, ½ lb. Pure, ets, I lb. Pure 19½ z 1 40
800 Size, 15 gal 10 00 Table doz	ets, 1 lb. Pure 19½ 2 1 40 d boxes, Pure 29½
PLAVING CARDS Who	le Cod 11½
Derby, per doz 2 75 Bicycle 4 75	Herring Holland Herring
POTASH Mixe Babbitt's, 2 doz 2 75 Mixe Quee	Holland Ferring d, Kegs 1 10 sd, half bbls. 9 25 ers, half bbls. 18 50 ers, half bbls. 10 25 ers, bbls 10 25 ers, btls 10 40 Lunch 1 60 dd, 10 lb, boxes 16
FRESH MEATS Milk Milk Milk Milk Milk Milk Milk Milk	ers, Kegs 1 20 ers, half bbls 10 25
Top Steers & Heif@17 Milk Good Steers & H'f 14@16 K K Med. Steers & H'f. 13½@15 8 1b Com. Steers & H'f. 10@12½ Cut.	K K, Norway 20 00 pails 1 40
Com. Steers & H'f. 10@12½ Cut Bone	
Medium 11	Lake Herring bl., 100 lbs 6 50 Mackerel
Common 10 Tub	s, 100 lb. fncy fat 24 50
Good 16 Med	Fancy, 100 lb. 13 00
Lamb. 23 E. Z	1, Paste, doz 1 35 7. Combination, dz. 1 35
Spring Lamb 23 E. Z Good 22 Dri- Medlum 19 Bixl	1. Paste, doz 1 35 2. Combination, dz. 1 35 Foot, doz 2 00 bys, Doz 1 35 bola, doz 90 STOVE POLISH
Poor 15 Shir	STOVE POLISH
Mutton. 14 Bla. Medium 12½ Bla. P007 10 Bla.	ckine, per doz 1 35 ck Silk Liquid, dz. 1 40 ck Silk Paste, doz. 1 25

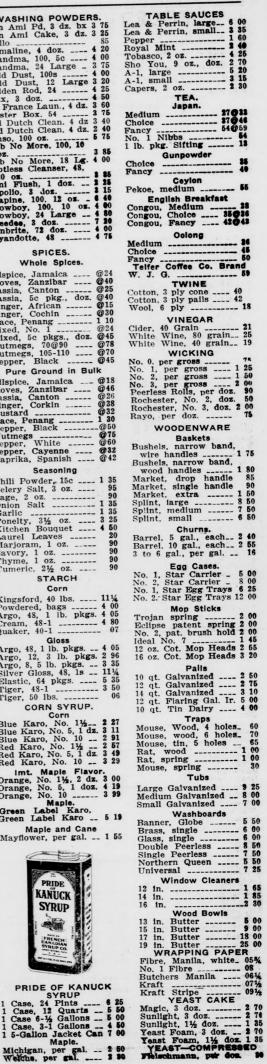
Colonial, 24, 2 lb. — 98  Colonial, 10dized, 24-2 2 98  Med. No. 1 Bbls. — 250  Med. No. 1, 100 lb. bg. 83  Farmer Spec., 70 lb. 90  Packers Meat, 56 lb. 57  Crushed Rock for ice cream, 100 lb. each 75  Butter Salt, 280 lb. bbl. 4 10  Baker Salt, 280 lb. bbl. 4 10  Baker Salt, 280 lb. bbl. 4 10  100, 3 lb. Table — 5 25  114, 28 lb. bags, Table — 42  121, 124  121, 124  121, 124  122, 125  133	IN IKADESMAN
121/2	Enamaline Paste, doz. 1 35  1642 156 E. Z. Liquid, per doz. 1 40 156 E. Z. Liquid, per doz. 1 40 157 158 E. Z. Liquid, per doz. 1 40 159 E. Z. Liquid, per doz. 1 40 159 E. Z. Liquid, per doz. 1 40 159 E. Z. Liquid, per doz. 1 40 150 E. Z. Liquid, per doz. 1 40 150 E. Z. Liquid, per doz. 1 35 150 E. Z. Liquid, per doz
egar	121/4 12 17 18@20 19 35 18 1b. 31 31 18 1b. 31 31 19
0914	egar 2 50
Am. Family, 100 box 5 9 Export, 120 box 4 8 18 18 Four Wh. Na. 1008 3 75 Flake White, 100 box 4 2 18 18 18 18 18 18 18 18 18 18 18 18 18	- 09½ AA-Butter 4 09 Plain, 50 lb. blks. 4 09 Plain, 50 lb. blks. 4 09 Plain, 50 lb. blks. 2 47 Tecumseh, 70 lb. farm sk. 25 r 1 80 Cases Ivory, 24-2 cart 1 87 y 2 70 Iodized 24-2 cart. 2 49 yum 3 25 Worcester. 48-1½ cs. 1 70 Reg. 1 40 Bags 25 lb. Cloth dairy 40
Cocos, 72s, box2 8 Fairbank Tar, 100 bx 4 0 Trilby Soap, 100, 10c, 10 cakes free8 0 Williams Barber Bar, 9s Williams Burger Bar, 9s Williams Mug. per doz. 4 CLEANSERS  y _ 20 001 401 60 ces16 ing6 50	Am. Family, 100 box 5 98 Export, 120 box — 4 88 Big Four Wh. Na. 1008 3 76 Filake White, 100 box 4 20 Filake White, 100 box 5 5 Filake White, 100 box 4 20 Filake White, 100 box 4 20 Filake White, 100 box 4 40 Filake White, 100 box 5 5 Filake White, 100 box 4 40 Filake White, 100 box 5 5 Filake White, 100 box 4 40 Filake White, 100 box 5 5 Filake White, 100 box 4 40 Filake White, 100 box 5 5 Filake White, 100 box 4 40 Filake White, 100 box 4 100 Filake White, 100 box 100 Filake White, 100 Filake White, 100 box 100 Filake White, 100 box 100 Filake White, 100 Filake White, 100 box 100
CENING DZ 1 35 n, dz. 1 35 CENING OLANG-SOUTH S CENING OLANG-SCOUTH S CRUBS-POLISHS CRUBS-POLISHS CRUBS-POLISHS	Cocos, 72s, box2 8 Fairbank Tar, 100 bx 4 0 Trilby Soap, 100, 10c, 10 cakes free8 0 Williams Barber Bar, 9s 6 Williams Mug, per doz. 4  V 20 001 40

WASHING POWDERS.
Bon Ami Pd, 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Brillo 8 25
Glimaline, 4 doz. 4 20
Grandma, 100, 5c 4 00
Grandma, 24 Large 3 75
Gold Dust, 100s 4 00
Gold Dust, 12 Large 3 20
Golden Rod, 24 4 25
Jinx, 3 doz. 4 50
Luster Box. 54 3 25
Did Dutch Clean. 4 dz. 3 40
Old Dutch Clean. 4 dz. 2 40
Rinso, 100 oz. 5 78
Tub No More. 100, 16
Oz. 3 85
Bub No More. 18 Læ. 4 00 Rub No More, 100, 10
oz.

Rub No More, 18 Lg. 4 00
Spotless Cleanser, 48,
20 oz.
Sani Flush, 1 doz.
Sapollo, 3 doz.
Soapine, 100, 12 oz. 6 46
Snowboy, 100, 10 oz. 4 90
Snowboy, 24 Large 4 80
Speedee, 3 doz.
Sunbrite, 72 doz.
Wyandotte, 48 475 Whole Spices. Whole Spices.

Allspice, Jamaica ... @24
Cloves, Zanzibar ... @40
Cassia, Canton ... ... @25
Cassia, 5c pkg., doz. @40
Ginger, African ... ... @15
Ginger, Cochin ... ... @30
Mace, Penang ... ... 110
Mixed, No. 1 ... ... ... @24
Mixed, Sc pkgs., doz. @45
Nutmegs, 70@90 ... ... @78
Nutmegs, 105-110 ... ... @70
Pepper, Black ... ... ... ... ... ... @45
Pure Ground in Bulk
Allspice, Jamaica ... ... @18 Seasoning 5 48 - 5 63 - 6.13 - 3 10 tter 4 09
3 utter 4 09
5 15 1b. blks 40
1 Medium, Bbl. 2 47
mseh, 70 lb. farm STARCH mseh, 70 lb. farm

85 Ivory, 24-2 cart 1 85
ed 24-2 cart. \_\_\_ 2 40
ester, 48-1½ cs. 1 70
550 lb. No. 1 med. 50
25 lb. Cloth dairy 40
50 lb. Cloth dairy 76
"C" 100 lb. sack 80 Corn Corn
Kingsford, 40 lbs. ... 11½
Powdered, bags ..... 4 00
Argo, 48, 1 lb. pkgs. 4 05
Cream, 48-1 ..... 4 80
Quaker, 40-1 ..... 07 550 lb. Cloth dalry 76 k "C" 100 lb. sack 80 SOAP Family, 100 box 5 50 ort, 120 box — 4 80 Four Wh. Na. 1008 3 75 to White, 100 box 5 50 ma White Na. 108 4 10 No More White aptha, 100 box 4 40 orthogonal way 100 box 4 40 dule Borax, 100 box 4 40 dule Borax, 100 box 7 55 lb, 100 box — 6 50 y, 100 box — 5 75 Rose, 100 box — 7 85 m Olive, 144 box 11 00 agon — 6 35 armo, 100 box — 4 90 agon — 6 35 armo, 100 box — 4 85 etheart. 100 box — 5 70 mdpa Tar, 50 sm. 2 00 mdpa Tar, 50 sm. 2 0 Gloss
Argo, 48, 1 lb. pkgs. \_\_ 4 05
Argo, 12, 3 lb. pkgs. \_ 2 96
Argo, 8, 5 lb. pkgs. \_ 3 35
Silver Gloss, 48, 1s \_\_ 11½
Elastic, 64 pkgs. \_\_ 5 35
Tiger, 48-1 \_\_ 3 50
Tiger, 50 lbs. \_\_ 06 imt. Maple Flavor.
Orange, No. 1½, 2 dz. 3 00
Orange, No. 5, 1 doz. 4 19
Orange, No. 10 \_\_\_\_\_ 3 99
Maple.
Green Label Karo.
Green Label Karo. Maple and Cane Mayflower, per gal. \_\_ 1 55 PRIDE KANUCK SYRUP



# Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, March 19—In the matter of August Spuguzzo, Bankrupt No. 2861, the funds for the first meeting have been received and such meeting has been called for April 1.

In the matter of Jacob Brontsema,

the funds for the first meeting have been received and such meeting has been called for April 1.

In the matter of Jacob Brontsema, Bankrupt No. 2890, the funds for the first meeting have been received and such meeting has been called for April 1.

March 20. We have to-day received the schedules, order of reference and adjudication in the matter of Albert A. Mouw, Bankrupt No. 2891. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedules show assets of \$12.850, of which \$250 is claimed as exempt, with \$11,500 listed as insurance, with liabilities of \$6.999.99. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called and note of the same made herein... The list of creditors of said bankrupt are as follows:

A. C. Kuyper, Orange City, Iowa \$2,333.33 George T. Hattey, Orange City 4,666.66 March 20. We have to-day received the schedules, order of reference and adjudication in the matter of Ella Mouw, Bankrupt No. 2892. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon and her occupation is that of a laborer. The schedules show assets of \$2,650 with \$250 claimed as exempt, with liabilities of \$6,999.99. \$1,500 is listed as insurance, and included in the assets. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt are as follows:

A. C. Kuyper, Orange City, Iowa \$2,333.33 George T. Hattey, Orange City, Ia. 4,666.66

meeting of creditors will be caused and note of the same made herein. The list of creditors of said bankrupt are as follows:

A. C. Kuyper, Orange City, Iowa \$2,333.33 George T. Hattey, Orange City, Ia. 4,666.66 March 22. On this day was held the first meeting of creditors in the matter of Harry H. Secore, Bankrupt No. 2863. The bankrupt was not present, but represented by Willard McIntyre, attorney, One creditor was present in person. The meeting was adjourned until March 26, to allow the appearance of the bankrupt. On this day also was held the first meeting of creditors in the matter of Glenn Ashley, Bankrupt No. 2872. The bankrupt was present in person and by attorneys Turner & Boyd. No creditors were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case will be closed and returned to the district court as a no-asset case. March 22. On this day was held the first meeting of creditors in the matter of Francis Militibarger, Bankrupt No. 2874. The bankrupt was present in person and by attorney Fred G. Stanley. No creditors were present or represented. No trustee was appointed for the present; the bankrupt was sworn and examined without a reporter. The first meeting of creditors in the matter of Goss Shrader, Bankrupt No. 2869. The bankrupt was present in person and by attorney Howard L. Campbell. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting of creditors in the matter of Goss Shrader, Bankrupt No. 2869. The bankrupt was present in person and by attorney Howard L. Campbell. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting of creditors in the matter of Goss Shrader, Bankrupt No. 2869. The bankrupt was present in person and by attorney Howard L. Campbel

without assets.

On this day also was held the adjourned first meeting of creditors in the matter of Sol Jacobs, Hyman Adelberg and New York Outlet, a copartnership, Bankrupts No. 2852. The bankrupts were each present in person and by attorney Charles H. Kavanagh. The trustee was present in person and by attorneys Hilding, Creditors were present in person or represented. Each of the bankrupts were sworn and examined with a reporter in attendance. The adjourned first meeting then adjourned until April 5.

a reporter in attendance. The adjourned first meeting then adjourned until April 5.

On this day also was held the adjourned examination of the bankrupt in the matter of Louis O. Hartzell, Bankrupt No. 2851. The bankrupt was present in person and by attorney Stuart B. White. The trustee was present in person and by attorney George S. Norcross. The bankrupt was sworn and examined with a reporter. The examination then adjourned without date.

March 23. On this day was held the first meeting of creditors in the matter of Fred J. White, Bankrupt No. 2871. The bankrupt was present in person and by attorney Calvin L. Bancroft. One creditor was present in person One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. The court did not appoint any trustee. The meeting then adjourned without date and the case will be closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Emma Orsinger, Bankrupt No. 2876. The bankrupt was present in person and by

attorneys Corwin & Norcross. Creditors were present in person and represented by Francis L. Williams; Wicks, Fuller & Starr, and G. R. Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Mr. Howard L. Boggs was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

March 23. We have to-day received the schedules, order of reference and adjudication in the matter of Marie E. Cochran, Bankrupt No. 2893. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and her occupation is that of a milliner. The schedules show assets of \$672.45 from which \$357 is claimed as exempt, with liabilities of \$700.43. The first meeting will be called promptly, and note of the same made herein. The list of creditors of said bankrupt are as follows:

Wurzburg & Son, Grand Rapids \_\_\$ 30.59 Campau & Mullally, Muskegon \_\_\_\_\_\_ 17.00 Baker Handicraft Co., Sringfield, Mass. \_\_p\_\_\_\_\_\_ 17.00 Baker Handicraft Co., Sringfield, Mass. \_\_p\_\_\_\_\_\_ 17.00 Chronicle, Muskegon \_\_\_\_\_\_\_ 10.36 DuBois Munn Co., Grand Rapids \_\_\_\_\_ 325.00 Buster Handicraft Studios, Sheboygan, Wis. 10.00 Chronicle, Muskegon \_\_\_\_\_\_\_ 10.36 DuBois Munn Co., Grand Raids 49.52 F. W. James & Co., Toledo \_\_\_\_\_\_ 134.58 Gift Shop Necessities Co., Kansas City, Mo. \_\_\_\_\_\_\_ 6.08 Madison Hat Works, Chicago \_\_\_\_\_\_ 3.00 On this day also was held the first meeting of creditors in the matter of Charles Aretas Plummer, Bankrupt No. 2875. The bankrupt was present in person and by attorneys Adams & Van Horn. Creditors were present by Jackson, Fitzgerald & Dalm. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was elected trusteed and by both and placed at \$1,000. The first meeting then adjourned without date.

On this day also was held the adjourned without date.

On this day also was held the adjourned without date.

On this day also was held the power of Simon De Wi

date.

On this day also was held the special meeting and sale of assets in the matter of Simon De Witt, Bankrupt No. 2823. The bankrupt was not present or represented. The trustee was present in person. Creditors were present in person. Bidders were present in person. The property was sold on final offer to C. W. Moore, for \$870. The sale was confirmed and the meeting adjourned without date.

M. Moore, for \$8.00. The sale was confirmed and the meeting adjourned without date.

March 24. We have to-day received the schedules, order of reference and adjudication in the matter of George W. Mc-Lean. Bankrupt No. 2894. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Cedar Springs, and his occupation is that of a teamster. The schedules show assets of \$250, of which the full interest is claimed as exempt, with liabilities of \$1,492. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt, are as follows:

C. A. Durfee, Belding \_\_\_\_\_\$160.00

C. A. Durfee, Belding	\$160.00
Roy Taylor, Belding	155.00
Ogle Coal Co., Indianapolis	225.00
National Coal Exchange, Chicago_	
Jacob Ash, Cedar Springs	150.00
Nip & Son, Cedar Springs	15.00
John Holland, Cedar Springs	50.00
Hake Bros., Belding	30.00
Smith & Whitney, Belding	15.00
Fred Underwood, Belding	40.00
Earl Cole, Belding	20.00
Charles Murray, Belding	100.00
Fish & Ward, Belding	150.00
Albert Kessler, Belding	25.00
Mr. Castle, Belding	

-		
	F. Bissell Co., Toledo Holleman-DeWeerd Auto Co., Byron Center B. C. State Bank, Byron Center Industrial Bank, Grand Rapids John S. Noel Co., Grand Rapids Table & Ticket Co., Chicago Mich. Accessories Co., Grand Rapids Yellow Baggage Co., Grand Rapids Lacey Co., Grand Rapids Lacey Co., Grand Rapids Herald Pub. Co., Grand Rapids Madison Square Bus. Mer. Ass'n., Grand Rapids Press, Grand Rapids	25.00
	Holleman-DeWeerd Auto Co.,	
	Byron Center	131.00
	B. C. State Bank, Byron Center	250.00
	John S Nool Co Grand Rapids	75.00
	Table & Ticket Co Chicago	33.88
	Mich. Accessories Co., Grand Rapids	268.00
	Yellow Baggage Co., Grand Rapids	5.25
	Lacey Co., Grand Rapids	11.40
	Herald Pub. Co., Grand Rapids	82.60
	Madison Square Bus. Mer. Ass'n.,	5.00
	Proce Crand Panide	45.30
	Tisch Auto Supply Co. Grand Ran.	302.96
	Security Storage Co., Grand Rapids	2.00
	Herpolsheimer Co., Grand Rapids	80.00
	Pope & Heyboer, Grand Rapids	21.90
	Yagers Bootery, Grand Rapids	5.85
	Friedman-Spring Co., Grand Rap.	35.98
	Fashion Leader Grand Rapids	10.00
	Paul Steketee & Sons Grand Ran.	42.71
	H. B. Elhart & Son. Grand Rapids	42.25
	Freyling & Mendels, Grand Rapids	5.50
	DeYoung Bros. Fuel Co., Grand R.	67.50
	Dr. N. S. Vann, Grand Rapids	7.00
	G. R. Dairy Co., Grand Rapids	91.00
	Vanderbesch & MeVoy, Grand R.	11.95
	Press Grand Rapids	4.50
	Gordon E. Hawker, Grand Rapids	53.07
	E. F. Roche Co., Grand Rapids	52.18
	A. to Z. Radiator Co., Grand Rapids	1.50
	G. R. Chronicle, Grand Rapids	16.00
	Madigan Sa Adv Crand Panida	10.00
	Sherwood Hall Co Grand Rapids	9.00
	C. J. Litscher Elec. Co., Grand R. 3.	116.00
	Detroit Elec. Co., Grand Rapids	381.60
	Lake Drive Tire Station, Grand R.	18.30
	Star Pub. Co., Grand Rapids	12.00
	Wm. Heemstra. Grand Rapids	12.50
	B C State Bank Byron Center 1	126 04
	G. R. Sav. Bank, Grand Rapids 25.	000.00
	Herald Pub. Co., Grand Rapids — Madison Square Bus. Mer. Ass'n., Grand Rapids — Press, Grand Rapids — Tisch Auto Supply Co., Grand Rap. Security Storage Co., Grand Rapids Herpolsheimer Co., Grand Rapids Pope & Heyboer, Grand Rapids — Friedman-Spring Co., Grand Rapids — Faul Steketee & Sons, Grand Rapids — Faul Steketee & Sons, Grand Rapids — Freyling & Mendels, Grand Rapids Freyling & Mendels, Grand Rapids Freyling & Mendels, Grand Rapids — For N. S. Vann, Grand Rapids — G. R. Dairy Co., Grand Rapids — G. R. Co., Grand Rapids — G. R. Co., Grand Rapids — G. F. Roche Co., Grand Rapids — G. F. Chroniele, Grand Rapids — Radio Dealer Pub. Co., New York Madison Sq. Adv., Grand Rapids — Sherwood Hall Co., Grand Rapids — Sherwood Hall Co., Grand Rapids — Lake Drive Tire Station, Grand R. 3, Detroit Elec. Co., Grand Rapids — M. W. Baloyan, Grand Rapids — M. W. Baloyan, Grand Rapids — B. C. State Bank, Byron Center 1, G. R. Sav. Bank, Grand Rapids — B. C. State Bank, Grand Rapids — M. W. Baloyan, Grand Rapids — Hutter of Hen  Hutter of Hen	reived
	the schedules, order of reference an	d ad-
	judication in the matter of Henr	y H.
	Bancroft, Bankrupt No. 2896. The	bank-
	rupt is a resident of Osceola Town	nship,
	The schedules show assets of \$1	borer.
	which the full interest is claime	ed as
	exempt, with liabilities of \$2,751.33.	The
	court has written for funds, and	upon
	receipt of the same, the first me	eeting
	of creditors will be called, and note of	of the
	of said bankrupt are as follows:	aitors
	City State Bank Lowell \$	175 90
	First Nat. Bank. Reed City	165 34
	Sandber & Allison, Evart	43.00
	William Shore, Evart	8.50
	Bank of Silverwood, Silverwood	12.75
	Carl Hunt, Farmington	136.00
	Davey & Co Evert	469.65
	W. M. Bigler, Cadillac	55.00
	W. E. Demming, Evart	25.50
	James H. Shelby, Muskegon	42.00
	Hersey Banking Co., Hersey	42.00
	Cooperative Form Production	42.00
	of said bankrupt are as follows: City State Bank, Lowell First Nat. Bank, Reed City Sandber & Allison, Evart William Shore, Evart Bank of Silverwood, Silverwood Carl Hunt, Farmington Lewis G. Hammond, Evart Davey & Co., Evart W. M. Bigler, Cadillac W. E. Demming, Evart James H. Shelby, Muskegon Hersey Banking Co., Hersey Dr. E. D. Rice, Flint Cooperative Farm Production Co., Evart	107.00
	Dr. C. A. Lewis, Evart	197.00
	James Maddern, Evart	1.65 2.65
	John Marcenkewciz, Evart	3.70

	O
)	George Mckinstry, Evart 30.00
	H. C. Connors, Evart 3.60
1	Stocay Mansfield Evert 1975
	George McKinstry, Evart         30.00           H. C. Connors, Evart         3.60           Stacey Mansfield, Evart         12.75           Farm Bureau, Reed City         20.00           D. H. Bancroft, Evart         267.00           J. H. Cline, Evart         275.00           H. A. McLachlan, Evart         5.00           Rowell Harness Shop, Evart         6.75           Dr. Conover, Evart         14.50
)	Farm Bureau, Reed City 20.00
)	D H Bancroft Evart 267 00
	I II Cline Event
,	J. H. Cline, Evart 215.00
3	H. A. McLachlan, Evart 5.00
	Powell Harness Shop Evert 67.
	Rowell Harness Shop, Evart 6.75 Dr. Conover, Evart 14.50
	Dr. Conover, Evart 14.50
1	M. P. Schermerhorn, Rochester 27.75
	Lawis C Hammon Front 227.04
,	Lewis G. Hammon, Evart 321.94
	Wm. Rogers, Evart 291.50
	March 94 We have to-day received
,	March 21. We have to-day received
)	the schedules, order of reference and ad-
	indication in the matter of Earl J De-
	Mink Dankmint No. 9907 The metter
,	Mink, Bankrupt No. 2001. The matter
)	has been referred to Charles B. Blair as
	referee in hankruntey The hankrunt is
	referee in bankruptcy. The bankrupt is
	a resident of Kalamazoo, and his occupa-
2	tion is that of a laborer. The schedules
	above agasta of \$20 with lightlitian of
	snow assets of \$50 with nabilities of
)	\$1,124.89. The court has written for
	funds and upon receipt of the same the
	runds, and upon receipt of the same, the
	first meeting of creditors will be called.
	and note of the same made herein The
	list of anoditons of anid bentament. The
	list of creditors of said bankrupt are as
)	Rowell Harness Shop, Evart 6.75 Dr. Conover, Evart 14.50 M. P. Schermerhorn, Rochester 27.75 Lewis G. Hammon, Evart 291.50 March 24. We have to-day received the schedules, order of reference and adjudication, in the matter of Earl J. De-Mink, Bankrupt No. 2897. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$30 with llabilities of \$1,124.89. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:
	Frederick Chillito Kalamaraa
	Frederick Sillinto, Kalamazoo 50.00
1	Ward E. Collins, Kalamazoo 9.00
	S W DuMeuchel Kalamazoo 12.00
	Alford D. Hammer Halamazou 15.00
	follows: Frederick Shillito, Kalamazoo
	Donald C. Rockwell, Kalamazoo 16 00
	Sharman Crogg Kalamagaa 200
	Sherman Gregg, Kalamazoo 8.00
	Amos S. Young, Kalamazoo 8.00
	Edward H. Hobbs Galesburg 38 00
	James Wm Damakas Kalamasas Cod
	James wm. Barnebee, Kalamazoo 6.00
	William S. Tompkinson, Kalamazoo 17.50
	Borgess Hospital Kalamazoo 158 0c
	Dorgess Hospital, Malamazoo 130.30
	Charles W. Van Tassell, Kalamazoo 18.00
	Richards Credit Clothing Co.o. Kala-
	m9700
	mazoo 65.00
	Al. E. Weils, Kalamazoo 19.60
	Al. E. Weils, Kalamazoo 19.60 Cornelius De Mink Kalamazoo 27.00
	Al. E. Weils, Kalamazoo 19.60 Cornelius De Mink, Kalamazoo 27.00
	Mazoo 65.00  Al. E. Weils, Kalamazoo 19.60  Cornelius De Mink, Kalamazoo 27.00  Jewett E. Pease, Kalamazoo 2.98
	Al. E. Weils, Kalamazoo 19,60 Cornelius De Mink, Kalamazoo 27,00 Jewett E. Pease, Kalamazoo 2,98 Josh Van Avery, Kalamazoo 10,00
	Mal. E. Weils, Kalamazoo   19.60
	Mal. E. Weils, Kalamazoo
	Mal. E. Weils, Kalamazoo   19.60
	Al. E. Weils, Kalamazoo
	Mal. E. Weils, Kalamazoo   19.60
	Mal. E. Weils, Kalamazoo   19.60
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20
	Al. E. Weils, Kalamazoo 19,60 Cornelius De Mink, Kalamazoo 27,00 Jewett E. Pease, Kalamazoo 22,98 Josh Van Avery, Kalamazoo 10,00 Lloyd LePert, Kalamazoo 289,25 Florence Perry, Kalamazoo 289,25 Florence Perry, Kalamazoo 124,00 Charles L. Perry, Kalamazoo 107,20 Rush McMair, Kalamazoo 15,00 Julian Goldman Store, Inc., Kalamazoo 25,00 March 24. We have to-day received the schedule, order of reference and adjudication in the matter of Cornelius Schriver, Bankrupt No. 2899. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankupt is a resident of Grand Rapids, and his occupation is that of a furniture trimmer. The schedules of \$5,390. The court has written for funds, and upon receipt of the same the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said lankrupt are as follows: Kent State Bank, Grand Rapids 5590,00 March 26. On this day was held the first meeting of creditors in the matter.
	Al. E. Weils, Kalamazoo 19,60 Cornelius De Mink, Kalamazoo 27,00 Jewett E. Pease, Kalamazoo 22,98 Josh Van Avery, Kalamazoo 10,00 Lloyd LePert, Kalamazoo 289,25 Florence Perry, Kalamazoo 289,25 Florence Perry, Kalamazoo 124,00 Charles L. Perry, Kalamazoo 107,20 Rush McMair, Kalamazoo 15,00 Julian Goldman Store, Inc., Kalamazoo 25,00 March 24. We have to-day received the schedule, order of reference and adjudication in the matter of Cornelius Schriver, Bankrupt No. 2899. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankupt is a resident of Grand Rapids, and his occupation is that of a furniture trimmer. The schedules of \$5,390. The court has written for funds, and upon receipt of the same the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said lankrupt are as follows: Kent State Bank, Grand Rapids 5590,00 March 26. On this day was held the first meeting of creditors in the matter.
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	Al. E. Weils, Kalamazoo       19.60         Cornelius De Mink, Kalamazoo       27.00         Jewett E. Pease, Kalamazoo       2.98         Josh Van Avery, Kalamazoo       83.00         Lloyd LePert, Kalamazoo       83.00         Lena De Mink, Kalamazoo       289.25         Florence Perry, Kalamazoo       124.00         Charles L. Perry, Kalamazoo       107.20

Will Make A Good Merchant RICH

> One of the most famous summer resort towns in Michigan is "in" for a big growth the coming year, due to the introduction of new industries and the expansion of those already in successful

There is a well equipped and long established grocery and meat business in that city which can be purchased right. It will make a good merchant rich in ten years. It enjoys the largest patronage of any food emporium in the town and the volume can still further be expanded by diligent

For particulars, address No. 1000, care Michigan Tradesman.

and examined without a reporter. No trustee was appointed. The meeting then adjourned without date and the case has been closed and returned to the district court as a no-asset case.

March 24. (Delayed). On this day was held the final meeting of creditors in the matter of Counsel G. Wilson, doing business as Wilson Shoe Co., Bankrupt No. 2765. The bankrupt was not present or represented. The trustee was present in person. Claims were proved and allowed. The trustee's final report and account was considered and approved. An order was made for the payment of the remainder of the expenses of administration and for the declaration of a supplemental first dividend of 5 per cent. on new claims proved and the declaration of a final dividend of 12.9 per cent. on all claims proved and allowed. No objections were made to discharge. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

March 26. In the matter of Sol Jacobs,

returned to the district court in due course.

March 26. In the matter of Sol Jacobs, Hyman Adelberg and New York Outlet, Bankrupt No. 2852, the claims proved have been allowed and a first dividend to creditors of 5 per cent. has been declared and ordered paid.

March 25. We have to-day received the order of reference and adjudication in the matter of Joseph P. Costello, Bankrupt No. 2870. The bankrupt is a resident of Benton Harbor, and his occupation is that of a merchant. This is an involuntary case, and the schedules have been ordered filed, and upon receipt of the same the list of creditors will be placed herein, and the first meeting will be called, and note of the same made herein.

be called, and note of the same made herein.

March 29. We have to-day received the schedules, order of reference and adjudication in the matter of Peter Nordby, Bankrupt No. 2900. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a furniture worker. The schedules show assets of \$465 of which \$190 is claimed as exempt, with liabilities of \$5.747.75. The court has written for funds, and upon receipt of the same the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt are as follows:

Nellie B. Gilmour, St. John, New

Stol Creations of sand balantape and solidiows:

Nellie B. Gilmour, St. John, New Brunswick, Canada, Moncton, New Brunswick G. Marie T. St. Mrs. Palmar Goddard, St John, New Brunswick Strunswick G. Marren Titus, Bloomfield, New Brunswick G. B. Wetmore, Moncton, N. B. Dr. Huges, Moncton, New Bruns. Price Brothers, Moncton, New Bruns. Price Brothers, Moncton, New B. R. Mitton, Moncton, New Bruns. Fairweather Limited, Susix, N.B. Richton, Moncton, New B. 150.00

R. Mitton, Moncton, New Bruns. Fairweather Limited, Susix, N.B. 150.00

In the matter of Stephen A. Eddy,

In the matter of Stephen A. Eddy Bankrupt No. 2877, the funds for the first meeting have been received and such meeting has been called for April 2

In the matter of Marie C. Cochran, Bankrupt No. 2893, the funds for the first meeting have been received and such meeting has been called for April 12.

irst meeting have been received and such meeting has been called for April 12. In the matter of Marie C. Cochran, Bankrupt No. 2893, the funds for the irst meeting have been received and such meeting has been called for April 12. In the matter of Henry H. Bancroft, Bankrupt No. 2896, the funds for the first meeting have been received and such meeting has been called for April 12.

March 29. On this day was held the final meeting of creditors in the matter of Cedar Springs Co-operative Co., Bankrupt No. 2554. The trustee was present in person. No creditors were present or represented. The bankrupt corporation was not present or represented. The brankrupt corporation was not present or represented. The panding allowed and allowed. Bills were approved and ordered paid and a first and final dividend to general creditors ordered paid. The amount of dividend is not available at this time, but upon computation of the same the amount will be given here.

On this day also was held the final meeting of creditors in the matter of

tation of the same the amount will be given here.

On this day also was held the final meeting of creditors in the matter of Samuel M. Gerber, Bankrupt No. 2639. The bankrupt was not present or represented. The trustee was not present. No creditors were present or represented. The attorneys for the trustee were present. Claims were proved and allowed. Administration expenses were ordered paid, and a first and final dividend ordered paid. The amount of the dividend is not computed at this time, and upon the same will be given here.

March 30. On this day was held the first meeting of creditors in the matter of Ross C. Harger, Bankrupt No. 2884. The bankrupt was present in person and by attorney Robert S. Tubbs. Charles H. Lillie was present for creditors. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge was named trustee and his bond placed at \$100. The first meeting then adjourned without date.

#### Young Merchants, Looking Forward Will Succeed As Retailers.

(Continued from page 11)

goods with descriptions and prices. Mind, I do not say "special" prices. Please don't get me wrong on that point.

But now I am through. I do not want in any way to interfere with the free, untrammeled development of this boy's individuality. Our school system, with its set rules-for writing, for example-cramps the style of children until much individuality is crushed out of them. When any of it survives to blossom in maturity, I want to keep hands off.

And you will see that I am correct in this if you will note that this boy has the answer. He is succeeding now. His business is growing and he realizes that he is now on the right track. So, I say, go to it. I am willing to throw out a hint here and there, but I want to go no further. But I want to have him write to me any old time, just the

Advertising has hit grocers in various parts lately. This is mainly the result of chain competition. It will be well if it develops into sustained, wellplanned campaigns which carry the message of full service charged for at the correct rate, no more, no less. But the first reaction is generally bad. witness New Orleans, where grocers have gone into a co-operative campaign which sets forth just one thing: That old line grocers' prices are as low as or lower than chains.

This first New Orleans advertisement is worth noting from one standpoint. Its headlines read: "You can fool some of the people some of the time—you can't fool all the people all the time." It will be worth a lot to New Orleans grocers to take that message to heart. For the chains have not been built and do not now endure by reason of fooling anybody.

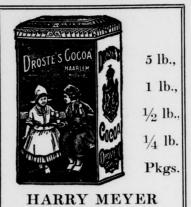
Chain grocery organizations grow and endure because they are logically planned on well-defined lines, rigidly adhered to and observed. Chain service is built to go to certain lengths. It goes that far. It charges accordingly. Never for a minute does it attempt to go further. That is how and why it

Let service groceres learn the factors of their own business as well. Let them fix their margins in strict accordance therewith-not more and not less. Then they will be in position to advertise what they have and be successful, both in advertising and in sales. And such course must be taken. There is no other way. For present conditions and the logical developments therefrom are here to stay.

Paul Findlay.

There are plenty of people who have not the money of the millionaire class but who have their brains or better, and such people appreciate the best advertising you can do.

If you get into such financial condition as to need money and need it quickly, don't be afraid to use sensational advertising and merchandising methods to raise the wind.



Distributor 816-20 Logan St. Grand Rapids, Michigan

> FIRE AND BURGLAR **PROOF**

# SAFES

Grand Rapids Safe Co.

Tradesman Building



BUILDING

(of Chicago)

First Mortgage Leasehold Gold Bonds, Due March 1, 1946, at par and Interest to Yield

6.50%

Security is a first closed mortgage on the Tower Building at the northwest corner of Michigan Ave. and Madison St., Chicago, appraised in ecess of \$3,300,000 exclusive of leasehold. Net annual income, based on existing leases, is more than twice annual interest requirements on this loan. Sinking fund will retire entire issue on or before maturity.

# A.E.Kusterer & Co.

INVESTMENT BANKERS AND BROKERS

MICHIGAN TRUST BUILDING CITIZENS 4267

# **Business Wants Department**

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

I HAVE a client who will buy theatre in Detroit or suburb. Give full particu-lars as to location, terms, lease or pur-chase and equipment. Write to N. N. Bernstein, 1234 S. W. 5th Street, Miani, Florida.

For SALE—THE MAIN STORE in a good farming town. Sales 1924, \$49,00; 1925; \$69,000. Net profit about 7 percent. Stock and fixtures will inventory about \$10,000. Will reduce if desired. Building \$7,000. No stock buyers need answer. Address No. 206, c/o Michigan Tradesman.

Wanted—A good grocery and market in city or good country town or general store in country. Address No. 207, c/o Michigan Tradesman. 207

For Sale—General store, also house and lot. In farming community. Reason for selling, other interests. Bargain if taken at once. Address Box 23, Winegar, Mich. 202

For Sale—Grocery, cream station, egg and poultry business, doing \$3,300 to \$3,-600 business per month. Stock and fix-tures at invoice. Reason for selling, have other business. Address No. 203, c/o Michigan Tradesman.

## CASH FOR YOUR STORE

For quick transaction, phone, wire or vrite me if you want to sell your stock of clothing, shoes, furnishings.

J. D. KELLER, Saginaw, W. S., Mich.

Phone Stewart 1145J.

For Sale—Grocery stock and fixtures. Cash sales last year \$38,558. Have other interests, so must sell. Address No. 195, c/o Michigan Tradesman. 195

CASH For Your Merchandise!
Will buy your entire stock or part of
stock of shoes. dry goods, clothing, furnishngs, bazaar novelties, furniture, etc.
LOUIS LEVINSOHN. Saginaw. Mich

INVESTORS—If interested in a speculative security guaranteed against loss of amount invested, write M. L. Smith, Hope, New Mexico.

Hope, New Mexico.

FOR SALE—Small department store in thrifty manufacturing city of 3,500. Good farming country. Doing a paying business, all strictly cash. Best corner in city, cheap rent. Stock \$5,000 to \$8,000, to suit buyer. Right party can buy on part terms. Good reason for selling. Will bear investigation. A fine opportunity. Address No. 189, c/o Michigan Tradesman.

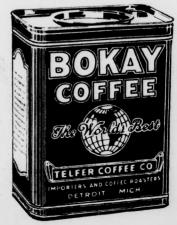
## ARE YOU SELLING OUT?

Will pay highest amount in Cash for your entire or part of stock and fixtures of any description. Call or write Jack Kosofsky, 1235 W. Euclid Ave., Northway 5695, Detroit, Mich.

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

Bell Phone 596 City. Phone 61366 JOHN L. LYNCH SALES CO. SPECIAL SALE EXPERTS Expert Advertising
Expert Merchandising 209-/10-211 Murray Bldg.
GRAND RAPIDS. MICHIGAN

# DELICIOUS



### MEN OF MARK.

#### L. V. Caukin, Vice-President Old National Bank.

A successful banker may be brilliant, resourceful and many sided, but unless he enjoys the complete confidence of the community in which he lives and does business, he does not qualify as a man who can always be depended on to do the right thing at the right time. It is not necessary that he should dazzle people by the rapid accumulation of a private fortune. It is not essential that he be regarded as a wizard in leading his friends into the by-paths of successful investments. It is not requisite for him to indulge in huge exploitations on his own account or in behalf of his associates. All he needs to render his life truly successful is the complete confidence of the community. That is all the passport he requires to establish himself in the minds of his customers and friends as a safe and dependable man to do business with.

Levant Z. Caukin was born on a farm in Oakfield township, Kent county, being the seventh in a family of eight children. His father, Volney W. Caukin. was the third white settler in Grattan township, where he originally settled in 1844. He was a man of strong parts and was highly respected by all who knew him. He held many township offices and represented his district in the Legislature.

When Levant was two years old the family removed to a farm in Grattan township. When he was six years old his parents removed to a farm two miles North of Sparta, where Mr. Caukin remained until he was 20 years old. His education up to this time was wholly confined to the district school, which was exceptionally efficient for a country school. The next two winters he taught district school, receiving high praise for his discipline and thoroughness. The next four years were spent in the bank of A. B. Cheney, at Sparta, where he learned the rudiments of the business and qualified himself as an all round country banker. The next two years he pursued the literary course at Ann Arbor, when he returned to Sparta and put in another year in the Cheney bank. He then entered the law department of the University, graduating therefrom in 1891. He decided to locate in Grand Rapids and formed a copartnership with a local attorney. In the meantime William H. Anderson had taken the management of the Fourth National Bank and tendered Mr. Caukin the position of Receiving Teller. He entered upon the duties of that position Jan. 8, 1892, and devoted all his time and effort to that institution for the next thirty-four years. He was soon promoted to the position of Auditor, then Assistant Cashier and finally Cashier. In 1917 he was elected Vice-President of the Bank. On the retirement of John W. Blodgett as director to accept a directorship in the Federal Reserve Bank of Chicago, Mr. Caukin was elected to fill the vacancy. He served the Grand Rapids Clearing House as President during 1922-23.

On the absorption of the Fourth National Bank by the Grand Rapids National Bank President Hollister immediately tendered him a position in the Old National Bank and his election as Vice-President followed as soon as the directors could be convened.

Mr. Caukin was married June 30, 1892, to Miss Fannie Daniels, who was a native of Lowell, but who had taught school in Sparta and Grand Rapids. They have had two children -Howard, 31, and Park H., 28. The former is married and has two children. He is a 32d degree Mason and is a member of the firm of Chown & Caukin, who conduct a dental laboratory and supply house. The younger son is storekeeper for one of the large hotels in Jacksonville, Florida. The noteworthy contributions to the cause is a pamphlet entitled "An Answer to the Ford Money Plan", which he wrote and published in 1922.

Mr. Caukin has made his way through force of character and applied energy and he is responsible, in no small degree, for much of the foundation work which lies beneath the present superstructure of the city's prosperity. Such men as Mr. Caukin should never be permitted to pass from the sphere of earthly action without due attention being called to the debt the business element of the community owes him.

#### Uncle Sam as a Shield For Dead Beats

Walkerville, March 20—Is there any way to effect collection from one who secured goods while teaching school, relation to the collection of a merchan-dise account from a Guard at Fort Leavenworth

I have spent considerable time in an attempt to answer your friend's en-quiry as to whether any other than the ordinary suit could be brought against this debtor, but have been entirely un-able to find any authority which justifies any other procedure than the ordinary suit.

Under the laws of this country no man who is enlisted in the military service may be garnisheed nor may any funds in the hands of the United States be attached or otherwise en-cumbered at the instance of a creditor

of such public servant.

I gather that the reason for this is a public one and is based upon the right of the Government to proceed about its affairs unembarrassed by

such actions.
At your request, I am returning the letter written to you by Mr. Bunting.
Howard A. Ellis.
Assistant U. S. Attorney.

Beware of This Cheap Thief.

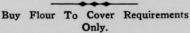
Monroe, March 30—Monroe Credit
Rating Bureau, through its manager,
Miss Pauline Boldt, is sending out a
warning to members of the bureau in
reference to a party going by the name
of H. P. Nesbit, who has in several
instances attempted to obtain money
under false pretense. under false pretense.

According to Miss Boldt, Nesbit goes into stores and tells merchantsthat his automobile has broken down that his automobile has broken down in the country, a wife and child are waiting for him at a farm house and asks for a loan of \$5 or \$10 until he can receive money by telegraph. Miss Boldt stated that this man claims his father, Chas. Nesbit, is secretary of the Grand Lodge of Elks of Virgina, and

other instances give him as secretary of the Elks Lodge of Bisbee, Arizona.

After getting the \$5 or \$10 from a merchant he wires for \$75 payable to the merchant, he in return to deduct the money loaned. The telegram is returned unclaimed. Miss Boldt says.

Word has been received here by the police from cities where it is said that height, of dark complexion, wearing gray tweed top coat and cap, and is very neat appearing.



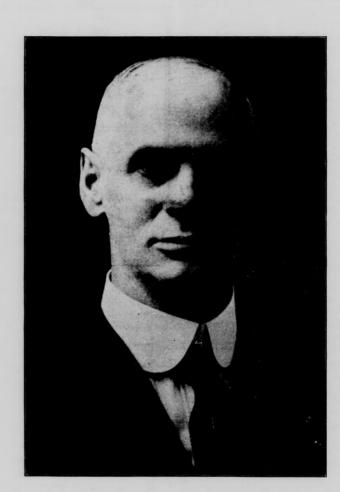
Written for the Tradesman

The price of wheat has been an upand-down affair during the last week or ten days, with fluctuations covering a very narrow range. Conditions of the growing winter wheat crop is excellent, with plenty of moisture and ample protection from freezing and thawing weather.

Present values seem to be warranted for the time being, but, of course, this is the period of crop reports and crop scares and unfavorable reports will tend, of course, to advance prices, while favorable ones will have the opposite effect. The trade have no reason, we believe, to change from their policy of buying both flour and wheat to cover requirements rather than for speculative purposes.

Lloyd E. Smith.

Detroit-The Clark & Jones Manufacturing Co., 128 Woodward avenue, has been incorporated to manufacture and sell lubricating devices, with an authorized capital stock of \$25,000 preferred and 2,500 shares at \$5 per share, of which amount \$5,000 and 2,500 shares has been subscribed, \$1,-000 paid in in cash and \$12,500 in property.



family reside in the Welch apartments, 110 Fitzhugh avenue.

Mr. Caukin owns up to no hobby. He joined Grand River Lodge, No. 34, many years ago, and is a 32d degree Mason. He has been a member of Park Congregational church many years and has been President of the Board of Trustees. He is now serving as Senior Deacon. He attributes his success to steady plugging and persistency. His private life is unspotted and unselfish and his domestic relations are ideal.

Mr. Caukin has always been a careful student of banking and finance and has contributed to a great extent to a more complete understanding of the banking business by his numerous papers and addresses. Among his most

then before paying for same enlisted in the United States service as guard at Fort Leavenworth?

Have sent him notice by registered mail and also had local attorney write him, but without results, or even an

Would like to have same in hands of some one who would push to collection and make it cost him more if he would not settle. Have been informed that he bragged about being where he could not be touched.

Have a few other minor accounts I would place for collection also, if you would tell me of some one reliable.

E. L. Bunting.

The Tradesman naturally referred

this enquiry to the United States District Attorney, who handed it to his Assistant for investigation and report. The following is the result:

Grand Rapids, March 30—Sometime ago you handed me a letter from E. L. Bunting, who had written you in