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MICHIGAN TRADESMAN

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Forty-third Year

GRAND RAPIDS, WEDNESDAY, JULY 14, 1926

Number 2234

JUL 19 1926

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The Mother

She never touched with skillful brush, the canvas,
And left a picture that the world might praise,
Or with inspired fingers on the key board,
Sent down an echo through the length of days;
But once with eyes tear-stained, yet looking upward,
With smiling lips she passed beneath the rod,
Descending almost to the vale of shadows
To bring a little new-born soul from God.

She never sang a song of joy or sadness,
In clear, sweet tones to make us smile or weep;
Her voice, too weak to win the world's approval,
Was only good to hush a babe to sleep.
She never penned a book whose glowing pages,
Might lift us up and help us in the fight,
But day by day she sought with loving patience,
To guide two little stumbling feet aright.

And yet, mayhap, when at the gate of heaven
She paused, God looked at her, and smiled.
With hand outstretched, His kind voice spoke a welcome
To her, the Mother of a little child.

Mabel Stevens Freer.



Parowax = *for the canning season*

The canning season has started, and there will be an immediate increase in the demand for Parowax. If you have not already ordered your supply, do so now, so that you will be ready to meet the demand.

Every year there is a large increase in the demand for Parowax for the sealing of jams, jellies and preserves. Housewives have learned that preserves which are sealed with Parowax never ferment or mold. Parowax

seals the fruit flavor in, and keeps the molds and ferments out.

Parowax is also used in the laundry as an aid to soap. A quarter of a cake of Parowax, shaved into the boiler with the usual amount of soap, loosens the dirt in the clothes and saves rubbing.

Parowax will pay you a good profit. Display it on your counter, so the housewives will know that you handle it.

Standard Oil Company
[Indiana]

MICHIGAN TRADESMAN

Forty-third Year

GRAND RAPIDS, WEDNESDAY, JULY 14, 1926

Number 2234

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.

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in advance.

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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.

CANNED AND DRIED FOODS.

The markets under this heading are not like a moving picture firm which shows monotonous repetition without change wherever shown and the same to-day as at any other time. No two years are exactly alike in growing, packing, selling or distributing conditions. No one can tell when the reel starts to unfold a new picture in the canned food, dried fruit or nut markets what the ending will be and it is rash to conclude that because a year ago certain things happened and caused logical effects that the same thing will be repeated. The contrary is more apt to be true, especially if the picture did not have a happy ending; for then united effort will be made to avoid the unpleasantness of the past performance.

The markets are vastly different from what they were a year ago. Sentiment, to begin with the most elusive of trade factors is directly opposite to that displayed in 1925. Then there was heavy future buying in many or most packs; now there has been conservative covering of many items and almost total neglect of others. New pack merchandise is coming on a bare market than in many years. Retailers and wholesalers in all domestic markets have bare shelves and it will take a large block of food to restore stocks to normal. If this buying is supplemented by an accumulation for later needs a vital part of the 1926 production will soon pass out of first hands. Packers themselves broke the market last season when they unloaded stocks in competition with their distributing outlets.

Foreign markets are an important factor. They too have liquidated former holdings and are ready to buy domestic foods if the price is within reason. As there has been no heavy buying from abroad so far this season, the export outlets are yet to be felt and they are still to be reckoned with

in the distribution of stocks now in sight.

The two most vital factors in considering new pack foods are prices and production. The buyer has taken the unique position of demanding low prices on 1926 merchandise and a smaller production than last year. Low prices do not mate with small packs, but the former are a result of the latter and this year everything seems to conspire toward a reduced production of staple foods. Reduced acreages were the first step toward a controlled production. The season in many important canning areas has been backward. Crops got a bad start and are late. Freaky weather has occurred to such an extent that even with ideal conditions from now to the end of canning, packers will not be able to approach their last season's outputs. The smaller packers who usually swell canned food production by contributing unknown brands of irregular quality will not be as much of a factor as usual this year. Their packs and their irritating competition will not be keenly felt. Fewer producers, smaller packs and an open field for marketing among the distributors who are unprotected on futures, gives the canner an opportunity to liquidate which he has not had for some time.

LOWERED TEXTILE VALUES.

Declines in the value of commodities were to be expected as conditions began to be more nearly normal among the civilized nations. Nowhere, however, have these declines been as marked as in the raw materials of the textiles. To go back no further than a year, it will be found that all of them are very much lower in price. Cotton is a striking instance in point, as the quotations show from day to day. Wool is in little better position, showing an average decline for the good sorts of nearly, if not quite, 50 cents per pound. Flax is likewise lower and so, too, are jute and silk, despite the recent attempts at pegging up the prices of the latter. It has even been found advisable to make a very material reduction in the price of rayon. The newest of the fibers to come into general use and which has, by no means, yet come to the limit of its possibilities. In trying to account for the price declines the usual reasons advanced are overproduction or underconsumption, which are virtually interchangeable terms. In the long run prices are regulated by the law of supply and demand. Both are somewhat indeterminate in the cases of the raw materials under discussion. It was to guard against contingencies that so large an acreage of cotton was planted this year, and the same holds true as to jute. The flocks of sheep from which the wool is taken can not be

automatically increased or decreased from year to year. Silk production can be a little better regulated, and so, perhaps, can flax, but the raisers of both are always hoping for better markets and are willing to take a chance. Demand is dependent on a number of conditions, the most potent of which is doubtless the purchasing power of people. Excepting in this country, that power has been very much curtailed, and until this condition is remedied no very marked change toward a larger consumption of textiles is to be expected.

WOOLS AND WOOLENS.

Wool markets are not displaying much activity for the time being. The large public sale began last Tuesday. Not so much interest in advance was manifested as has been the case hitherto, because little change in price levels is expected to show this time. It is wholly a question of how much of the offerings will be taken at the upset prices already fixed for them. In this country a number of stocks have been sent on from the West on memorandum. The mills continue to buy slowly and are looking for concessions. Imports of wool are getting smaller. In the week 3,000,000 pounds, grease equivalent. The goods' market commanded a good deal of attention during the past week because of the early opening of certain spring lines by the American Woolen Company. Not only was this a few weeks ahead of the usual time, but the reductions, which averaged about 10 per cent., were rather more drastic than expected. The move was interpreted as an effort on the part of the big company to secure volume business early in order to keep its mills busy and also to make it harder for competitors to meet the terms. Buyers will also be able to get the fabrics for fall at the reduced prices. Fancy worsteds will not be shown by the company until about the end of the month. The women's wear fabrics are dragging for the present because of the prevalence of the strike in the garment industry, although one concern had an informal opening of certain weaves during the week.

EXPECT CONSUMER DEMAND.

In accordance with precedent, the stage has been set for the mercantile buying that is expected to last for four or five weeks to come. In the primary markets the buying is expected to be of a rather leisurely character until the great body of jobbers go to market next month. By that time there is expected to be a more general stability in prices and a better understanding of the probable consumer demand. Meanwhile, retailers are looking after their initial purchases of dresses and other feminine garb for

the fall season. General conditions are now pretty well defined, so far as concerns the principal grain crops, the yields of which will be such as to assure ample buying power in the agricultural sections. Industrial activity is also keeping at a good pace in most directions. Lowered prices for merchandise are expected to prove a lure to the store buyers. Reductions, however, do not always prove the stimulus they are expected to be, because when they come they are frequently regarded by buyers as the forerunners of still further declines to come. This is why purchasing is usually brisker on an advancing market. Still, goods are needed to enable business to be done and the retailers are reported as having only meager stocks on hand. So, a certain amount of buying will be absolutely necessary. Some of it will doubtless be delayed as long as possible, but it will come in time to meet the expected consumer demand.

The tin can camper, as distinct from the motor tourist, is a comparatively new phenomenon in American life. People who have their car, their family and camping equipment, and range out over the roads for a trip lasting a week end, a month, a season or a year are now numbered by the hundred thousand. It is a fine idea, but strong prejudice against this class of nomads appears to be gathering force in every community afflicted with these parasites. Why? Because the hordes of campers tend to turn a sylvan retreat into a crowded city playground. They are filthy and untidy, they are careless of the property of country residents, they are often rough and noisy. An adjustment will have to be found. Agencies already forming are trying to instill into them consideration for the rights of others and for the preservation of natural beauties. Motor campers will undoubtedly continue to motor-camp. Like other features of community life, they must be controlled for the common good.

Any subject that is not in the curriculum of a summer school will doubtless be promptly put there if the omission is called to the attention of the authorities. We have come a long way from the time when summer courses were offered chiefly for the benefit of lame ducks. A lame duck would have to do some fast waddling nowadays to keep up. Vassar opens a School of Euthenics and one of the first applicants is a 75-year-old grandmother, who does not consider herself too old or experienced to learn something about family problems. If anything can prove a people's faith in education, it is the practice of going to school in the summer.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Hersey, July 13—Your article in the June 9 issue of the Tradesman regarding Charles H. Kinsey, of Caledonia, and the Boys Specialty Clothing Co., of Long Branch, N. J., reminds me of A. J. Coats & Son, of East Orange, N. J. This concern sends out a bundle of needles, followed by a statement for \$7.50. I returned their package a year or more ago, but when I received a second parcel last winter I laid it away and decided to let the sneaks alone until they paid me for my trouble. After receiving several statements I wrote and told them to send me 50 cents in stamps to pay for the trouble of taking it to postoffice and mailing, and I would return their package. Next came a letter from a collecting agency at East Orange, demanding payment; then another informing me that suit would be started on a certain date. I then wrote them and told them the offer I made Coats & Son and said the offer still held good or they could send a man and get their package. By return mail I received my 50 cents, with instructions to mail the package to their clients. I don't expect to ever receive another package from these snides.

W. F. Sprague.

There used to be a book which had a wide sale among farmers entitled Every Man His Own Lawyer. Nowadays this condition is duplicated in the case of the sharks who send out goods unordered, who maintain their own collection agencies under assumed names. Mr. Sprague did exactly right. No man or merchant who is favored by these crooks should do otherwise.

Lakeview, July 13—About two weeks ago I received a box of knit ties, also 2½¢ return postage. To-day I received a letter asking me to remit \$1.50 or return the ties. Would you advise me to return the ties or let them call for them?

F. L. Stebbins.

Our advice is the same as in all similar cases—throw the ties in a drawer or turn them over to any one who is loaded with proper credentials.

Bay City, July 8—This week we received a package by parcel post, addressed to the Grocers & Meat Dealers' Association, with a C. O. D. charge of \$3.27, from the Michigan Fruit Punch Co., of Grand Rapids. The package I refused, as we did not authorize shipment, and did not know the contents of package or never even heard of this concern. They may be all right, but the least they could have done was to send a letter advising us of shipment. I would like to have you investigate this and advise me as early as possible as to who these people are.

F. H. Kuhlrow.

Pres. Grocers and Meat Dealers' Ass'n.

Every effort has been made to locate the Michigan Fruit Punch Co., but the search thus far has been resultless.

Why Some Storekeepers Are Likely To Fail.

New York, July 12—A larger number of retailers are on the verge of bankruptcy now than has been the case for some time, Willard B. Stevens, Secretary of the National Wholesale Men's Furnishing Association, said today. Among the reasons which he said were responsible for this condition were unfavorable weather during the Spring, a tendency of retail merchants to branch out too rapidly, and the practice of spreading their purchases among a large list of creditors, some of them unfriendly, instead of concentrated buying of goods from a few responsible firms.

Manufacturers and wholesalers at

the present time are indulging their customers in the matter of collections. Mr. Stevens said. They realize that payments would naturally be slow on account of the backwardness of the season, which has prevented much merchandise from being sold. Although some manufacturers are lenient, carrying their customers because they realize that general business conditions are sound, others are more impatient. A number of retailers will undoubtedly be forced into bankruptcy who might survive if they had more indulgent creditors.

A short-sighted policy is adopted by many storekeepers in the selection of the houses with which they do business. A moderate price inducement will influence them to open an account with a wholesaler, unmindful of the creditor's friendliness and character, and the way in which he will bear with them if they are ever hard pressed for funds. Many solvent retailers are forced to the wall when they become panic-stricken through receiving a summons or two from unfriendly creditors. A little careful nursing on the part of their creditors would enable them to pull through.

Another danger to the retailers from the unfriendly creditor is the stocking up on too much merchandise. Many salesmen consider any argument a legitimate one, and they prey on the weaknesses of the buyer with disastrous results.

The unfavorable weather situation during the Spring months was, of course, the immediate cause of many troubles to storekeepers. The situation in the selling of straw hats is an illustration of this. Formerly these goods were bought by the public on the first of June, but "rushing the season" has resulted in May 15 being made the opening date. A retailer who does a business of \$100,000 a year might order in \$4,000 worth of straw hats on thirty-day terms. This year straw hats were bought by the consumer two weeks later than usual in many cases, and the retailer was left holding the bag. He had paid the straw hat manufacturer and was carrying the merchandise on his shelves, while other creditors were clamoring for payment. During the Fall season the surviving retailers will have learned their lesson and will follow the practice of hand-to-mouth buying more closely than ever.

Another dangerous tendency among storekeepers is that of opening up branch stores. A retailer will have a success in one shop, and his head will be turned and he will open several stores in a rush of ambition. The danger here is not alone that he will increase expenses too rapidly for his limited capital resources safely to negotiate his business, but the spreading of his energies among several stores may result in his losing money, even in the store which was a paying proposition in the first place. In addition the choice of one very bad location for one of the stores in the chain may more than compensate for several paying stores.

A retailer's success is dependent in no small measure upon his personality. Customers come into the store in order to do business with him. If they find a clerk in his place, they go elsewhere. A retailer with several stores cannot use his personality to build up the business. He must rely upon the conscientiousness and zeal of his employees, and frequently his confidence is misplaced. For this reason many wholesalers do not think highly of chain-store systems unless the management is a highly efficient and competent entity.

The latest invention for the followers of Isaac Walton is a steel fishing rod with a compartment in the handle for carrying the bait. We understand that this compartment is built to hold nearly a pint.

FROM the first time a woman bakes with Royal Baking Powder she is so delighted with the results that she acquires a new zest for cooking.

She will give larger grocery orders for flour, flavorings, chocolate, shortenings and other profitable items.

Take advantage of this fact!

Recommend Royal!



Royal is made with Cream of Tartar.

Royal contains no alum, leaves no bitter taste.

The Flavor is Roasted In!

WHITE HOUSE Coffee

Good Coffee • Good Will • Good Sales!

DWINELL-WRIGHT COMPANY

Boston Chicago Portsmouth, Va.



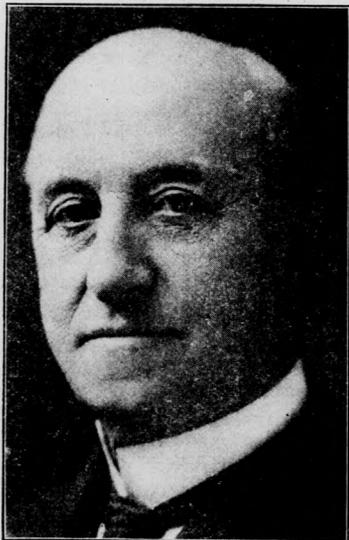
ONE POUND NET

MEN OF MARK.

G. R. Perry, Wholesale Grocer and Merchandise Broker.

George R. Perry was born in Bridgeport, Conn., Jan. 30, 1849. His antecedents were English and Irish on his father's side and English on his mother's side. His mother's maiden name was Dobbs.

When he was 18 months old the family removed to Detroit, where George attended the public schools and a private school conducted by a man named Patterson. When 14 years of age he decided to learn the occupation of druggist. With this idea in view his father paid H. Simoneau, a pioneer pharmacist of Detroit, \$75 for the first year's instruction. He completed the term of his apprenticeship in the same establishment, leaving his employer in 1868 to come to Grand Rapids, where he entered the employ of Charles N. Shepard, who then conducted a retail drug store on Monroe avenue. This store gained considerable notoriety by the sale of Wahoo bitters, a remedy for fever and ague, which was very common in Western



Michigan at that time. Mr. Perry compounded this remedy and assumed charge of the sales to other druggists at wholesale.

After five years with the Shepard house Mr. Perry removed to Chicago, where he remained two years, returning to Grand Rapids to take a position in the wholesale grocery establishment of L. H. Randall & Co., which was located at the foot of Lyon street. He continued with the house twenty-eight years, during which time it was known as Freeman, Hawkins & Co., Randall, Freeman & Hawkins, Freeman, Hawkins & Co. and Hawkins & Perry. Mr. Perry handled the credits and the sales of goods in bulk quantities to lumbermen and other large buyers. On the sale of the house to the Worden Grocer Co., in 1892, Mr. Perry engaged in the merchandise brokerage business, which he has conducted without interruption for the past thirty-four years.

In the meantime Mr. Perry served the city four years as Treasurer, four years as Mayor, five years on the Board of Assessors and also as a member of the Charter Commission. He

was a close personal friend of the late M. H. Ford and served him in the capacity of campaign manager both times he ran for Congress. Mr. Perry owns up to being a hide-bound Democrat, albeit his first vote in 1872 was cast for Grant, because he would not support Horace Greely. He also voted for Roosevelt when he ran against Judge Parker. He was an alternate delegated to the National Democratic convention which nominated Cleveland in 1884.

Mr. Perry is a charter member of Daisy Lodge, B. P. O. E., and served the local lodge two terms as Exalted Ruler. He is a 32d degree Mason.

Mr. Perry was married Jan. 6, 1874, to Miss Jennie Blake, of Grand Rapids. They have had five children, only one of whom lived to comfort them in old age, Miss Jennette. Two of the four children who passed away died on the same day of diphtheria. The family have resided at 326 East Fulton street for many years.

In March, 1899, Mr. Perry participated in a joint debate with the late William C. Sheppard in the Fountain street Baptist church on the subject of prohibition, at which time he held that such a law could never be enforced. He believes that the experience the country is now having with the Volstead law corroborates his statements on that occasion.

Mr. Perry is a man who has accumulated many friends who stay by him through thick and thin and take sides with him on every great question which comes up for the discussion and consideration of local voters. He has never failed to reward a friend or punish an enemy if the opportunity presented itself. He is a vehement and effective public speaker, although he seldom remains on his feet more than a few minutes at a time. He has faithfully served the interests of those who dealt with him in a brokerage capacity and is therefore able to retire from the active work connected with that occupation with an ample competence.

No Profit in the Transaction.

"An undertaker was run over by an auto and died."

"He didn't make much on that funeral did he?"

"No. In fact, he went in the hole."

Corduroy Cords
 Let Your Next Tire Be a Corduroy
 --Built as good as the best and then made better by the addition of Sidewall Protection
 THE CORDUROY TIRE CO. GRAND RAPIDS, MICHIGAN
Sidewall Protection
 (REG. U. S. PAT. OFFICE)
 Added Reinforcement. An original Patented and Visible Plus Feature

He Sold Matches by Telephone in The Dull Season

Business was dull the first of July, so the salesman tried the Long Distance sales plan suggested by the Telephone Manager.

He went to the telephone office in Jackson, gave the operator a list of 20 stores in eight nearby towns and asked that the calls be set up one after another—sequence calls, they are called.

The plan with the consequent saving of money to the match company and therefore to the dealer appealed. The idea went over big—and so did the matches. And the salesman covered the eight towns in five hours.

You can sell or buy anything by Long Distance



MICHIGAN BELL TELEPHONE COMPANY

One System One Policy Universal Service

MOVEMENTS OF MERCHANTS.

Fowler—Earl Winans has engaged in the boot and shoe business.

Flint—The Vogue has increased its capital stock from \$25,000 to \$50,000.

Plainwell—J. Homer Topliff succeeds W. R. Pell in the clothing, boot and shoe business.

Beaverton—The Beaverton Lumber Co. has increased its capital stock from \$25,000 to \$40,000.

Detroit—Fashion & Comfort, Inc., has engaged in the shoe business at 1434 Farmer street.

Kalamazoo—Thomas H. Cooper is building an addition to his drug store at 1841 South Westnedge avenue.

Bay City—The Merchants Textile Syndicate has increased its capital stock from \$75,000 to \$200,000 and 100,000 shares no par value.

Battle Creek—The Sanitarium & Hospital Equipment Co., 51 South Washington avenue, has increased its capital stock from \$100,000 to \$150,000.

Allegan—Myron B. Moore has purchased a large block of stock in the First National Bank of Allegan and has been chosen cashier and manager of that institution.

Three Rivers—Wirt M. Hazen, Inc., has been incorporated to deal in lumber, builders' supplies, etc., with an authorized capital stock of \$200,000, \$125,000 of which has been subscribed and paid in in cash.

Detroit—The Clover Beef Co., 1943-55 Adelaide street, has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$20,000 in cash and \$10,000 in property.

Watton—The Watton Co-Operative Store has been incorporated to conduct a general store, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$2,200 paid in in cash.

Hartford—The Olney National Bank has purchased the postoffice block in which the bank is located, together with the vacant lots east of the building and will make the property the permanent home of the bank.

Muskegon—The Noor Coal Co., corner of Nims and Getty streets, has been incorporated with an authorized capital stock of \$25,000, of which amount \$12,800 has been subscribed, \$400 paid in in cash and \$9,600 in property.

Three Oaks—The Three Oaks Lumber & Coal Co., has merged its wholesale and retail business into a stock company under the same style, with an authorized capital stock of \$40,000, all of which has been subscribed and paid in in property.

Muskegon—William Noor & Son, Inc., 106-10 Apple avenue, has been incorporated to deal in automobiles, parts, etc., with an authorized capital stock of \$50,000, of which amount \$35,600 has been subscribed and paid in, \$4,100 in cash and \$31,500 in property.

Frankenmuth—The Universal Engineering Co. has been incorporated to deal in all kinds of fabricated devices, with an authorized capital stock of \$25,000 common and 1,500 shares no par value, of which amount \$8,000 and 1,500 shares has been subscribed and \$8,000 paid in in cash.

Detroit—The Excel-Coal Co., 601 Washington boulevard, has been incorporated to deal in coal products and fuels, with an authorized capital stock of \$1,000,000 common, \$100,000 preferred and 500,000 shares no par value, of which amount \$150,000 has been subscribed and \$25,000 paid in in cash.

Saginaw—Installation of equipment has been started in the old Jumbo Truck Co. plant, for the Reichle Supply Co., wholesale distributor of heating, plumbing and manufacturing supplies. The new corporation is capitalized for \$200,000 and was started by Ernest L. Reichle who for many years was an executive at Morley Brothers.

Lachine — George Christopherson, general dealer at Leer, has been appointed receiver for the Lachine Bank, by Circuit Court Judge Frank J. Emerick, as the result of action begun some time ago in the Alpena county circuit court by about fifteen depositors. L. G. Dafoe, attorney, expresses belief that the interests of the depositors are safeguarded and that the bank will pay 100 cents on the dollar.

Carson City—The recent sale of the Community Power Co. to the Consumers Power Co. is likely to result in litigation which will determine to what extent a director can take advantage of inside information—obtained in his official capacity—to the detriment and loss of stockholders he is supposed to represent. The capital stock of the local company is \$150,000. The price paid by the purchasing company is \$250,000, equivalent to \$166.66 per share. It is alleged that when this offer was received by the directors of the local company, accompanied by a certified check for \$1,000 as an evidence of good faith, the directors decided to keep the offer secret while some of them went out among the stockholders and picked up a considerable amount of stock at from \$60 to \$100 per share. If the facts are as alleged, this action would probably be held by the courts as a conspiracy to defraud and suits to recover the difference between the price paid and \$166.66 per share would probably be sustained. Attorneys have been retained to bring appropriate action against the directors who are alleged to have betrayed the trust reposed in them by the stockholders.

Manufacturing Matters.

Owosso—The Sorg Engine Manufacturing Co. has increased its capital stock from \$50,000 to \$250,000.

Galesburg — The Galesburg Paper Box Co., Inc., has increased its capital stock from \$25,000 to \$35,000.

Battle Creek—The Evergreen Sprinkler Systems, Inc., 197½ West Main street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Lansing—The Hunt Show Case Co. will move its plant from Detroit to Lansing, the citizens of this city having agreed to purchase \$100,000 in stock, the proceeds to be used for the erection of a plant here. The company is an old established one.

Detroit—The Bliss Refrigerating Machine Co., 2815 Book Tower, has been incorporated to manufacture and sell refrigerating machinery, with an authorized capital stock of \$1,000,000, of which amount \$101,000 has been subscribed and paid in, \$50,000 in cash and \$51,000 in property.

Mt. Clemens—The Sauzedde Corporation 31 North Walnut street, has been incorporated to manufacture and deal in wire and metal auto wheels, with an authorized capital stock of \$300,000 common and 30,000 shares no par value, \$1,000 of which has been subscribed and paid in in cash.

Pontiac—The Pontiac Electric Armature Works, has merged its business into a stock company under the style of the Pontiac Electric Works, Inc., 27 East Pike street, with an authorized capital stock of \$15,000, of which amount \$10,200 has been subscribed and paid in, \$2,700 in cash and \$7,500 in property.

Pontiac—Dissolution of the Columbia Motor Truck Co. is asked in a petition filed by Frank G. Clark and Albert A. Clark, two of the stockholders. They assert that the company has total assets of \$23,035.75, and that creditors' claims amount to \$19,141.50. They ask that Henry M. Linabury of Pontiac, be appointed receiver with instructions to wind up the affairs of the concern.

Benton Harbor—The National Concrete Corporation, whose recently completed factory is now running at capacity speed, is growing rapidly. This corporation started operations last season manufacturing Duntile, a standard building material which is adaptable to all classes of construction, from the small cottage to the modern skyscraper, and at a very material saving in cost of construction.

Big Rapids—While Big Rapids has not had any phenomenal boom, its factories are solid. They have found themselves in the industrial world and are a solid foundation for their town's prosperity. Industrial growth in recent years has come through the expansion of factories already in the town. The latest development is the establishment by the Falcon Manufacturing Co. of a branch on the East side. This branch will employ about forty men, and will open in July. The new Falcon branch will produce bedroom furniture. The Falcon Co. has developed to a fine point the practice of standardized production, low unit costs and small margins of profit.

The Peddler.

The peddler rings the bell—

If you trade with him it is their death knell and yours.

The peddler is a fly-by-night.

He knows nothing of rents and taxes.

He knows about profits.

That's all he cares to know.

He asks for your ear and filches your citizenship.

He comes.

And he is gone.

If you fatten him you cut your neighbor's throat—

And your own.

Sees National Funds Evaporating.

The eagle-eye of F. B. Connolly, never favorable to the management of the National Retail Grocers' Association during the past two years, scans the recent financial report of the latter organization and finds in it confirmation of his prediction in an article in The Advocate last year headed "National Association's Official Will Be Broke in Two Years Unless Changes Are Made."

"When the finances of the National Association were turned over to the present administration in Kansas City in 1921," he says, "there was a total cash balance in the treasury of \$14,358.75, with \$7,100 worth of advertising due on the souvenir program, and \$3,357.53 per capita tax paid, a total of \$22,458.75. Assuming that the Kansas City convention expense ran as high as \$4,000, there was still a balance in the treasury turned over on July 1, 1921, of over \$18,000 in the general fund. Since then receipts from food shows and many other sources have failed to meet the emergency. The general fund has now diminished to \$5,558.05.

"There were only 224 delegates seated in the National Retail Grocers' convention at Rochester, a sad disappointment. New York, entitled to 42, only seated 24 delegates. There were 252 delegates seated in Los Angeles in 1924. In St. Paul, 1923, there were 223. In Cleveland, 1922, there were 253. The only delegates from the Far West at Rochester were two or three from Colorado and three from Los Angeles, four from Sacramento, only three from California being 'active' grocers as Cunningham interprets it."

Charges of Fraud in Van Camp Camp.

Indianapolis, July 13—Hearing of the petition demanding the appointment of a receiver for the Van Camp Packing Co. here, a \$3,000,000 concern, was postponed by Judge Sidney Miller here to-day on a motion of the defense. Lawrence Jones, Jr., of Louisville, principal minority stockholder and owner of nearly \$400,000 in preferred stock, filed the petition July 2 shortly after two other minority stockholders had filed a similar bill.

In the petition Jones accused William D. Campbell of New York, president; James E. Gavin, secretary-treasurer, and six of the seven directors with fraud, mismanagement and illegal proceedings. It was pointed out that the concern has failed to pay quarterly dividends for the last two and a quarter years in direct violation of its charter and the laws under which it is incorporated.

Minority stockholders who control the election of the president and all officials threatened to elect new men to the directorate at the annual elections last March, it was declared in the petition, but the directors in order to be assured of re-election made an agreement with the minority stockholders to buy all preferred stock at \$25 a share.

Shortly after his re-election President Campbell is said to have called a meeting of directors and quarterly dividends on preferred stock for two and a quarter years in which they have not been paid were declared.

The plaintiffs assert that this was a direct violation of the law and illegal because the dividends which totaled \$277,000 were paid out of the capital and not out of the rightful fund, the surplus or net profit.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.35c.

Tea—The past week has witnessed fluctuations both up and down. Formosa teas, however, advanced again and are in excellent demand on account of scarcity. Java and Ceylon teas are weaker in primary markets, but are not so much weaker on the better grades. All fermented teas, meaning Ceylons, Indias and Javas, are a shade off on account of larger available supplies. Orange Pekoe Ceylons, however, are relatively stronger than other grades. The warm weather is improving the consumptive demand for tea. The market is rather spotty and irregular.

Coffee—The market for Rio and Santos coffees is about where it was a week ago. There have been speculative fluctuations in Rio and Santos, green and in a large way. They have not seriously affected the markets in this country. The first hands demand for coffee has been quiet during the week. Milds remain unchanged. The jobbing market for roasted coffee is fairly active and unchanged in price.

Canned Fruits—The pineapple market has been firm since opening as there was a hearty buying response which has caused packers to make withdrawals. Spot pineapple is likewise regarded with confidence. California fruits are unchanged from last week. Old packs are wanted for jobbing purposes and are in strong hands.

Dried Fruits—Little change in dried fruits occurred during the past week except in peaches and apricots, both of which are higher on the Coast and from the trend of the market have not yet reached their peak. The apricot crop has been practically determined and some packers estimate it at 30 per cent. less than last year, which means a light tonnage in itself intensified by coming on a bare market. Packers say they have been able to get no cheap fruit from growers. Their costs were high and they have all been selling so freely to domestic and export buyers that there will be no surplus to cause a break in prices, especially as many distributors have bought only against nearby needs. The peach tonnage is also said to be less than early estimates. Cannery and driers have competed for fruit and even when they have met the ideas of growers, they have found ranchers unwilling to sell. Growers are well organized and they are sticking together. Peach prices look dangerous to many buyers and they are losing out on the early and cheaper offerings. Whether there will be a reaction remains to be seen. Prune sentiment at the source is showing the effects of the bullish market on peaches and apricots. Northwest packers anticipate advances, while those in California hold off from naming prices while conditions in other lines pave the way for a higher prune basis than anticipated. There is little change in carryover except in California 20s, which are easier in tone and can be had below former ruling prices. Raisins are in stronger position as old crop offerings narrow and now consist most-

ly of Thompsons in bulk and packages. There is a good jobbing demand which necessitates constant Coast buying.

Canned Vegetables—The pea situation is deadlocked because canners are unwilling to sell what surplus stocks they have, which are reported to be moderate, when they are not packing and the quantity of Alaskas expected. The yield per acre is lighter than in several years and to grade out for quality the run is not up to expectations. Sweets are very doubtful, as hot weather is threatened which will cut down the yield just as it did in Alaskas. Already, canners anticipate a material cut in the No. 10 packs. The tomato outlook is uncertain for several reasons. Plantings for canning have been reduced which means competition among canners for raw material since many allowed the plants to be set in the fields without covering their needs. A short acreage and a light yield per acre, may mean advances on raw material.

Canned Fish—There has been a considerable demand for new Chinook salmon at opening prices. Pink Alaska salmon is steady but dull. The warm weather has helped it. The pack of Maine sardines is opening somewhat, as fish has become more plentiful. New pack crab meat is in the market, but is wanted only in a small way. Lobster is scarce and in demand. If the weather remains normal, considerable demand for tinned fish will ensue.

Salt Fish—There is some demand for every day spot mackerel. Prices are low, and the quality good. There is no particular snap in the demand, however.

Beans and Peas—The market for all varieties of dried beans is dull, without, however, very much change in price. The undertone is weak. Green and Scotch peas are about steady and very quiet.

Cheese—The demand for cheese during the week has been good, and as the offerings have been rather light, the market has ruled firm during the entire week.

Nuts—Old crop shelled nuts are firm and no bargains are available. There is little trading on the open market, as holders have no surplus stocks of walnuts or almonds to unload. In most instances walnut meats are quoted in small parcels and are being held for advances. The crop in France is estimated at a third to half of normal, which makes carryover look like good property. Nuts in the shell have not been as spectacular as shelled stocks, but there has been general firmness throughout the list and a hardening in values has occurred.

Provisions—News from the primary hog markets during the week has been bullish and the market on all hog products during the week has been steady to firm. Eastern jobbing prices on lard and other hog products, however, have remained about unchanged, with the demand very small. Beef products are steady and quiet.

Rice—While domestic rice is firmly held, there are no evidences of marked advances in old crop to warrant buying ahead until the growing crop is available. For the most part shorts cover

as they need replacements. It is a difficult market in which to operate since assortments are badly broken, making it hard to cover on the better grades. Foreign rice rules firm as it is also in light supply.

Syrup and Molasses—Good grocery grades of molasses continue in excellent demand for the season, although lower grades are very cheap and weak. There is also a very fair demand for foreign molasses. Sugar syrup is steady and moderately active. Compound syrup has a steady undertone and is quiet.

Review of the Produce Market.

Asparagus—\$1.50 per doz. for home grown.

Bananas—6½@7c per lb.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans	.....\$4.30
Light Red Kidney	..... 8.75
Dark Red Kidney	..... 8.25
Brown Swede	..... 5.25
Cranberry Beans	..... 7.75

Beets—Home grown, 40c per doz.

Brussel's Sprouts—Florida, 30c per quart.

Butter—The demand for butter has been rather quiet during the past week and in consequence the market has been steady. Under grades followed the best. Holders sell fresh packed at 38c and prints at 40c. They pay 24c for packing stock.

Cabbage—Home grown is now in market, commanding \$1.25 per bu.

Cantaloupes—Arizona are held this week as follows:

Jumbos	.....\$5.25
Standards	..... 5.00
Flats	..... 2.25

Carrots—Home grown, 30c per doz. bunches.

Cauliflower—California, \$3.50 per crate of 9 to 14 heads.

Celery—Home grown is now in ample supply, bringing 60@75c per doz.

Cherries—\$3.50 per 16 qt. crate for sour; \$4 for sweet.

Cocoanuts—\$1 per doz.

Cucumbers—\$1.40 per doz. for home grown, hot house commands \$2.25 for 2 doz. box of fancy and \$2.50 for extra fancy.

Eggs—There have been plenty of eggs during the week. Local jobbers pay 26c for strictly fresh and hold candled at 28c.

Garlic—35c per string for Italian.

Honey—25c for comb; 25c for strained.

Honey Dew Melons—\$2.75 per crate for either 6, 8, 9 or 12.

Lemons—Quotations are now as follows:

300 Sunkist	.....\$6.50
360 Red Ball	..... 5.50
300 Red Ball	..... 6.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s, per bu. ..\$5.50

Garden grown leaf, per bu.75

New Potatoes—Virginia cobbler fetch \$1.90 per bu. and \$5 per bbl.

Onions—Texas yellow, \$2.50; Texas white, \$2.75; Spanish, \$2.25@2.50 per crate.

Oranges—Fancy Sunkist California Valencia are now on the following basis:

100	.....\$6.00
126	..... 6.00
150	..... 6.00
176	..... 6.00
200	..... 6.00
216	..... 6.00
252	..... 6.00
288	..... 6.00
344	..... 6.00

Sunkist Red Ball, 50c cheaper.

Peaches—Hilly Belles from Georgia are now in market, commanding \$2.50 per bu. The quality is good and the price is very low for early arrivals.

Peas—Home grown are now in command of the market. They fetch \$2.50 per bu.

Peppers—Green from Florida, 75c per basket.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	..... 25c
Light fowls	..... 22c
Springers 4 lbs. and up	..... 30c
Broilers	..... 22@30c
Turkey (fancy) young	..... 39c
Turkey (Old Toms)	..... 32c
Ducks (White Pekins)	..... 26c
Geese	..... 15c

Radishes—25c for outdoor grown.

Spinach—\$1.50 per bu. for home grown.

Strawberries—\$2.50@2.75 per 16 qt. crate.

String Beans—\$1.50 per climax basket.

Tomatoes—Florida, \$1.25 per 6 lb. basket; home grown hot house, \$1.25 for 7 lb. basket or \$1.75 for 10 lb. basket.

Veal Calves—Wilson & Co. pay as follows:

Fancy	..... 17c
Good	..... 15½c
Medium	..... 14c
Poor	..... 12c

Water Melons—50@90c, according to size and quality.

Wax Beans—\$1.50 per climax basket.

Potato May Take Place of Spaghetti Among Italians.

Spaghetti and macaroni—long beloved of the Italian people—will face serious competition by the potato, if the plans of the Fascist government work out successfully. Beginning on Tuesday, restrictions were temporarily lifted on the importation of seed potatoes. The government desires to increase the use of potatoe products, in an attempt to induce the Italian people to forsake spaghetti and macaroni, which are made from wheat. The government has been anxious to cut down on wheat consumption as part of its economy campaign.

Healthy Atmosphere.

"Is this a healthy town?" asked a stranger of a native of a certain benighted region of the West.

"It sure is," replied the native. "When I came here I couldn't utter a word. I had scarcely a hair on my head. I hadn't the strength to walk across the room and I had to be lifted from my bed."

"That is wonderful," exclaimed the stranger. "How long have you been here?"

"I was born here."

Are We on the Eve of a Political Upheaval?

Grandville, July 13—A long breath of relief swept the country with the adjournment of Congress. Some good has been accomplished and much not so good. However, there will be several months of rest from the bickerings and tomfoolery of the last few months of the congressional session, marked as it has been by some of the most senseless conflicts any congress ever entered upon.

President Coolidge will, doubtless, breathe easier now that Congress is off his hands. The defeat of some of the worst sort of class legislation has made amends for some of that other purblind nonsense earlier in the session.

The great Sesqui-centennial will call to many hard worked congressmen, now that vacation days have come, and a general getting back to first principles may be expected to take place. Members of Congress will have time to once more get in touch with their constituents and find out how the public pulse beats with regard to National legislation.

Coming down to our own State of Michigan one may well wonder how the political fences are being fixed to save our present Governor for a fourth term at Lansing.

General Green seems to be cutting a considerable swath in many parts of the State, but there is no telling how it will all come out. The primary method of nominations has complicated matters to such an extent that it has become impossible to predict with any degree of accuracy the outcome of any contest.

Michigan Democrats seem to hold the winning hand just at present. They have an unopposed candidate already in the field, so that, if they work the cards put in their hands by present methods of nominations, their chance to secure a Democratic governor of Michigan is extremely good.

It is plain as a pikestaff that Groesbeck is not popular with the rank and file of Michigan Republicans. This fact will be made the most of by the opposition.

Even though Green were the choice of a large majority of his party this is no surety of his nomination.

The primary contraption gives the Democrats their cue, and when the votes are counted it would surprise no one to see Groesbeck's nomination. After that it will be easy for the Democrats under Comstock to win out at the November election.

The conservative Republicans do not want Groesbeck. Green could easily be nominated if it was alone up to Republicans, but with the Democrats entering the contest in a body for Groesbeck, that candidate will come out ahead, thus the Republicans will have a minority candidate forced upon them. The result will be that party lines will be forgotten and a Democratic candidate for Governor elected.

Such is the outlook at the present moment in Michigan.

It is not a pleasant condition to contemplate. It is certainly a severe arraignment of our present primary law and ought to go a long way toward convincing the people of the desirability of repealing the primary foolishness and the re-enactment of the convention system of nominations.

Some of the newspapers are railing lustily against the unfairness, both to candidates and people, of this primary foolishness, yet few of them are advancing any substitute that is worthy of a moment's consideration.

Any compromise will be worse than useless. The convention as we knew it in other days comes right down to every man's hearthstone and is nearer to the common people than any other method that can be devised.

To proclaim that much of rascality was practiced in old convention days has really no bearing on the subject

whatever. That was up to the people. They had the matter wholly in hand, and if they suffered wily politicians to circumvent their wishes in the matter of nominations they had nobody to blame but themselves.

The primary is so fixed as to penalize honesty and cannot be defended in any particular. The convention came directly to every man's home. The humblest citizen was privileged to aid in selecting delegates to his county, State and National conventions which the primary does not afford.

Groesbeck is making the fight of his life for a nomination. That is, of course, his privilege, and he finds this primary method of nominations playing directly into his hands. A nomination, however, does not mean an election.

The Republicans of Michigan will not submit to having a candidate forced upon them by Democratic votes in a primary. As between the present incumbent at Lansing and a Democrat thousands of Republicans will not hesitate for one moment, consequently the nomination of Groesbeck in September means a Democratic Governor elect in November.

The handwriting is on the wall. Patience with voters has ceased to be a virtue. Neglect to attend the polls at election time has been severely commented upon by many people. These critics fail to comprehend the situation in all its naked reality.

One may well say "what's the use?" when men directly opposed to every public interest get the nominations through the unfair methods of our present primary monstrosity.

Election methods have been going from bad to worse right along. There is bound to be a revolt sooner or later, and when it comes we may expect a complete overturning of methods which have become a gibe and jeer from the pavement mick to the highest intellect in the land.

Michigan might well be the first state to throw a wrench into the works and open a way for that readjustment which is sure to come. Old Timer.

Burdens of Business on Young Men's Shoulders.

Howell, July 13—Changes have been going on in Howell at a very rapid pace for some years past, but even the people of Howell did not realize it until it was developed by the splendid Fourth of July parade. The celebration was put on by the Livingston County Fair Board, who asked the Board of Commerce of the city to put on the parade, which was made up of such representations as each firm desired to represent them. Many of the floats were expensive creations and the whole has never been surpassed here. The thing which attracted much attention, however, was the personnel which was represented, constituting the live wires of Howell business. Over 50 per cent. of those represented have not been in business in Howell a year, and over 75 per cent. have not been in business in Howell for five years. A study of the bunch shows them to have been a live bunch of peppy young men who promise much for the continuous growth and development. C. L. Pettibone, the clothier, who was chairman of the committee, and a few others were represented of course.

Mrs. Leone Quarmby who has been conducting a beauty parlor at her boarding house home, has found her business increasing until she must have larger facilities and has leased Williams' store room on North State street and is having it fitted up for her business.

The lakes of Livingston county have lain in their beauty for all the past years with little attention except for two or three. The paving of Grand River road from Detroit through has marked a wondrous change and every little pond, as well as the good ones are now being opened as resorts. "Over the Fourth" saw a regular rush

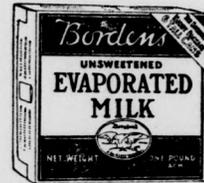
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The woman who buys only one can at a time probably uses evaporated milk for only one purpose.

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FARE FROM GRAND RAPIDS \$4.20

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UPPER BERTH \$1.80. LOWER BERTH \$2.25.

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from Detroit and other places and literally hundreds of lots at the lakes were sold during that time. It is claimed that over a hundred lots were sold at Rush lake, \$25 down and the remainder in easy monthly payments, before Monday night. The plat was opened Sunday morning.

All along Grand River road and for a mile or more back on each side the farms are being purchased and platted into two to five acre tracts which are being purchased by Detroit people who are living here or will erect houses and move to their tracts. H. R. Gillette and Browning Brown, the realtors, have carried the movement West of this city and have platted a farm which lies on a side hill, very desirable, making restrictions to hold it for choice of applicants, and have already sold two or three plats to Detroit people who have the means to build fine homes there.

Esbom Swann recently bought a large house which has stood empty most of the time since its owner died some years ago, and has built two smaller houses which are leased to Peter J. Sawyer, sales manager for the Spencer-Smith Machine Co., who was recently married, and a traveling man from Cleveland, who is moving his family here to be central in his territory.

There are more houses under erection in Howell this season than any other year, according to the older inhabitants. A. Riley Crittenden.

Hardware Officials Planning For the Future.

Petoskey, July 13—I have read with interest the article in your July 7 edition by Victor Lauriston on Hardware Advertising, and I fully realize as he does, that, as a general rule, hardware retailers are not good advertisers. However, I do believe that since the National Retail Hardware Association has instituted an advertising service, the character of hardware advertising has greatly improved. But, really, advertising is not the one thing that is worrying the retail hardware merchant at this time.

Hardware retailing of to-day is not what it was ten years ago, by any means. The trade is right now facing serious problems; in fact, in some cases almost a crisis. So grave is the condition that the National Retail Hardware Congress recently held in Indianapolis spent almost their entire four day session in discussing "The Future of Retailing."

The chain store, the department store, the so-called drug store, the jobber competition, the tendency to buy direct from the manufacturer, the house-to-house canvass, the catalogue house and other methods of merchandising, have created these problems for the retail dealer. He must soon find some other means of meeting this new and fast growing competition or he will find himself in the same deplorable condition as the small independent grocer of to-day.

The retailer realizes, of course that this is his affair, and one in which the buying public is not very much interested.

The Michigan Retail Hardware Association, alive to the condition and the need of immediate action, have arranged a schedule of thirty-two group meetings of hardware merchants in different sections of the State. These meetings will be conducted by officials of the State organization and merchandising experts and will go into the subject of Future Hardware Retailing, as well as other matters pertaining to the welfare of the trade.

We are not pessimistic in regard to the future of the hardware business, but we do believe that it will take education and co-operation on our part to continue the successful distribution of hardware as in the past.

Geo. W. McCabe,
Pres. Mich. Retail Hardware Ass'n.

Items From the Cloverland of Michigan.

Sault Ste. Marie, July 13—DeTour is still on the map and was very much in evidence July 12, when it entertained the various orange lodges around the Soo and Canadian towns. Prominent speakers were secured and there was also sports, games and races. Situated as it is at the mouth of the Saint Mary's River, no finer place could be found in Cloverland for entertainments to include good fishing, boating and swimming. The new addition to the Hotel DeTour will be finished soon, which will give the town the needed hotel accommodations.

The Grand soft drink parlor has been re-opened, after being closed for several months. Charles Fields is the new proprietor, having closed his clothing business, which he has been conducting for the past few years. Charles wanted a change after being in the cigar and confectionery business for a number of years, putting him on Easy street. He decided to try the clothing business, which would be a change, but that line seems to be overdone here, so the old line now looks good to him. The new place has been redecorated and stocked with all new merchandise and presents an attractive appearance.

A straight line is the shortest distance between two points. Crookedness in any form means delay.

Ham Hamilton, the butter and egg man from Pickford, brought in a large load of produce last week, taking home supplies.

Gamble, Robinson & Shaw, the big produce men, have put on two large auto trucks to make deliveries to Pickford, St. Ignace and towns as far as Moran, making two deliveries each week. This, they find, is cheaper and more satisfactory than shipping by freight and the improved service is appreciated by the trade.

The rush of tourists is still in full swing, which makes business lively in many parts of the city. The summer resorts are also busy. The weather has been ideal and we all breathe a sigh of relief when we hear the many tales of the hot weather in other parts of the country.

Rastus was sporting proudly a new shirt, when a friend asked: "How many yards does it take for a shirt like that?" "I got three shirts like this out of one yard last night," he replied.

The municipal market on Arlington street will open about the middle of July. The farmers will now have a place to sell their products. The success of the market last year has encouraged the farmers, especially the truck gardeners. The late season for vegetables caused by unfavorable weather is the reason given for the late opening of the market. However, unless there is an unusual amount of rain in July there will be a bumper crop of every class of garden produce. Strawberries are ripe and, if favorable weather continues, the crop will exceed that of last year.

Don't throw your mouth into high gear until you are sure that your brain is turning over.

H. E. Fletcher, Cashier of the Salt Savings Bank, has moved out to his summer house for the remainder of the season, where he will be at home to his many friends. He has the horse shoe links in readiness for the weekly events and some expert playing is looked for. William G. Tanert.

He Got Her Meaning.

"We need some new furniture, remarked Mrs. Sapper, "the house needs painting and I need some new clothes—but we can't afford them all, I know."

"All right, dear," replied Mr. Sapper, "but get something becoming to you."

Don't Say Bread

— Say

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WORDEN GROCER COMPANY

THE PROMPT SHIPPERS

You safely can recommend

Quaker
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Cheaper because they are Better

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They're Quality at a Price

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

Ottawa at Weston

Grand Rapids

The Michigan Trust Company Receiver

HAS DONE A GOOD JOB.

President Coolidge is entitled to look with a good deal of satisfaction upon the record of the first session of the Sixty-ninth Congress. More than once it threatened to tear some policy of the White House to tatters, but its bark turned out to be worse than its bite and in the end it was eating out of the President's hand.

Two years ago the departing Congressmen left behind them a revenue measure which flouted the Secretary of the Treasury in the face and a failure to ratify adhesion to the world court which administered the same treatment to the President. This time Mr. Coolidge sees his repeated recommendation of the world court approved and the proposals of his finance minister adopted, including settlements funding virtually all the war debts. To crown his triumph, Congress, although visibly frightened at the signs of discontent among the farmers, rejected the McNary-Haugen bill to subsidize farm products.

These achievements are the more noteworthy in that they have been accomplished at what is notoriously the weak spot in an Administration—the half-way point. Few Presidents have been as strong during the latter half of their terms as they were during the first half. To the dismay of his opponents, President Coolidge is able to do even more with Congress now than he was at the beginning.

His most stubborn difficulties have been with the Senate over appointments. From most of these battles he has emerged victorious, although he obtained the confirmation of Thomas F. Woodlock as member of the Interstate Commerce Commission only by accepting the log-rolling principle of what is elegantly termed "regional representation." The President's sole defeat of importance was the rejection of Wallace McCamant, of Oregon, as Federal Circuit Judge. This incident illustrated the destructive power of a foolish phrase, for what really killed McCamant's prospects was his remark that Theodore Roosevelt was not a good American.

In the uproar over the farm bills and appointments the public hardly noticed the passage of a series of aviation measures of extraordinary significance. There were six of these bills. Two of them established a five-year program for the construction of aircraft at a total expenditure of \$150,000,000. A third has for its object the encouragement of civil aviation. The other two create the offices of Assistant Secretary of the Navy, of War and of Commerce for aviation. These measures legalize the recommendations made by the Board of Inquiry which was appointed by the President.

Congress has done a good job. Nobody can fling at it the epithet of a "do nothing" session. The credit for this record it must share with the man in the White House, whose determination saved it from committing some grievous mistakes.

IMPARTING MAGIC TO WORDS.

His own skillful way with words long ago made Kipling one of the most notable of those writers whom

he depicts as "raking the dumps of the English language for words that shall range further, hit harder and explode over a wider area than the service pattern words in common use."

Kipling's love for verbal shrapnel was manifested in an unusual manner some years ago when he came to the defense of the name of Medicine Hat. Some of the citizens of the Canadian community were sensitive over the fact that the name had become a stock joke among the newspapers as signifying "the place where the weather comes from." Bidding the town keep its hat on, so to speak, Kipling reminded its citizens of the natural gas that underlay the region and told them they should be proud of a community that had "all hell for a basement" and "go forward as Medicine Hat, the only city officially recognized as capable of freezing out the United States and giving the continent cold feet."

It does not take a Kipling to impart magic to words like "Mandalay," although a poet may give such a word a special enchantment. The writer reveals his power even more impressively, if possible, when he puts a dozen ordinary words together in this extraordinary fashion: "The trouble is that one always expects just a little more out of a thing than one puts into it." If this is philosophy, it sounds amazingly like literature. Anyway, it is Kipling.

Behind—or rather within—the high-powered word lies the explosive force, which is not a word but an idea. Kipling's high praise of letters as the sole source of "those phrases by which the world has striven to live—for which the world has sometimes been content to die" is not to be interpreted as laudation of mere rhetoric. Men do not love liberty for the sheer music of the syllables in the word nor does "slavery" grate on the ear because of want of euphony.

In the sense in which Kipling doubtless meant the words to be taken, one of his most brilliantly flashing utterances in honor of his art frames an eternal truth: "After all, the phrase—the naked phrase—is the power which makes or unmakes the kingdoms and the glories."

MEDICAL MERCENARIES.

One of the important subjects to occupy the attention of the American Bar Association at its annual meeting in Denver this week will be "opinion evidence and expert witnesses." In its report to the Association the Standing Committee on Jurisprudence and Law Reform speaks in no uncertain terms of the discredit which has been brought upon American methods of administering justice by the abuses of opinion testimony, especially in connection with medical testimony in criminal and personal injury litigation and in condemnation of property.

The recommendations of the committee are far from radical. They suggest that, under the discretion of the court, no party shall call an expert witness without giving notice to the other side to enable it to prepare countervailing evidence. This will not touch the main evil of the system, namely, the tendency of witnesses to have their evidence influenced by the

amount of the compensation paid them.

More to the point is the committee's second proposal: That the court shall of its own motion call disinterested expert witnesses to prepare a sworn and written statement of their testimony to be read at the trial, their payment to be fixed by the court and paid by the State. It is also suggested that the court shall have the right to sum up such expert testimony as may be offered, comment upon its weight and consult with its own witnesses.

This would be a step in the right direction, but it is by no means clear that trial judges have not already full power to do that which it is proposed they shall be especially authorized to do. A case in point is that of Judge Kavanaugh of Chicago, who in a recent murder trial asked the Chicago Medical Association to commission three eminent and disinterested expert physicians to examine the murderer. They did so, pronounced him sane, and the jury found in accordance with their conclusions. Judge Kavanaugh himself put these witnesses on the stand, and the example thus set was, in the judgment of the Bar Association's committee, "a rather severe blow to the highly trained body of medical mercenaries who advocate any cause that employs them."

TWO BAD MEASURES.

Two perennials failed to pass in Congress during the session recently closed and will doubtless keep coming up at future sessions just as they have in the past. One of these is the so-called truth-in-fabric measure which was principally backed by the head of one of the minor woolen companies and was intended primarily to advertise its products. Even exposure of its real purpose failed to squelch it altogether, although it stopped its enactment so far. The proponent is still hiping to catch the legislators napping some day, meanwhile making use of the agitation as a catchpenny device for exploiting his wares. If this, however, were all the matter could be treated like a huge joke. But the worst of it is that the pushing of the measure in question has resulted in preventing, so far, the adoption of legislation based on the British Merchandise Marks act for effectually stopping the misrepresentation of goods and so has been a help to swindlers. No such mischief has come from the second of the perennials—to wit, the bill for price maintenance—which also failed to get the approval of Congress. If enacted, this would give a manufacturer the right to fix the price at which his product should be sold at retail. From a strictly logical standpoint, the measure is hardly defensible. For, when a person once sells a thing, he parts with all his interest in it and the purchaser would appear to have the right to sell it for what he will, or even to give it away. The only thing which gave the measure any standing was the abuse of the right by certain stores in offering trademarked and widely advertised articles virtually at a loss, as "leaders" to bring customers into the shops.

PRICES OF COTTON GOODS.

In the face of the Government estimates of the probable crop the quotations for cotton held up fairly well during the past week. Most of the bullish sentiment arose from reports of threatening ravages by insect pests. The next sixty days will show whether the apprehensions are warranted or not. Meanwhile, the opportunities for betting will be many. As to the effects on the prices of cotton goods, it seems to be generally conceded that these will come down in such cases as have not already been readjusted to the lower levels of the raw material. In the matter of certain cotton fabrics it is declared that the prices now prevailing are based on 15 cent cotton, a point not yet reached by it. Much attention is being given by the goods industry to the problem of increasing the use of cotton and also that of squaring production with demand. For this purpose a textile institute is in process of formation. It will include in its membership representatives of both Southern and Eastern mills, recognition thereby being given to the fact that the industry, as a whole, must be considered. Heretofore, the two sections have been in a rather antagonistic attitude. It may be that one result of the study of the subject will be an understanding that, under ordinary conditions, each section confine itself to the kinds of goods it is best adapted to, and that both stop the tendency to overproduction which has been so often manifested. Dealings in gray goods took a spurt at the close of last week with some advances in price. Finished fabrics continue to move quite well in distributing channels. This is especially true of wash goods, the sales of which have been helped by the warmer weather. Openings of bathing suits for next Spring at reductions took place last week and the same is true of infants' socks. The underwear trade is quiet pending the offerings for the next season.

EMILE COUE.

If colleges kept their honorary degrees up to date, they would have conferred upon M. Emile Coue the title Doctor of Cheerfulness. For the man who devised the formula "Every day in every way I am getting better and better" was not merely cheerful—he had the gift of spreading the infection. This may not have been working a miracle, as he was careful to explain, but it was as good as if it had been veritable magic.

The real miracle in Coue's career was his unshaken poise. It is not every practitioner of unorthodox methods of healing that insists upon the limitations of his art. The natural temptation to magnify one's power is rendered almost irresistible by the swelling chorus of praise and admiration from grateful patients and their friends. Coue's common sense, to say nothing of his modesty or his sense of humor, was too strong to allow him to fall into this trap. Multitudes will remember him as the man who made them realize that they were better than they had thought.

A skunk by any other name smells just as bad.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

In meandering South on M 11 last Saturday as far as South Haven I noticed many signs calling attention to a cherry juice manufactured in a commercial way at Saugatuck and sold at many of the other stands along the way a dozen miles or so.

I could not help thinking how short sighted the roadside stand people are that they do not devote more attention to home made products of this character, instead of displaying and pushing the sale of soft drinks which contain no nutriment whatever, but produce a thirst for more trash of the same sort. Delicious concoctions can be made from strawberries, red and black raspberries and blackberries, but who ever saw any of these articles played up by the farmers who could produce them easily and cheaply and keep them palatable by the use of ice or electric refrigeration? The same is true of milk and buttermilk, which as summer drinks cannot be surpassed, providing they are kept cool and served in inviting containers. Such products would tend to build up the farms, by creating a demand for more cattle, furnishing employment to more men on the farms and thus diminish the steady stream of farm labor to the cities. The tourists and resorters would soon acquire a liking for such wholesome products and cease buying the trash compounded in the cities out of impure water, synthetic flavors and artificial colorings chemically prepared from coal tar products.

There appears to be much growth along the thoroughfare from Holland to Macatawa, but no activity to speak of at the latter resort. I am told that this condition is due to the unpopularity of the manager, who has acquired a controlling interest of the stock put out by the resort company and is so domineering in his methods and so arbitrary in his actions that he antagonizes every one who comes in contact with him. It is certainly unfortunate that a resort capable of such indefinite development should be blighted in this manner.

I had the good fortune to be present when Macatawa was formally opened to the public, nearly fifty years ago. I think there were only three cottages on the resort at that time. A small hotel was conducted by Mrs. Ryder, whose stuffed white fish and wild blackberry pies were good enough to entitle her to a front seat in the Land of Kingdom Come. No woman ever tried harder to give her patrons wholesome food, properly served. The resort prospered under the early management and expanded wonderfully, but I hardly think there will be another home erected on the resort so long as the Miller management continues.

Saugatuck and Douglas exhibit evidences of growth and prosperity which speak well for the future of both places. Lack of co-operative effort along village improvement lines are greatly in evidence, but a better understanding may come later. One way to expedite such a movement would be

for the clergymen of both villages to get together and arrange to hold a series of public meetings having for their object the education of the people along civic betterment lines. I believe that much could be accomplished through the leadership of the men who function in the pulpits of these interesting towns which need so badly the directing hand of some one versed in civic improvement.

The South Haven district is certainly moving along at a rapid pace. The new hotel in the city will soon be ready for occupancy and it seemed to me as though a hundred new homes had been created since I visited South Haven last season. The real estate boomer who is selling undersized lots is too largely in evidence, but most of his activities are so far removed from South Haven that they will not be of any lasting detriment to the city, which is destined to take rank some day as one of the most beautiful cities on Lake Michigan.

I don't suppose many people on the Lake Shore are aware of the fact that one of the most famous men the world has ever produced along landscape architectural lines is located at Piercove, where he has trained and guided several hundred acres of wild and cut-over land so as to produce a marvelous result. Ossian Simonds has been engaged in this line of work for nearly fifty years and has superintended some of the most wonderful developments the world now enjoys, including the famous Hodepyl park and forest on Long Island and the million dollar arboretum now in process of development by Joy Morton West and North of Chicago. Mr. Simonds is in poor health this summer, but his mind is as active as ever and I am quite sure, if he recovers his health, he would be available to plan improvements and make suggestions which would be of vast service to the cities and towns on the lake shore.

It is possible that my readers may think I am something of a crank on the subject of municipal beauty as a business asset. If so, I plead guilty to the indictment. All my life I have urged my readers to keep their home towns clean and pure and wholesome. Twenty years ago I won a \$100 prize for an essay on the "Sacredness of the Street" in competition with a dozen other contestants. More than twenty-five years ago I published a series of articles on Village Improvement from the pen of the late Dr. Reuben M. Streeter, who had made a wide and deep study of the subject. When I was President of the Grand Rapids

Board of Trade—now known as the Association of Commerce—we paid a distinguished Boston authority on civic beauty and betterment \$2,500 for a critical review of our city and its environs, including such suggestions as he could make us for future action. I think it was the best investment we ever made. I well recall the closing paragraph of his report:

"Grand Rapids is the cleanest and greenest city in the United States."

I frequently note some change which has been made in the towns I visit from time to time. When I ask where they got the idea, I am often told, "We got the suggestion from your Doctor Streeter's articles," so I feel that the effort I made and the expense I undertook in that connection were well worth while. There are towns, of course, where the business men are so sordid and so obsessed with the passion to chase the dollar that they cannot be made to see that there is such a thing as the utility of beauty, but men die sometimes and others come forward to take their places who have a proper conception of a love of the beautiful in village development and embellishment.

July 28 will complete the forty-third year of publication for the Michigan Tradesman. Because of that event coming about the middle of the heated term I have concluded to postpone the publication of our usual anniversary edition until September. It is commonly known that I have large plans in store for those of our patrons who started with us with the first issue in 1883 and remain on our list until they will have rounded out fifty years in 1933. Passing the Wolbrink store in Ganges I stopped for a moment to say "howdy," according to my usual custom. Mr. Wolbrink immediately grabbed his check book and handed me a renewal payment with a significant wink, remarking at the same time, "You see I don't propose to be counted out on the fiftieth anniversary fest you contemplate giving the Old Guard seven years hence." My only regret in this connection is that the list might not include 2500, instead of only about twenty-five. I hope the Grim Reaper will be lenient with those of us still on earth and enable us to be present on the golden anniversary of the Tradesman.

In this connection I am reminded that the first man to climb our stairs back in the early fall of 1883 and hand in his name on the dotted line was J. C. Benbow, who was then engaged in trade on one of the four corners of Cannonsburg. The store has since

burned, but I never pass the crumbling foundation without taking off my hat to all that remains of the first store patron of this publication. I am told by several that Mr. Benbow has gone to his reward. If any reader of the Tradesman can tell me where he is buried I would like to send a wreath to place on his grave on the occasion above described.

I am sorry to be compelled to record that I witnessed the same flagrant violations of all law, human and Divine, on the South end of M 11 last Saturday that I did on the North end one week ago and also two weeks ago. The violations were almost entirely confined to the drivers of \$30 flivvers, who evidently act on the assumption that they OWN THE ROAD and that every one must get out of their way or suffer the consequences. If this policy is continued much longer it will result in one of two things—either the owners of good cars will abandon the paved roads altogether or they will purchase iron clad vehicles and come to a dead stop when they see the driver of a \$30 buzzard come along, determined to take his half of the road in the middle of the road. In such case the buzzard will smash into the iron clad and there will be one less buzzard—perhaps one less brainless idiot as well. If the driver survives the ordeal, nothing has been gained, because a person who drives as he does will not profit by experience. It requires brains to do that—and brains is an unknown quantity in the driver of a \$30 car.

E. A. Stowe.

Ice Cannot Be Sold as Drink.

Dispensers of soft drinks at fair grounds, carnivals, circus grounds, parks and resorts are being closely watched by Pennsylvania State Food agents to make sure that they keep the drinks properly cooled. The law prohibits the addition of ice to the drink itself, states James W. Kellogg, director, Bureau of Foods and Chemistry. The reason for prohibiting the use of ice in the drink is to avoid contamination by using ice made in an insanitary manner as well as to prevent dilution of the drink to such an extent that it would be largely ice water instead of what it was originally purported to be. The approved way for soft drinks to be sold is from closed containers which are cooled by means of a circulating or cooling medium or ice which does not come in direct contact with the drink itself.

Sporting Goods Sections Busy.

By no means the least active departments in department stores are those given over to sporting goods and other out-of-door merchandise. The late season, which held back consumer buying of this merchandise to a very large extent, coupled with the approaching vacation period, has resulted in the release of a wave of business that is giving the stores no little trouble in handling. Particularly active are purchases of bathing suits, both by men and women. Golf and tennis equipment also sell well, as do a general line of baseball goods. In fact, apparently no type of athletic goods for Summer use is neglected.

A Successful Salesman

is one who stamps on every sale his own personality for

Reliability and Integrity

SHOE MARKET

IDEAL RELATIONS

Which Should Exist Between Merchants of Same Town.

Business ethics based on the principles of fair dealings are the fundamentals in the success of business today. Merchandising has gone through the stages first of bartering, then of not forcing the buyer, and to-day we are in the "help the buyer stage." Service clubs, such as Rotary, Kiwanis, Lions and other luncheon clubs are promoting business ethics among their members. National and state associations have already adopted or are adopting, codes of ethics to provide for better business relationships. In individual communities members of the same crafts who were formerly strangers now meet together to discuss common problems where formerly each man "paddled his own canoe."

"Courtesies due your competitor" may mean any or all of a number of conditions depending upon the angle of view. Generally speaking it means merely the practice of business ethics among members of the same craft. Merchant, manufacturer and professional man both buy and sell, either merchandise or service.

In discussing this subject I am going to treat it from the angle of unfair practices in business, summarizing a few of the courtesies your competitor has a right to expect of you.

In buying many unfair practices are followed to-day which is harmful to good business policies. Some buyers fail to make payments before the end of the credit period or they take the discount after the time has expired. Another practice unfair is countermanding an order or refusing acceptance when the merchandise has been made according to specifications. Another evil practice is using the price of the lower bidder or any other such means to induce the seller to cut his fixed price.

Viewed from a selling standpoint we find other practices unfair to better business as presented to-day. One of these is the quoting of different prices to different buyers of similar quantities of merchandise. Again, the exact quality of the merchandise is sometimes misrepresented to make the sale. One of the more common, bad practices in the shoe field is that of pushing the sale when we know the article will not meet the buyer's needs. Still another wrong custom is that of falsely representing merchandise as worth more than its selling price. Bait advertising is often utilized to get customers. Other sellers sometimes use secret rebates with clerks or employes of other firms to get their lines pushed. Terms are sometimes used in presenting merchandise which are misleading to the buyer.

All of which brings us to the second main division of this discussion: This is truth in advertising. The greater the volume of advertising the greater the opportunity and probability of misrepresentation. Much is being done to-day to correct this common practice through Better Business Bureaus and

other trade organizations. Illustrating this point there recently appeared in a newspaper an advertisement of "Women's Full-Fashioned Chiffon Hose at \$1.27." These were sold to the store as irregulars, but since the imperfections did not appear the store advertised and sold them without mentioning this fact until it was called to their attention by the Better Business Bureau.

Talkative clerks often cause hardships upon your competitors by falsely telling customers that they have been misfitted. A real misfit should be penalized and denounced. This does not put them in a better light but merely causes trouble where the shoes were purchased and in many cases this criticism does not hold water. Business policies of your competitors in selling or adjustments should not be discussed with customers. A far better practice it is to capitalize by rendering the better service yourself without bringing the other man into it.

This is where courtesy and business ethics assume the responsibility in minimizing practices which are unfair among competitors to-day. Cooperation puts the views of individuals on the same plane, petty differences are ironed out and common problems such as standards for complaints, or the abuse of approvals, can be met by the community as a whole rather than by the individual. The merchant who assumes a fair business policy with his competitors will find himself ahead, in the long run. Fred Stuhler.

Vital Business Qualifications.

There are qualities the merchant, large or small, must have in order to make money. He must know how and where to buy his stocks. In a small clothing and furnishings business started two years ago by two active and popular young men, there came a crisis about six months ago. A man who retired from active business several years ago was called in to see what was the matter. The young men thought the need was more capital. For four months the old merchant sat and watched the daily details of this business. He found they had been paying \$2.25 a dozen for cheap shirts they could have got for \$1.69 if they had known how to buy. This was one of many similar instances.

Old stock had accumulated that should have been moved out—hats, suits and other things. Too many articles had been "carried over" at the ends of seasons instead of being closed out at cost. This was caused by inexperience in selling and unwise reluctance to part with goods without making a profit. It is a fine quality to know when and how to get rid of goods that do not sell. The old merchant told them how to do it, and how to buy. A merchant may make two profits on his stock, one in buying and another in selling.

As a result of poor buying and holding on to old stock, the young merchants had met difficulty in financing new purchases. They thought they must take in new capital. But timely sales of old stuff at cost, and improved buying did two things—increased their bank deposits, reduced

obligations for the coming season, and wiped out a large part of their indebtedness. The business is now showing profit where it had shown losses. The young men were industrious and willing, but had expended their energies in making sales to customers, and did not give enough attention to the planning, thinking and market study on which every business, large or small, depends for success. To save clerk hire they neglected these important factors. Now they have been straightened out—still with much to learn—but with a new sense of what is necessary to mercantile success. Fortunately their credit accounts were not excessive. They have lost two years of hard work, but not their business, through a kind of neglect all too common among small merchants.

MR. MERCHANT:

Give your Findings Department a little more attention and you will find profits far beyond your expectations. We are at your service and endeavor at all times to carry a complete stock.

We are waiting your inquiry.

BEN KRAUSE Company

20 S. Ionia Ave. Grand Rapids, Mich.

The best numbers in

The Bertsch Line for Fall of 1926

are the Bertsch Arch Support shoes for men:

900—Brown Kid Oxford 902—Black Kid Shoe
901—Black Kid Oxford 903—Brown Kid Shoe

All built on a combination last to retail at \$6.00

Herold-Bertsch Shoe Co. Grand Rapids, Mich.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

Organized for
S E R V I C E
not for Profit

We are Saving our Policy Holders
30% of Their Tariff Rates on
General Mercantile Business



For Information Write to

L. H. Baker, Secretary-Treasurer

LANSING, MICHIGAN

Late News From the Head of Pine Lake.

Charlevoix, July 13—Charlevoix the Beautiful moved the 4th of July to the 5th and we all had a grand time. The business parade was a great success and so was the remainder of it until late at night. Everything wound up with a grand masquerade dance on Bridge street and fire works on Round Lake. The airplane and seaplane were kept busy making trips to and from the Beaver Islands and our business men, as well as the numerous standpeople of all descriptions, had plenty to do, while two bands kept the crowd in good humor. The Coast Guards gave a thrilling drill at Station Beach, which was admired by all on both sides of the inlet.

I feel highly elated. His Honor, the mayor of this city, complimented me on my reports to the Michigan Tradesman and rewarded me with the enclosed subscription for the good paper. Mr. Bergeon, the mayor, is the owner of a leading dry goods and men's furnishing goods store which is doing a fine business all the year round.

I called on Milton Block, grocer and dealer in meats, poultry and fish. He will have more to say about business after the season is over.

Rudy C. Korth, proprietor of the market at 328 Bridge street, who sells groceries, fruit and oysters, cannot complain about business.

The Sugar Bowl is owned by George Glados, who manufactures up-to-date confectionery and ice cream and sells them at wholesale as well as retail at 218 Bridge street. He has the largest parlor in the city and serves his products the year round.

The arrival of the 133 foot yacht Sylvia, from the builder at Bay City, adds another beautiful boat to the fleet of pleasure craft hailing from Charlevoix. Her two 300 horsepower Diesel engines, with a cruising radius of 3,500 miles, put any port in the world within reach of her owner, Logan Thomson. The finest teak, mahogany and walnut went into the building of her decks and cabins. She carries a crew of ten and has accommodations for the owner and twelve guests. A large boathouse and dock are being built for her on Round Lake. Mr. Thomson, who has a cottage in Charlevoix, is an official of the Champion Coated Paper Co., of Hamilton, Ohio.

O'Neill's bus and taxi line has an original display of tin auto plates in the window of their office at 208 Bridge street. They are called the Fun Makers and are as follows:

- Struggle Buggy
- If I stop Can You?
- Don't Hit Me Big Boy.
- Hit Me Easy I'm Getting Old.
- Danger! 20,000 jolts.
- If You Can Read This You're Too Close.
- Honest Weight No Springs.
- Baby, Here's Your Rattle.
- Pluto Passes Everything.
- Chicken, Here's Your Coupe.
- Peaches, Here's Your Can.
- Pluto, Just Passing Thru.
- I'm Shiftless But Not Lazy.
- Sick Cylinders.
- My Rear End Is No Bumper.
- Why Girls Walk Home.
- Four Wheels, No Brakes.
- Excuse My Dust.
- Howdy! Drive Careful.
- Pass Me, I'm a Nervous Wreck.

We have a few more new arrivals to register:

Barron Callen, photographer, makes a specialty of children pictures. He is a good one on that and other work in his line. He summers here. In the spring and fall he is at home in Columbus, Ohio, and winters in Coconut Grove, Fla. Everywhere he uses the slogan, "Look for the house with the orange doors, the home for lovely photos."

The next one is Frank Welsh, pro-

prietor of the Charlevoix riding school, and two of his riding instructors, J. C. Thomas and G. A. Mills. He owns thirty horses. Seven he wintered here and twenty-three he brought along from South Pine, North Carolina, where he functions in winter. He has been coming here for the past ten summers. He has a fine clientele. They teach as high as 100 children and more grown folk.

Dr. George W. King, a local physician and surgeon can be found over the Central drug store. He has a good practice. He has been here for the past eighteen years, summer and winter.

We are more than pleased to see your report on your trip through here. We were all glad to have you with us, although you gave most of your time to Ira Adams. He highly appreciates your description of your visit with him and the suggestion you made in reference to his collection of guns.

Addie Holley, of the Gift Shop, says: "From all indications we are to have a fine season. The cottages are mostly filled up or taken and my employment office is doing a landoffice business. I secure most of the help for the resorter."

The Elston cottage had their first regular guests arrive to-day. Mr. and Mrs. Fred L. Slaght, of the Union Trust Co., of Detroit, head the list.

Uncle Joe Lowenbach, of Virginia, who has been spending his vacations for the last fifteen years in Charlevoix the Beautiful, is again with us with his genial smile and happy disposition, ready to start the official umpiring of ball games for the juniors, tutors and others. This he has been doing ever since he has been coming here. He said from his observation in touring from Virginia to Northern Michigan he saw wonderful improvements in farms and farm buildings and public highways and sees no reason why this Northern part of this State should not be the ideal spot for resorters. He is a constant reader of the Michigan Tradesman and instructs me to send him the magazine to Virginia.

L. Winternitz.

Scarfs and Shawls Still Sell.

Medium-priced silk scarfs and shawls are being reordered by retailers, who are finding these items quite popular. Crepe de chine is the preferred material in the shawls, with printed patterns and with long, knotted fringes. Manufacturers are confident that these accessories will sell even better during the Fall season, although the patterns are still unsettled. They base their confidence on the low-necked dresses forecast for the coming season and on their past experience in finding the Fall season more active as well as on the worn-out condition in which the wearer finds a scarf or shawl after a few months' use.

Using Identification Tag.

Interest was displayed in the men's clothing trade last week by the report that a Rochester manufacturer has adopted a fabric identification device for use on a line of overcoats made of a well known fabric. The device consists of a metal disk, and tells the name of the maker of the fabric. Several manufacturers praised the innovation as a means of increasing the consumer's desire for the apparel and of bringing the name of the textile mill to his attention. It was pointed out that the women's apparel trade has been using identification tags of this type for some time with good results.

CHARLEVOIX the Beautiful

ON THREE LAKES
AT THE TOP OF MICHIGAN

The Mecca of Summer Tourists

FURNISHED SUMMER COTTAGES

Every Recreational Facility

**Boating, Bathing, Golf, Tennis, Motoring, Horseback Riding
Excellent Fishing**

For Booklet or further information write hotels direct or
Secretary Charlevoix Association of Commerce

LEADING HOTELS

**THE INN - THE BELVEDERE - THE CHARLEVOIX BEACH
HALLETT'S INN—HOTEL HALLETT**

Via Rail:	Via Boat:	Via Auto:
PERE MARQUETTE RY.	MICH. TRANSIT CO. From Chicago	DIXIE HIGHWAY

Leave The Details To US!



A BRANCH OF OUR SERVICE which is meeting with increasing favor is that of **MANAGEMENT OF PROPERTIES.**

With our complete organization and experienced executives we are well-prepared to take over the management of properties and assume the many details attendant upon caring for them, with the minimum of expense and with satisfaction and profit to the owners.

Rentals, repairs, up-keep, collections, insurance, payment of taxes, and other matters all are cared for promptly, efficiently and economically.

All bothersome detail is eliminated for the owners whose only concern is the net income from their properties which have been well-managed with the idea of making them increasingly desirable to the users and a source of better income for the owners.

The scope of our experience in managing properties for many years enables us to give our clients' interests direct contact with a much broader field than could be possible for an individual or for a smaller or lesser organized group of individuals.

We would like to go over with you, sometime, the matter of caring for your properties.

THE
MICHIGAN TRUST
COMPANY
GRAND RAPIDS, MICHIGAN

The first Trust Company in Michigan

FINANCIAL

Big Crop Would Help To Rejuvenate Industry.

A cotton crop of 15,635,000 bales such as now seems likely would swell materially the amount of the raw material carried into the new year but the decline in prices that followed the report does not mean that a bumper output is undesirable from the standpoint of our general prosperity.

A crop of that proportions doubtless would hold the commodity for a time in the vicinity of 20 cents a pound, which is none too favorable a price for the planter, and such news pleases neither the agricultural regions of the South nor traders for a rise in the market. Probably the cotton grower is in a better position to take a moderate price for his product this year than the farmer of any other section, however, and in so doing he stands to improve his own economic position in the long run more perhaps than through a short crop and a big price.

It so happens that cheap cotton is what the cotton goods industry needs just now to lift it to a plane on which it can operate profitably and what could be more desired by the cotton grower than a rejuvenation of the industry that consumes his raw material?

Throughout 1922, 1923 and 1924 raw cotton stood on a higher price level relatively than cotton goods which meant that the maker of cotton goods operated at a serious handicap. Unless the manufacturer can buy cotton on a basis that will permit him to make it up into goods for sale at a profit he cannot do business. In recent years the manufacturers were obliged to pay dearly for their raw material but consumers were not willing to pay as much more for the manufactured goods as the manufacturer was obliged to pay for the fiber.

Increased and severe competition for the cotton goods industry from the introduction of silks and rayon and the tendency of women to wear shorter dresses and fewer cotton materials only add to the difficulty.

No more pleasing turn of affairs in the cotton industry has occurred than the move recently of numerous mills in New England and the South jointly to study their problem. Commentators have offered many explanations for the difficulties that have arisen. They have pointed to the increased capacity that was provided during the war, to the rise of the Southern mills and to the change in styles for women.

All of these bear upon the matter but much suffering could have been avoided long ago if the industry had adopted the broad view that finally has prevailed among the leaders and informed itself of fundamental movements affecting the supply and demand of their product.

Paul Willard Garrett.

[Copyrighted, 1926.]

Reduces the Danger of Another Another Collapse.

In the advance that began around the middle of May the stock averages have been lifted to a level close to the peak for all time set early in February

but the position of the market now is very different from what it was then.

Perhaps the first distinction to make between the early February peak and the second 1926 peak near which the market now stands is that the averages themselves are deceiving. On the chart the market appears to be up where it was but actually it is not nearly so high when taken as a whole. The point is that the recent advance has been achieved almost entirely by gains in the dividend-paying stocks whereas in the great bull market of last year and early 1926 the improvement came not only in the good issues but in those of highly speculative character.

Of the non-dividend payers relatively little has been heard in the recent advance but of the old reliable stocks in the class of seasoned investments a great deal has been heard. These in many instances have not only equalled but crossed their levels earlier in the year and established new high records in their history.

A market in which the buying is concentrated upon such sound investment issues as Steel common and General Motors, both of which have incidentally broken fresh high ground in their entire market history lately, and in which the purely speculative issues are left severely alone or nearly so, is far less treacherous than a market in which the primary appeal lies in the volatile stocks.

It does not follow that concentration on investment stocks in the present market means that investors are doing all of the buying. Indeed, they are not. Wealthy speculators have purchased heavily of these stocks but the point still holds that the market now is in a far less vulnerable position than it was at the beginning of March.

Back of the recent improvement in the better stocks both of the railroad and industrial lists is no sharp upturn in trade. Reports from industry give unmistakable evidence of a sound condition but they do not indicate any great or immediate expansion.

Explanation for the improvement in good stocks may be traced partly to the failure of the business curve to turn downward as the prophets had reckoned it would by the middle of the year but more important than any news from the business field in the market just now is the continued flow of funds in abundant volume.

Paul Willard Garrett.

[Copyrighted, 1926.]

Modern Methods of Exterminating Cock Roaches.

Greenville, July 7—Will you please tell me how to rid our store of roaches? This may be out of your line of business, but your paper always is full of helpful things, so I thought you must know about this.

Jesse Phillips.

When the writer was a boy, fifty years ago, he could always "get" a roach by a drop of gasoline, which killed him almost instantly. This was a favorite occupation with apprentices in printing offices in those days.

There is a better remedy now—Sodium Fluoride—which you can obtain from any druggist, who will also tell you how to use it to rid yourself of the roach pest.

\$45,000. Clermont, Florida, 6% Improvement bonds, dated Jan. 1, 1926, due \$5,000. each Jan. 1, 1928-36, denomination \$1,000., interest Jan. and July 1 at The American Exchange Bank, New York.

FINANCIAL STATEMENT

Assessed Valuation\$3,922,440.00
Net Debt 127,736.68

Population, estimated 2,000

Opinion, Caldwell & Raymond, New York

Price: Par and interest netting 6%.

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ETERNAL VIGILANCE.

Required in the Handling of Retail Credits.

Probably in no other line of commercial endeavor is constant vigilance more essential than in the granting of retail credits. Several instances tending to bear out this statement were cited recently by one of the best-known retail credit men in this city.

In the first case related, the principal was a business man so well known as once to have been appointed receiver for a prominent concern that had become bankrupt. His references were satisfactory to the credit man, and an account was opened. He bought two or three small bills of goods and paid for them promptly; then he began to buy rapidly and in quantity. This, to the well-posted credit man, is a sign of danger, so a check was put on the account and a search was made in the store's "morgue." There it was found that a man with a name very similar to the customer's had between thirty and forty judgments standing against him.

Further search brought out the fact that the man in question had disappeared from the city, following an automobile accident, some time before the account was opened, and had returned later with a slightly changed name. It was under the changed name that the account was applied for, the change being so slight that the persons he gave as references apparently did not notice it. The account was promptly closed, and steps were taken to recover on the goods not paid for. This led to the discovery that the man had disappeared a second time.

"One of the most peculiar cases that has ever come to my attention," the credit man went on, "involved the daughter of a well-known lawyer. She opened an account in her maiden name with satisfactory references, but it was closed when she was found to be unwilling to pay for the few goods she had bought. Some time later she married and opened a second account in her new name, giving new references, which proved satisfactory. Again the account was closed when she failed to pay.

"Not long afterward she divorced her husband and married a second time. Again she came back with a new name and a new set of references and opened a third account. Each time she apparently was taken care of by a different interviewer. This time she began to buy fast, which is always a bad sign, and we started to collect. The matter was referred to her attorney, who said she would be 'good' for the amount owed, which was about \$700, as soon as several matters involving a certain estate to which she was heir were cleared up.

"When this was reported to me I checked back through our records and established that the same woman was the principal in all three cases. The account is now in the hands of an attorney for collection. I understand that this woman is indebted to another store to the extent of several thousand dollars. In this case she gave a fourth name, indicating a third marriage.

"Some months ago a woman giving an address in a certain city of Western Michigan applied for an account, which was opened after careful examination of the applicant's references. Some purchases were made by her, and at her request the bill was sent to her husband. He paid it, but notified us that he would not be responsible for any further bills incurred by her.

"Not very long afterward the woman visited the store again and ordered several dresses charged. She was asked to come to my office, and when I told her that, under the circumstances, we could not give her further credit she was very indignant. She threatened to let her husband know of the way she was being treated, and so on. When I told her that her husband had refused to be responsible for her debts she emphatically denied my statement. On my showing her his letter to us, however, she calmed down at once and admitted that they had separated.

"At a certain wedding not so very long ago a rather prominent young man became acquainted with a young woman of more or less note on the stage. As the young man told me the story afterward, they lunched and dined together a few times, although he was married. They had not known each other very long before she asked him to loan her \$100 with which to purchase some things she needed.

"Being short of ready cash at the time, the young man told her he could not loan her the money, but that he would guarantee an account with us for that amount. We knew him well and favorably, so the account was opened without question on his guarantee. The young woman came to the store and, through some error of the authorizer, was permitted to obtain about \$500 worth of merchandise.

"The end of the month came and the bill was sent to her, as the account stood in her name. Nothing was heard from her for several weeks. Then, one day, she came into my office and told me to call up the young man and ask him when he was going to pay the bill. I got in touch with him, and he refused to pay it, claiming that his guarantee was merely an accommodation to the young woman and was only for \$100.

"I pointed this out to the young woman, explaining that we could hold him only for \$100 of the amount, and that she would have to pay the balance. To this she replied, in effect, 'Like fun I will. You call him up again and tell him that if he doesn't come across, I will send the bill to his wife.' He paid. We learned a lesson from the incident, and purchases on guaranteed accounts are now scrutinized with care before they are passed.

"Much has been said from time to time of the slowness with which many really wealthy persons pay their bills, but one of the most unusual cases of this kind involves a very well-known young society man. This young man has had an account with us for several years, yet never has he paid a cent for the goods purchased until notification of a suit for recovery by us is given him or his attorneys. Then a check is received the same day. This

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We realize at all times, that it is the duty of this institution to do everything to conserve, protect and promote the interest of its patrons.

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OLDEST SAVINGS BANK IN WESTERN MICHIGAN

has happened several times, yet he keeps on buying from us and neglecting to pay until we give notice of legal proceedings. By keeping a careful watch on the account everything has so far been made to come out all right.

"A somewhat similar case in which vigilance is required revolves around a young woman who is the daughter of a prominent man here. She is an excellent customer, but will not settle for anything she buys until she is notified that nothing more can be sold her unless she pays up. She never has failed to raise the funds necessary to meet her obligation, but it is necessary to watch the account closely to avoid possible ultimate loss.

"One of the most interesting customers we ever had was a man who died a few years ago. This man, who had plenty of money and who paid his bills promptly when satisfied that everything was all right, objected very strenuously whenever members of his family bought goods in any volume. Whenever this occurred we knew we were in for an argument over every item on the account, but as this was the usual procedure of the customer's paying and the account was a good one, we patiently explained everything.

"The bill would then be paid and notice would be given by the customer not to charge anything more to members of the family. A few days later, however, he would telephone his permission for use of the account again. This happened regularly. The only really hard thing about it was that great care had to be taken in charging and billing. The slightest error in the billing meant not only a delay in payment but pointed enquiries on the part of the customer, in effect, as to how we got that way.

"The wife of a certain manufacturer living in the Eastern part of the city recently ran up a large bill while her husband was abroad. Efforts to collect in his absence were futile, so additional charges were refused. On notification to this effect, the woman came to my office with her son, who made out a check for the amount of the indebtedness and signed his father's name to it, claiming power of attorney.

"The check was sent to the bank and refused payment, whereupon we closed the account pending the return of the customer's husband. In due time the latter came back and, when informed of what had occurred, made good the amount involved. While this case was out of the ordinary, it is typical of the things for which the retail credit man must constantly be on the lookout to save his store from loss."

Pace of Electrical Industry Is Not Slackening.

In the midst of reports that the pace of industrial activity is losing its momentum, even if ever so slightly, comes now a bit of evidence that business actually is picking up. The reference is to the new index of industrial activity computed for June by the Electrical World and which is based on the monthly consumption of electrical energy by the country's leading manufacturing plants.

June and July normally are the low

months in the seasonal curve of industrial activity but the electrical output index for June shows a gain over the same month last year of 12.6 per cent. A chart of this index is interesting. It reveals a peak of activity in March when the long upward swing, that had started about the middle of 1924, culminated. The stock market collapse then brought apprehension in industry and a downturn in the electrical index but the curve turned upward again two months ago. Now it is on a level with the early 1926 peak and indicates an improving trade position.

Here is one of our more reliable business indicators that not only fails to reveal signs of depression but reflects a condition in industry roughly 17 per cent. better for this season than normal. By normal is meant, in this instance, the average for the past three years. A year ago the curve indicated a condition only a little more than 4 per cent. above the same base. Corrections have been made in these computations, of course, for seasonal variation so that the figures reflect accurately the general trend.

What the June compilation shows in brief is that the usual seasonal decline that ordinarily occurs in June did not come this year and that numerous manufacturers were actually busier during June than May.

Of the important industries that did better last month than was expected of them special mention must be made of the metal group. Here we find operations for June at 31 per cent. above the monthly average for the last three years as against 8.7 per cent. in May and a rate a year ago that corresponded exactly with what the compilers accept as normal. Ordinarily the metal industries use less electrical energy during June than during any other individual month of the year but their power consumption this year for June ran 9 per cent. above that for May.

In certain other industries such as the automotive industry the index reflects a decline in activity but the losses were not large in most instances. An electrical output barometer is peculiarly sensitive to changes in underlying conditions since any contraction or expansion in manufacturing activity is revealed instantly in the energy curve. What the future months may show nobody knows but certainly this very valuable indicator of business conditions is calculated to inspire confidence.

Paul Willard Garrett.

[Copyrighted, 1926.]

Straw Hat Season Satisfactory.

Price cutting in straw hats during the present week will initiate the second stage of the season. Business in straw hats has been satisfactory, despite the consistently cool weather thus far. A feature of the season has been the shortage of Panama and Leghorn hats, of the cheap as well as of the very expensive varieties. Many retailers have been unable to obtain this merchandise in sufficient quantities. Manufacturers have favored those retailers who placed their orders earliest. This situation will be reflected in the larger orders for the Spring (1927) season, it is expected, which retailers will begin to place this month.

Sincerity Alone is not Sufficient

A man's estate usually represents an accumulation of years of ceaseless toil and denial on his part.

Prudence is required in protecting it, skill in making it profitable, discretion in guarding it through changing conditions and experience in meeting the responsibilities in management.

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Summer Hotels Violate Ordinary Safety Rules.

New York State is waging a vigorous campaign against resorts having insufficient fire fighting apparatus, flimsy wooden buildings and those ordinary safety rules.

Former Fire Marshal Ahearn, of New York State says:

"The recent heavy losses of life and numerous fires in summer resort hotels prove the theory that half-way measures in fire protection are not to be tolerated."

"All fires are the same at the start. In a hotel equipped with fire-fighting apparatus, a fire at the start can be extinguished with one fire bucket full of water, but in a hotel without this equipment, the building can be destroyed while an employe is looking for a bucket.

"In many hotels the conditions are much the same now as in 1913, except that they are aggravated by the fact that growing patronage of summer hotels by city vacationists has resulted in the construction of larger hotels. About the only improvement in fire conditions is the substitution of electricity for kerosene oil for lighting purposes.

"In the construction of the newer hotels, there has been no increased provision for fire exits and no construction of fire walls to segregate sections of the hotel in case of fire. Fire-walls and fire-doors are essential to reduce the fire areas in large buildings whether they are frame or constructed of so-called fireproof material.

"Balconies have been added to some of the hotels, but there are few enclosed stairways, fire-escapes or other means of exit, with the result that guests are able to get from the buildings to the balconies but not to the ground unless they jump, as was the case with many of those injured in the Hurleyville disaster.

"One of the evils of some summer hotels at present is that wings have been added to the old hotel properties with no additional means of exit provided causing an even worse fire menace.

Ahearn cited as the chief faults now existing in summer hotels so far as fire protection is concerned, the inadequate exit facilities, both interior and exterior; poor water supply and low water pressure; lack of sufficient fire buckets or chemical fire extinguishers distributed throughout the buildings; lack of fire hose; accumulation of rubbish in and around the hotel buildings; improper construction or lack of fire walls, lack of fire doors for isolation of fires to one section of a large building; and the almost total abstinence of the use of fire-resisting building materials.

Passing the Buck.

The South Dakota Fire Marshal's Bulletin for May, carries an article under the above heading. It seems that a member of the Department started out to find the cause of the fire waste, and after a vigorous search reported back that it was simply a case of "passing the buck."

A fire prevention bureau to which an enquiry was addressed blamed it on the contractors because of poor con-

struction. A prominent contractor passed the ball to unscrupulous competitors with whom the better sort of builders had to compete. The unscrupulous fellow said the cheapest way to build was the most profitable so long as the law didn't regulate construction. The investigator then went to a member of the legislature, who blamed the lawyers, and the lawyers blamed the juries, and the juries blamed the evidence.

All a very nice tale, and sad to relate the most of it is true. We recall seeing a picture of a crowd of insurance men out on a special inspection tour, and every mother's son of them had a cigar in his mouth. Now, of course, we are not opposed to insurance men smoking; but when men are being photographed as fire preventionists they should at least look the part; but these lads were so busy looking over the other fellow's property for fire hazards, that they forgot all about the hazards they were themselves creating.

There is no doubt about it that much of the fire waste of the country can be charged to the great American sport of "Passing the Buck." If each one of us would do what we could to prevent fire in our own property we wouldn't have to look at a Five Hundred Million Dollar ash heap every year.

And as it is with fire, so it is with most of our other casualties. No man, not even the most reckless speeder in the country, was ever to blame for an automobile accident; it is always the other driver's fault. Diogenes spent a lot of time looking for an honest man. If he lived in this day and age he would spend twice as much looking for one who would stand before the world and say "It was my fault."

Lightning and Radio.

Lightning has no especial affinity for radio antennae, and radio operators need have no special fear during thunderstorms, say engineers of the Underwriters' Laboratories, who have conducted an amazing series of tests in radio safety.

"Lightning is hard to check," says one of the engineers. But more men are lightning-struck out under trees than in any other way, according to unofficial statistics. One might indeed be a target at the end of a properly insulated radio set; but no more so than at the keyboard of a piano, or with knife and fork in hand at the dinner table, or patting the keys of a typewriter.

David Sarnoff, Vice-President of the Radio Corporation of America, predicts that moving-talking pictures may soon be shown in every home by radio. He says the only problem is speeding up transmission of still pictures, and that research engineers are hard at work perfecting the speed-up attachments.

"Haste makes waste" is an old adage which the American people seem to have forgotten. Much of our troubles may be due to this forgetfulness. It never pays to rush.

The fellows who stay out all night aren't always as wise as the owl.

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CENTRAL MICHIGAN HOTELS.

Sidelights on Owosso, Durand and St. Johns.

In the days I am covering it is hard for me to say which was the better hotel, the Wildermuth or the Merrill, at Owosso. For those days they were both good, far better than the average smaller city Michigan hotel. The National Hotel was not so good, but at that time seemed to be filling a place in hotel life in that city just as essential as the other hotels.

If I remember correctly, the Merrill was not built for a hotel, but started as something else and converted into such a proposition later. It was always painted outside a clean white, had a large veranda with colonial columns, rather imposing from the street. Located just out of what was then the business district, it had plenty of shade trees all about it, and was, so far as I know, always well conducted. The names of the owners have all gone from me or even its management. I visited this place several times about 1890, always found the place well maintained, excellent foods, clean as a whistle, attractive inside and out. Its patronage was commercial. In those days it was "wash bowl and pitcher," but there was really a distinctiveness about the Merrill.

As a money maker, I believe it was not a howling success, just why I cannot say, for it always seemed to be doing a good business. It was one of the few hotels which had a \$2.50 American plan rate in cities of that size, although the prevailing rate was \$2.

At all events the Merrill went out of business after a series of years. It is now owned by the Elks Club and makes a most excellent club house for the organization. But I am sure the older boys on the road who may be reading these articles will agree with me that the Merrill was an exceptionally good hotel.

Fred Wildermuth, whom I have mentioned as one of the old school landlords, was builder of the Hotel Wildermuth, owner and proprietor for many years. This hotel had some fifty rooms, was of brick construction, located on a corner, lower end of best business street. It was always a money maker and always had a bar until the country went dry.

Fred Wildermuth conducted a mighty good smaller city hotel; \$2 per day, good meals. He was on the job most of the time. He was a typical old time glad hander, enjoyed and could tell many a good story, had a great memory of names and faces. Had a wonderful reputation of never seeing any of the boys on the road suffer if they needed an extra 5 spot, extension of credit or any other assistance. In short, he was just a mighty good landlord. He had but little use for any of the theatrical profession and they gave him a wide berth. He was a great admirer of good horses and was considerably given to base ball at times.

There is a story which I hope to tell about him sometime in these articles where he had an encounter with Ringling Bros. circus, bested them to

a finish and always gloried over it.

Mr. Wildermuth passed on many years ago, but he kept the hotel bearing his name up to a high standard, as standards went in those days. While improvements of any great nature did not take place during his life in the hotel, the place was always clean, his foods good and, as a whole, he and the hotel were popular.

After the death of Mr. Wildermuth, a son-in-law, Coffman, by name, conducted the hotel. This gentleman was not the same type of landlord as Mr. Wildermuth and the old place lost some of its popularity. Hotel business in Owosso took a decided jump in volume along in the early 1900's, and the Wildermuth turned them away several nights of the week many times a year. The dining room at the Wildermuth was not as good under the son-in-law's regime as heretofore, but was not real bad. The bar had been a great asset with Mr. Wildermuth, but that lessened after his death.

There were one or two changes at this Owosso hotel. A man came up from Ft. Wayne, Ind., and conducted it several years; but he was no improvement; the son-in-law had it back again, if I recall aright. Bert Waldo was the manager there for several years and his personal popularity kept the Wildermuth out on the front lines.

One feature of the Wildermuth used to be amusing. Standing back several rods from the hotel proper was a small brick building. What it had been built for I do not know. At any event it was converted into several large display rooms, also equipped with bed, dresser, wash bowl and pitcher. There was an overhead runway from hotel to this building. The so-called annex was heated by stoves. At times it was necessary to use this annex, not only for display purposes, but for sleeping as well. The trip across the runway in unpleasant weather was not so good. Someone dubbed it the "Bridge of Sighs." In cold weather the annex was as cold as Greenland, but it brought in many a dollar.

Steam heat was placed in the Wildermuth before Mr. Wildermuth died, one of the first smaller city hotels to adopt this feature. The son-in-law installed several rooms with bath, some rooms with hot and cold running water, and made several other improvements.

R. H. Reynolds became proprietor and I believe owner of the Wildermuth some years ago, possibly five or six. I was there in 1923 and 1924 and Mr. Reynolds had certainly gone the limit to make the Wildermuth most up-to-date, shutting off the building of a new hotel at Owosso, of which there had been much talk, even the writer having a dip in such a proceeding along about 1916.

An addition had been added of some twenty-five rooms, an elevator installed, all rooms remodeled, refurnished and equipped. Several rooms with bath in the new part and some in the older building. A most attractive lobby, writing and rest room. A most attractive coffee shop and dining room was established. We dined there several times and foods were excellent, service good, the surroundings most

congenial. So, all in all, the Wildermuth is really an up-to-date hotel, one which Owosso is entitled to, and if Mr. Reynolds is conducting the place as we found it two or three years ago, we'll wager he is getting on fine.

The National Hotel, at Owosso, was in existence years before the Wildermuth. Back in the days when I first knew of it, it was a \$1.50 house, always seemingly doing a healthy business; not considered nearly as good a hotel as the Merrill or Wildermuth. This hotel had several proprietors or managers during the dozen or more years I knew it, all conducting it about the same way. I gave it a once over along about 1917 and it looked about the same as it did thirty years before. From the outside in 1924 it looked no different. Back in the early days it had considerable of the commercial boys as patrons, those who felt that \$2 per day was rather a high rate, and there were some at that.

Corunna, county seat of Shiawassee county, never in my day had a hotel which counted for much. Back in the early 1890's the Grand Central and Commercial, I believe. Both were old buildings, not well kept or maintained. All patrons of hotels went to Owosso when possible. Street cars connected the two cities, with frequent service. There was no business of any great importance at the county seat, even during the court weeks, supervisors week, etc. Even the circuses exhibited at Owosso. There was no difference between the two hotels; the writer visited them several times thirty or more years ago and never was impressed. The Grand Central still hangs on and is conducted as a hotel, not making more than a mere get away probably. What became of the other hotel I have no idea. I only remember none of the boys on the road ever had many kind words for Corunna hotels.

After the interurban street railway was established between Lansing and Owosso, many of the boys crowded out of the last named city would make for the capitol; much so rather than stay at Corunna. The Ann Arbor and Grand Trunk branch, Detroit to Grand Haven, gave ample traveling facilities in that section, yet Owosso seemed to be favored most times, even with the branch of the Michigan Central from Lansing to Saginaw and Bay City.

It was always a good city and has become one of the best farming centers in the State. It has several good manufacturing plants and, all in all, is a real good smaller Michigan City.

Ovid, Fowler, Shepardsville, Muir, Lowell and other smaller places along up the line of what is now the Grand Trunk branch never had anything to offer out of the ordinary in hotels. A little business two or three days a week; over Sunday, not even a few extra meals from the towns folks.

St. Johns was honored by having William Steel build a hotel of more than usual importance. At the time he built the hotel he was a manufacturer of dining tables, said to be the largest plant of its kind in the United States. I never had the pleasure of meeting him and have been told I missed a pleasure.

The building he created was sup-

posed to be a monument to his name and his progressiveness. It bore his name, as it still does. A beautiful brick building of some sixty rooms—too many probably. Large and pretentious lobby and dining room.

From a dollar and cents standpoint, this hotel was not a success. No matter how patriotic some people are, they soon tire in keeping up hotel monuments, and Mr. Steel was no exception. While the hotel he created was far superior to anything in that section, there was not enough patronage to make the hotel a paying success.

This hotel was among the first smaller city hotels equipped with steam heat and electric lights. There were many other features which other hotels did not have; still it was a hotel of wash bowl and pitcher, so far as that went. Hot and cold running water and rooms with private baths were an unknown feature in such places; although I believe the Steel did boast of a couple of baths, how arranged, I cannot say; how maintained, I do not know; but they were there just the same and quite the talk of the traveling public.

Later the hotel was leased, the furnishings, which were indeed extravagant for those days, sold to the one leasing, and the hotel struggled along, a bit more success attending some proprietors than others, but no world beater.

The writer had occasion to stay at the Steel several days in the middle of the 1900's, and it really was pathetic to see conditions there; business was not good; the hotel was not well run; the meals were horrible. The interurban had opened up with Lansing; considerable of the patronage that had formerly stayed over night at St. Johns journeyed to the big town; there was nothing from a local standpoint to draw from. The little city was a good business place at that; had about the first pavements of any city of its size in that part of the State; its manufacturing plants were going good; farming thereabouts was of the best, but none of this helped the hotel to any great extent. I have rather lost sight of the Steel, but I understand, due to good roads and some other source, the hotel business has changed and that the hotel has been doing very well the last few years. After long years of waiting has come the thing Mr. Steel, its builder and operator for a time, felt would be the case at the outset.

As I have before mentioned, back in those days, the hotel business in smaller Michigan hotels was a gamble pure and simple. Where one made a dollar, there were a dozen which did not make a penny. Some of them often were conducted at a loss; changing of proprietors were often

Sometimes now, as I look back through the telescope of time, I wonder how some landlords hung on as well and as long as they did. The fellow who had a bar and only hotel in a smaller center got along better, but even at that no great big money, even as dollars were enumerated then, where thousands and millions are reckoned these days. It was a stiff game at the best. Reno G. Hoag.

The Great Celebration at Philadelphia

Grandville, July 13—This month of July is indeed a patriotic month.

In all American history none other has the keen significance of July, the month witnessing our Declaration of Independence, now a century and a half in the past, also the tremendous battles for the safety of the Republic which was threatened by domestic enemies in the sixties.

The Sesqui-centennial planned for this year in Philadelphia will be a Mecca for the American patriotic pilgrim as never before in the history of the Nation.

It may not be out of place to recall those sweltering days in early July of '63, when Lee's legions poured across the border of a Northern state, threatening the city of Penn and even the greater city of New York.

The hot pressed army of the Potomac ceased its retrograde movements, and under the command of George Meade faced the foe at the little village of Gettysburg and fought a three day battle the like of which was never before nor since witnessed on the American continent.

Gettysburg is of all American battles the greatest on record. It was a struggle for the mastery between the flower of the Southern army and that army of the Potomac which had so often been led to humiliating defeat under McClellan.

Even as Lee turned again Southward after his defeat came the news of another important event in the story of July battle month—the fall of Vicksburg and the surrender of the largest army ever recorded to date on the continent. Pemberton's surrender, added to the defeat of Lee, sent a thrill of joy throughout the North. Bonfires blazed on many a Northland hill, and cannon and anvil woke the echoes in glorification of those twin victories of the Union arms.

It was at this hour that the star of Ulysses S. Grant arose above the smoke of fratricidal conflict, never to be dimmed, the luster of its shining going on and on in added brilliancy until the name of the once humble Galena tanner became the foremost light in American military history.

We delight to recognize Washington as the father of his country and the military genius of the War for Independence. Also we stand uncovered before the greatest figure in our history, Abraham Lincoln. Yet to General Grant is given the right to be termed "The Greatest American General" of all time.

Gettysburg and Vicksburg proved the turning point in the Great Rebellion. Up to July 4, 1863, the tide of battle ebbed and flowed in uncertainty, more often listing in favor of the disunionists. From that fateful July 4, in which the great army under Lee was hurled back from Northern soil, the clouds which had so long obscured the cause of the union drifted aside and the sun of righteousness again shone forth in unmistakable effulgence.

We were an unprepared people when the guns of rebel batteries belched their contents across Charleston harbor, hurling shell and solid shot against the fated walls of Sumpter.

The humiliation of the fall of Sumpter was wiped out in the capture of Vicksburg, and the signal victory of Union arms at Gettysburg made amends for much that went wrong along the Potomac in the early years of the war.

It is pleasant to look back and note how loyally the sons of the North, East and West held to the Union, and made that loyalty count by volunteering in great armies for the defense of Old Glory.

This summer of 1926 is to be one in which patriotism is to manifest itself in myriads of ways, and when true Americanism will shine forth so brightly as to dazzle the eyes and confound the souls of those bogus

Americans and pacifists who tremble at the name militarism.

The best in the history of this country was won by military force.

Such a force is the only argument which European nations understand. Witness the humiliating squabbles of that ridiculous league of nations which has been unable as yet to unite its members in a loving and friendly family.

July, 1863, found us armed and ready to meet the enemies of the country in battle array. Two years earlier we were a lot of unarmed, unlearned people, who knew nothing of war and, in consequence, were easy victims to the more militaristic South.

Militarism was new to the peaceful plodders of our farms and workshops. By July, 1863 we had become militarized so that we could stand and fight for our rights as recognized under the Federal Constitution.

From that Gettysburg July down through the months and years, the army of the Union was a fighting force ably commanded and doing good service in the cause of liberty and humanity.

This Sesqui-Centennial will be welcomed with rejoicing by all true Americans. No reds will be permitted to hide under our flag and do the

dirty work of the anarchist and bolshevik.

July might well be termed Independence Month in our history. More thrilling soul inspiring deeds for the liberties of man have been done this month than in any other in the calendar. It is right that the American people celebrate to the top of their bent.

The children and youth of the Nation will take on new ideas with regard to the meaning of Independence than ever before. The boggy of military preparedness has no terrors for that young America which needs must fight the battles of the future should other wars again afflict the world of which it must be remembered that Uncle Sam is a very important part.

To Philadelphia, then, the eyes of the Nation will be turned during the good old summer time of which we have all heard so much.

Old Timer.

Limiting the Number of Retail Stores.

Kalamazoo, July 6—While reading the Tradesman it occurred to me to enquire of you if it is not possible by legislation to limit the number of retail stores in each village, town and city, according to population?

Such a measure would tend to stop

many fires, schemes and failures and also be very profitable to the consumer and also make better uniform closing hours.

How about it? M. Calder.

In some of the European countries men cannot engage in the mercantile business until they secure a license or permit from the municipal government. The license is based on the qualification of the applicant, who must prove to the licensing officials that he is qualified by experience to embark in the business he seeks to enter. It would be an excellent idea if such a custom prevailed in this country, because we certainly have many men behind the counter dealing out food products who are not qualified to do so either by experience or adaptability. The drug trade is fairly well protected in this respect through the pharmacy laws, but not sufficiently so to restrict the number of drug stores to any extent.

The Tradesman would be glad to hear from its readers on the subject either pro or con the suggestion of our correspondent.

TAX EXEMPT IN MICHIGAN

\$150,000

Grand Rapids Veneer Works

First Mortgage Fifteen-Year Sinking-Fund 6% Gold Bonds.

A Legal Investment For Michigan Savings Banks

Dated January 1, 1926.

Due January 1, 1941.

Interest payable quarterly January, April, July and October 1, at The Michigan Trust Company or The Old National Bank, Grand Rapids, Michigan. Coupon Bonds in denomination \$1,000., \$500. and \$100. Bonds registerable as to principal only. Redeemable as a whole or in part on any interest payment date on 60 days published notice at 103 if redeemed on or before January 1, 1931; at 102 thereafter and on or before January 1, 1936, and at 101 thereafter and prior to maturity together with accrued interest in each case.

The Company, as provided in the Mortgage Indenture, may buy in the open market from the Sinking Fund such bonds as may be offered at not to exceed the call price and interest.

The Company agrees to pay interest without deduction for the Normal Federal Income Tax not exceeding 2% of such interest, which the company or the Trustee may be required to pay at the source.

**THE MICHIGAN TRUST COMPANY, TRUSTEE,
Grand Rapids, Michigan.**

List of Officers and Directors:

President -----Z. Clark Thwing
Secretary -----Fred M. Knappen
Treasurer -----E. J. Renker
Ass't. Secretary -----Charles E. Temple

DIRECTORS

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Clay H. Hollister
John B. Martin
James F. Barnett
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The bonds are a direct First Mortgage obligation of the Grand Rapids Veneer Works and are offered by it for delivery when, as, and if issued and approved as to legality by its Attorneys, Travis, Merrick, Warner & Johnson, Grand Rapids, Michigan.

Price Par and Interest to Yield 6%

GRAND RAPIDS VENEER WORKS

GRAND RAPIDS, MICHIGAN

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.

Women's Wear For Fall.

The buying of women's ready-to-wear for the Fall season is proceeding in the normal way, according to a statement made last week by Maxwell Copelof, President of the National Wholesale Women's Wear Association. "There is a sufficiency of popular price merchandise available at the present time for immediate consumption." He continued, "Retail business is moving along practically as usual at this time of the year, though not quite as active as might be expected under the circumstances. It is expected, however, that within the next few weeks the normal amount of business will be placed by buyers coming to the local market.

"Travel and sport wear has been in steady demand up to the present time, but soon the dress and coat lines will enjoy a substantial business, which usually does not develop until the consuming public begins actively to make its desires known. Nowadays the retailer waits for the needs of the consumer to become clear, and the producer similarly waits for the retailer to make known his wants, in accordance with the hand-to-mouth buying policy of the last year or two."

Underwear Demand Is Uneven.

Although the marked improvement in the demand from retailers for lightweight underwear that has grown out of the hot weather of the last several days has reduced jobbers' stocks of these goods to the point where they are more willing to listen to mill "clean up" propositions than they have been lately, the amount of business actually placed with selling agents by them has not been so large as might be supposed. Enough has come in, however, to give the market an appearance of activity that may carry over into the opening of Spring, 1927, lines in the near future. Goods of the athletic type have been especially sought by retailers, with a scattering business placed with wholesalers on lightweight ribbed and balbriggan lines. Reports vary concerning the amount of business being taken on heavyweight lines for delivery during the remainder of the Fall season, but the best indications are that it is not as good as the mills would like to see it.

Hand-to-Mouth Buying Urged.

An explanation of how the practice of hand-to-mouth buying has become so popular is to be found in the advice for the Fall which a resident buyer has given his retailers. He counsels them to turn back the leaves of their sales ledgers to August and September 1925, and to buy no more during their forthcoming visit to the local market than they sold during these two months last year. Merchandise forced to bear the greatest markdowns, he warns them, is bought during early trips to the market. He illustrates

this with the situation in sport coats for the Fall. Many manufacturers feel that these garments will be very popular and have prepared many pieces of woollens, he says. A lull in the buying activities of retailers, however, would produce a panicky situation and the coats might be bought in an advantageous market. "We want our clients to be in shape to profit by it," he concludes.

Ten Fall Blouse Shades Chosen.

The Color Card Committee charged with the selection of the shades to be played up in Fall lines of women's blouses has determined on ten hues, according to a statement issued last week by the United Waist League of America. These shades, which are embodied in the annual Fall color card of the league, include league gray, fallow, Chin Chin, Burmese gold, toast, steel blue, totem red, wintergreen, antique ruby and navy. They have been selected from the list of the Textile Color Card Association with a view to harmonizing with the colors of other garments, notably those of two-piece suits and separate skirts. Along with black and white they are recommended as the most practical for the coming season. The committee which selected them was made up of Alfred Stern, A. Kolodney, E. D. Winter, J. Solovei, William Schneider and Miss H. M. Raphael.

Changes in Pajama Styles.

Although few buyers of men's pajamas for the Fall have as yet arrived in the market, those orders which have been placed indicate a continuance in popularity of dotted effects, but somewhat larger than hitherto. Figured patterns and stripes in high colors on light grounds have also been well received. Collars are larger than ever, with long points on many of the styles to which buyers have taken. Buttonless pajamas, as well as a stringless trouser innovation which one manufacturer is offering, have also done well.

Reptile Effects in Fall Belts.

Reptile skins and simulations of reptile skins are being played up extensively in Fall lines of leather belts for women, according to the United Belt League of America. These styles of leathers have proved so popular for shoes and bags that belts have been worked out in them. One novelty carrying out the reptile idea is made on wavy lines in imitation of a snake's sinuous movements and is finished off with a snake's head. Suede belts continue in favor in both plain and novelty models. The most popular widths range from half an inch to 1½ inches.



TRIM AND TASTY

Ask Your Jobber

CRESCENT GARTER CO.
 515 Broadway, New York City

BIG YANK WORK SHIRT



THE BEST KNOWN
 AND
 LARGEST SELLING
 WORK SHIRT
 IN THE WORLD

and

more BIG YANKS are being sold each year. It's the growing volume that keeps the price right. Double wearing materials — snappy style and comfort—plus advertising, make volume. Coming

and going, everything works for BIG YANK—and the merchant who handles it.

Men like BIG YANK for its over-sized comfort and the way it stands up under service. That's the reason most merchants concentrate on BIG YANK. They hold down stock, save on selling time and shelf room, turn over their capital oftener, and make more money. No topheavy stock necessary. We are prepared to take care of orders properly.

EDSON, MOORE & COMPANY

1702-1722 West Fort Street
 DETROIT



Decorations losing freshness

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.

Made and Installed Only by
 AMERICAN METAL WEATHER STRIP CO.
 144 Division Ave., North
 Citz. Telephone 51-916 Grand Rapids, Mich.

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

Chicago

GRAND RAPIDS

Detroit

First National Bank Bldg. Telephone

Citizens 4212
 Main 658

Congress Building

Mr. Stowe Says

I am not very friendly to collection concerns, but this one happens to be on the square—one in a thousand.

Only one small service charge. No extra commissions, Attorney fees, Listing fees or any other extras.

References: Any Bank or Chamber of Commerce of Battle Creek, Mich., or this paper.

Merchants' Creditors Association of U. S.

208-210 McCamley Bldg., Battle Creek, Michigan

For your protection we are bonded by the Fidelity & Casualty Company of New York City.

New Bathing Suit Lines Priced.

The extent and variety of 1927 lines of knitted bathing suits, both for men and women, were the features of the opening of some of them in New York this week. Prices are made a secondary consideration. Actual quotations on some of the best-known goods in the country are not given out for publication, the merchandise being sold to the jobbing trade, but the new figures are said to be about the same as those previously in effect. One of the big lines for the new season includes 200 numbers, in which club stripes, Jacquard patterns and other novelty effects predominate. High colors are a feature of both men's and women's suits. Another feature is the extent to which two-piece suits are included in the 1927 offerings, one of the biggest concerns in the business offering them for the first time. Combinations of fancy jerseys and solid-color trunks are seen in profusion in these goods.

No Big Reductions in Socks.

While lower prices are the rule with the lines of infants' staple and novelty socks that have been priced for 1927, the reductions from the figures previously in effect can by no means be called sharp. The same is true of seven-eighths and misses' goods which have also been opened for the new season by some manufacturers. The reductions on the various types of goods range from 7½ to 10 per cent., it being difficult to strike a general average because more of the lines show cuts of the former figure, or slightly less, than of the latter, about the sharpest money reduction in the more staple lines is 25 cents a dozen, although here and there cuts as large as 37½ cents a dozen are shown. Both cotton and rayon goods cheaper due to lower prices on these fibers since the last previous prices were made. In the infants' goods, especially, high novelty effects predominate.

Hosiery Sales Lack Feature.

Features have been lacking in the hosiery market this week. The nearest thing to one was the partial opening of 1927 lines of infants' socks, seven-eighths goods and misses' stockings, but business in them has been badly hampered by the absence from the market of important buyers. Jobbers have been getting repeat business from retailers on various lines of rayon and mercerized goods, as well as on the cheaper ranges of full-fashioned all-silk hose, but the business that is coming to first hands from the jobbers is light both for this and next season. With the direct-selling manufacturers of full-fashioned silks there is more doing. These producers are not only still getting immediate delivery business in good volume, but advance business for Fall is beginning to run into sizeable figures.

A Gift For Little Girls.

Many parents are puzzled by the problem of finding a suitable gift for a little girl from 10 to 14 years old. A manufacturer of kitchen utensils is aiming to solve the problem by seizing upon the girl's desire to help her mother, and by offering a juvenile baking set for the holiday trade. The

set is composed of thirteen items, including a miniature rolling pin, a batter-bowl and a measuring spoon, but without sharp instruments with which a child might hurt herself. The set comes in an attractive carton, upon which is a suitable rhyme. It retails at \$2. When the set was displayed in a department store recently, one of the first purchasers was a woman who said she lived in a kitchenette apartment, and who was attracted by the set's small size. "Space is precious where I pay rent," she explained.

General Call For Ribbons.

The general demand for ribbons continues fairly brisk. An important contribution to the activity is the sales to the millinery trade, which is using grosgrains, tinsels and other novelties. Velvet ribbons in black and in colors are also being sold. A fair demand is coming from the dress trade for ribbons in the claret red, jungle green and brown shades. A novelty offered by one firm which is proving a success is a patented shoulder strap ribbon with two elastic insets, for use on lingerie. It is said that it will not slip off the shoulder, and need not be adjusted uncomfortably tight to prevent this mishap, as ordinary shoulder straps frequently must be. The ribbon comes in all the popular shades.

A New Line of Kitchen Tools.

In an effort to produce kitchen equipment that will not suffer in competition with the merchandise offered by low-price chain stores, a manufacturer is putting out a line of kitchen tools of rustless steel to retail at from 50 cents to \$1. Each utensil has a white enameled porcelain handle with a blue tip, to harmonize with the blue-and-white kitchens which are now popular. The porcelain handle is guaranteed not to discolor and the steel part has a silver-like polish which, it is said, will not corrode. Each article comes in a separate display carton for the convenience of the retailer and to enable the utensils to be bought as gift goods.

Children's Hats Shown For Fall.

Makers of children's hats are now presenting Fall lines, and orders have already been taken for early delivery. For little girls and some of their larger sisters, felts are shown in a wide range of colors and in both rough and soft finishes. Velours are also included in the Fall lines, as are velvet and fabric hats. Some of the latter are made on shirred lines. These hats are designed for wear with certain type of coats, and are offered either in matching or contrasting colors. Lack of trimming appears to be a style keynote of all types of children's hats for the new season, most of them showing only a touch of ribbon or some other simple decoration.

Life is a funny thing. Sometimes you are up and sometimes you are down, but the Salvation Army says you are never out.

For Quality, Price and Style

Weiner Cap Company
Grand Rapids, Michigan

FIVE REASONS WHY High-Grade Dress Silks are Profitable



- 1st: They are sold to you only by reliable manufacturers.
- 2nd: They are always salable.
- 3rd: They inventory at full value.
- 4th: They will stand a reasonable mark-up.
- 5th: They bring the consumers back to buy again.

RICHARDSON DRESS SILKS are moderate-priced, high-grade cloths. They are cloths desired by the women who know values. They help to build prestige for the fabric department.

RICHARDSON QUALITY 800 CHIFFON TAFFETA

This Taffeta is dearly loved by all women because of its alluring appearance. It has a mellow hand, with a soft and beautiful luster. The colors are the very latest.

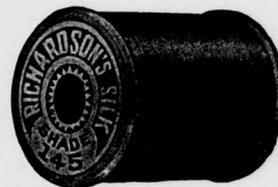
We list below the colors we have in stock on June 12th, 1926:

100 White	377 Spinach	258 Metallic Grey
101 Ivory	471 Shamrock	261 Rosetta
110 Pink	469 Soft Peacock	186 Oak Buff
423 Raspberry Ice	131 Blue-Jay	384 Dogwood
263 Grey Blue	441 Light Blue	176 Cedar Wood
472 Lavender	661 Brittany	183 Antenna
687 Columbine	437 Quimper	371 Red
289 Strawberry Ice	476 Medium Blue	193 Olive Wood
478 Moss Pink	143 Collegiate Blue	198 Medium Brown
157 Old Wine	401 Sky Blue	199 Seal
198 Chestnut	683 Frosty Air	269 Black
682 Sunrise	216 Turquoise	949 Violet Blue
667 Sunset	477 Deep Sea	950 Poppy
434 Candy Pink	146 Navy	951 Sheel Pink
299 Crystal Grey	459 La Valliere	952 Light Blue
398 Spring Green	460 Purple	953 Orchid
436 Jack Frost	380 Grege	954 Coral Sand

Other moderate-priced, high-grade cloths we manufacture are:

Taffeta	Satin Crepe	Silk & Wool Faille
C. B. Satins	Georgette	Printed Crepe
Satin de Chine	Satin Lingerie	Satin Charmeuse

If you are not stocking any qualities in **RICHARDSON'S DRESS SILKS** we shall appreciate your giving them a trial. We give mail orders prompt attention. Our salesman going to your city will be glad to show you samples of our "Rich-in-Quality" Dress Silks.



RICHARDSON'S GRAND PRIZE SPOOL SILK pleases the women who sew today, as well as it did many years ago. It is very strong, free from knots or rough places, full yardage, and is made in all the staple and season shades.

Build up your notion sales by featuring the well-known Richardson Spool Silk.

Richardson's Spool Silk is handled by most reliable dry goods and notion jobbers.

**RICHARDSON
SILK COMPANY**

207 W. Monroe

Chicago, Ill.

RETAIL GROCER

Retail Grocers and General Merchants Association.
President—Orla Bailey, Lansing.
Vice-Pres.—Hans Johnson, Muskegon.
Secretary—Paul Gezon, Wyoming Park.
Treasurer—F. H. Albrecht, Detroit.

Retain Trade on Basis of Definitely Ascertained Costs.

Written for the Tradesman.

This line of questioning is self explanatory:

"I notice you advocate that a grocer should pay half a customer's telephone bill in return for her regular grocery and meat trade. I wonder on what basis you arrive at a justification for this. Assume half the monthly telephone bill is \$1.50 and an average family bill of \$40. Assume the grocer's profit is 20 per cent, that it costs him 18 per cent. to operate, he would have 2 per cent. net, or 80c on a \$40 bill.

"Besides giving the customer full value in groceries and meats he would present her with \$1.50 or almost twice his net earnings. Is such arrangement practical. Is it not reasonable to assume that the grocer would get part of her trade, in which case the trade would probably be on non-staple lines, on which he makes extra profit? Does not rebating customers involve a lot of evils, like the following:

"1. A situation somewhat like what happened under railroad rebating?

"2. That to get back phone expense he might raise prices here and there to make up the savings?

"3. When customer notes certain prices higher, won't she think he is doing as indicated in 2? Is there not liability to loss of confidence?"

Let us get the right slant on this by remembering what I was writing about. I was treating the cost of calling personally for orders on a certain list of customers once or twice weekly. We did that for years before we stopped to analyze our cost of such service. Here is what happened:

Our best clerk, paid in those days \$12 per week, left the store at seven four mornings each week—Monday, Tuesday, Thursday and Friday. He was gone until 10:45 to 11:15. He was away during the busiest part of the day when we needed him most in the store. When he got in he usually had two, three or four special orders "wanted sure for noon." By working our fool heads off, we had (maybe) succeeded in getting ready all the orders we had taken for morning delivery; and the wagon had to be held while we all scurried around to get out those specials.

But things did not always go so smoothly. Often we did not succeed in having all things ready and our burden was made extra heavy trying to render special service to a few in preference to giving fair service to those who had been diligent enough to get in their own orders in time. It was at a time when these troubles had sort of concentrated that we noted down one evening all costs and the resulting earnings in our determination to get right on the problem.

We took the tangibles first. We tabulated the average of all accounts and the earnings thereon. That was precisely what we got out of the deal.

Against that we figured the hours of our clerk at double his average salary, because he was out when his time was worth all of twice its average cost.

Then we took the intangibles: the question of what effect it had on our business to be behindhand with customers who gave or phoned their orders well in advance of need; the consideration whether we had any right both to get and specially deliver orders to customers too lazy to get in their own orders—and how such double service was detrimental to our business as a whole; what probable improvement we might expect from a discontinuance of this trying double service.

That was an illuminating process. On the basis of the tangibles alone we found there was little or nothing in that trade. When we considered the intangibles in addition, it became only a question of how speedily we might wisely quit that service.

The analysis had revealed that fully half those accounts were not worth retaining at all, unless they came automatically. The other half were worth making a reasonable effort to retain. One or two were well worth any proper effort to hold. We therefore determined that, so far as the unprofitable ones were concerned, we would simply announce a discontinuance of the service the next trip around. We would tell why, but that would end it. They might then come or stay away, as they might elect to do.

For the others, we took pains to make the new proposal attractive. For a definite payment of half the phone charge, we wanted them to trade by phone. We pointed out that thus they would be in touch with the store direct, would know precisely what we had to offer, and we'd do the remembering to call up in time. Figure it any way we could, half the phone charge would be an economy to us.

The relief itself was worth the cost. It was so wonderful to have our best help on hand to work to best advantage all day. Business ran ten times as smoothly and efficiently. Never for a minute would we even consider going back to the former method. Our business improved from that day in greatly increased ratio.

So the first justification is that this plan lessens or does away with what is actually a loss, though many times considered a gain.

Now to come to the consideration of average earnings and expenses. Averages are dangerous because so apt to be misleading. Preferred customers, such as we selected from our call lists, give much larger than average orders. Their trade includes all requirements, staples, regular goods and luxuries. Over the phone, their orders are given in the minimum of time and it must be a poor salesman who cannot swell their average order over the phone.

Consider that any profitable customer is regarded as worth considerable effort to get and retain. Consider that expenses include all costs—visible and hidden. Consider that the cost of calling for orders is not removed because it is unnoted. And when you

Sold From Coast to Coast

Putnam's

MALTY (A) MILKIES

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

HEKMAN'S

At Every Meal Eat HEKMAN'S Crackers and Cookie-Cakes

Delicious cookie-cakes and crisp appetizing crackers — There is a Hekman food-confection for every meal and for every taste.



Hekman Biscuit Co.
Grand Rapids, Mich.

M. J. DARK & SONS
GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable
Fruits and Vegetables

THE IMPORTANCE OF FLEISCHMANN'S YEAST TO THE GROCER

1. It enables a grocer to render a service to his customers.
2. It makes regular and frequent customers.
3. It makes healthy customers who buy more goods.

"No wonder we grocers are such boosters for Fleischmann's Yeast."—Mr. W. Harry Knox, Poughkeepsie, N. Y.

FLEISCHMANN'S YEAST
service

MEAT DEALER

speak of rebates, what is the sending out of a high priced clerk to some customers and not to others but a rebate—very costly at that?

It goes without saying, so far as any up-to-date grocer is concerned, that no specially high prices will be charged any customer as against any other customer. Such a course would be suicidal, and is universally so recognized. But two things we learned as a result of studying our business thus:

First, that unprofitable trade were best invited to go elsewhere. Peculiarly, that is a lesson which seems hard to learn among certain grocers.

Second, that those who demand and expect extra service must pay for it and can properly be charged for it. For example, price of new white asparagus is 25 cents per pound. Mrs. Richleigh calls to give her morning order, admires the asparagus—"so beautifully white and fresh looking!" asks—the price and orders two pounds. Then, after her order is given she handles the "grass" lovingly and says:

"Oh, Mr. Whiting, will you pick me out these nice, straight, thick stalks?" The answer is firmly though quietly and respectfully given: "Yes, if you like, Mrs. Richleigh, but then we shall have to charge you 30c per pound. The price of 25c is for it just as it runs—the way we bought it, you know." The right kind of Richleighs take that medicine correctly, willingly, understandingly. The wrong kind must take it or take regular goods. If they don't like such a system, they can get out and leave the grocer time to wait on reasonable folks.

There are many ways in which a grocer can lift himself and his business far above the well-known average. It pays to do that. But he must do it himself. He must do it not in one but in one hundred ways. He must do it continually. Then he will make plenty of money.

Paul Findlay.

Price Tags on Meats.

Many retail butchers do not like the idea of placing price tags on the meats displayed in their windows and show cases, although nearly all agree that the idea is a good one. The principal objection seems to be because retail stores which are not considered by the trade as being prime meat shops and that handle cheaper classes and kinds of meat use the price tags to the limit. There are shops also where the meats on display in windows and show cases are plainly marked with very alluring prices. But these meats are bought especially for display purpose and are held for special trade. A salesman who sells any of the show meats without first receiving instructions to do so from the proprietor or manager is due for a severe reprimand, with the warning that another occurrence of this kind the salesman will lose his position. There are stores where substitutions are made and deceptions practiced, where a lobe or small end of a beef liver, or more often a lamb liver, is tagged at a low price and sold as calves' liver. All these stores

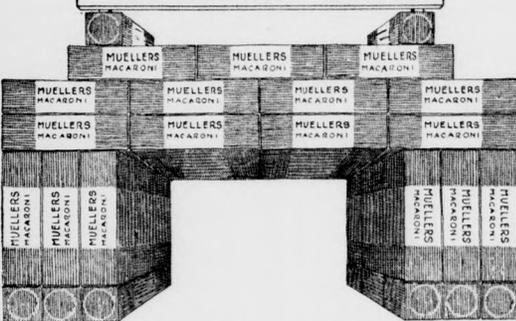
and those of similar type use the price tags to attract trade, and if it were not for the price marking such stores would soon be out of business. The fact that some shops where questionable methods are practiced and cheaper meats are handled are able to do a big business by the display of alluring prices is a very good reason why an honest, upright butcher conducting a first-class retail market should use price tags. One of the most important elements in the making of a first-class retail store is service, and the higher the standards established the more important service becomes. It would appear altogether unnecessary for a customer who wishes to know the price of a certain piece of meat to be compelled to wait until one of the salesmen has time to answer her question, and if the time is late and the salesman has been busy and is tired he might unintentionally seem surly and then the customer is offended. That is not good service. The price should be plainly shown on all meats displayed: not bargain prices on a few articles, but the regular prices for high-class meats that a customer expects to pay in any first-class meat shop. It is only reasonable for persons to want to know the price of the merchandise they intend to purchase. Many good dealers realize this and make it easier for the customers by the display of price tags. One of the contributing causes for the success of several well-known stores has been the display of price tags on all merchandise sold, although in many instances the same merchandise could be purchased in a neighborhood store for the same price, but persons wishing to purchase willingly go out of their way to buy from a store where the prices are plainly marked on all merchandise sold. In some retail meat stores it appears to be a policy to discourage the asking of prices by customers, even going so far as to offend the person who is brave enough to ask the price of several articles. This is a very poor policy and one that has a tendency to drive trade to stores where the meats are plainly marked with "price tags."

Why a Jackson Grocer Prefers Sunday Closing.

Jackson, July 7—Just a few words in reply to E. W. Cantrell's letter of June 22. He says that because he sells more goods on Sunday than week days he ought to have the privilege to keep open. Also it would be a hardship on the traveling public not to be able to buy on Sunday. I would like to ask him how the public travels on Sunday in Indiana? I am told by people who live there that no grocery stores are allowed to open at all on Sunday. Also in Canada all business places are closed on Sunday. They all manage to live. Also in Lansing they tell me that the grocers got busy and closed all groceries on Sunday and they are still living. It is not because we can't do business unless we open on Sunday. It is because we want to and make all kinds of excuses to do so. I am situated in the outer district of Jackson and while I have four neighbors who keep open, I close and do business, too. I close because I am trying to obey, not the law of the land only, but the edict of God. Because he said, "Keep the Sabbath day holy." I am greatly in favor of closing all stores on Sunday.

E M. Barr.

USE MUELLERS
Spaghetti & Macaroni—
TO CARRY YOU THRU
The Hottest
SUMMER DAYS

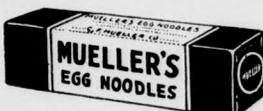


This is the tunnel
to the house that Jack built.

This Jack is a progressive grocer, who realized that his customers did not want to eat meat on hot summer days.

He therefore built this window trim and instructed his clerks, Tom, Dick and Harry to suggest MUELLER'S ELBOW MACARONI, SPAGHETTI and EGG NOODLES as substitutes for meat when the thermometer hung around 90 degrees in the shade.

MUELLER'S



Since 1867
JERSEY CITY, N.J.

NEW POTATOES & CANTALOUPE

We are again distributors of that excellent American Beauty brand Cantaloupes. Flavor and condition fine now, and prices within reach of everyone.

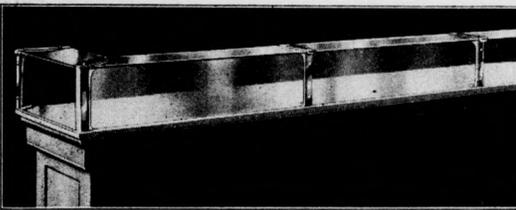
New Potatoes from the Carolinas are cheaper and moving well.

Send us your orders.

The Vinkemulder Company

GRAND RAPIDS, MICHIGAN

Glass Counter Guards



Practical counter protection can be had at very low prices. Let us 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

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.

Pushing the Sale of Electrical Specialties.

Written for the Tradesman.

Year by year the use of electrical devices is increasing. Where, twenty years ago, these articles were handled by power and light companies, or as a sideline in a few hardware stores, today there are any number of retail stores devoted to this line alone. Despite the competition of these stores, however, the hardware dealer has, in most communities, been able to merely retain but extend the business, particularly in the direction of household devices.

To what extent the hardware dealer should go into this line is a question regarding which no general answer can be given. Much depends on local conditions, the amount of existing competition, and the facilities the hardware dealer possesses for handling the line.

In general, however, it is safe to say that whatever line the hardware dealer handles in a non-electrical form should also be handled in the electrical form. Thus, the dealer who handles gas, coal or wood ranges should handle the electric range as well; the dealer who handles hand-power and water-power washing machines should handle electric washers; the dealer who handles carpet sweepers should also handle vacuum cleaners. Otherwise, he is putting himself under a handicap in catering to this line of trade.

Furthermore, the smaller electric household lines, such as toasters, irons and the like, fit right into the hardware stock. Radio supplies and automobile supplies are a logical extension, particularly where the hardware store carries a strong sporting goods department.

The successful handling of an electrical department is not a mere matter, however, of putting the goods in stock and leaving them to sell themselves. You have to be interested in the line, for its own sake, as well as for the money there is in it.

The hardware store which handles electrical devices should have on its staff at least one salesman who thoroughly understands these devices. One salesman who understands them thoroughly and likes them is worth more to the store than half a dozen salesmen whose knowledge of electrical devices is a mere smattering.

Every salesman should push the line; but it is good to have one dependable man to whom the others can turn in moments of perplexity. If you have two or three well posted men, so much the better. It will pay you to encourage one of your men to make a special study of the goods and of electricity generally as applied to practical household uses.

With such a man, it is an easy matter to stage demonstrations at any time. The demonstration is one of the most effective means of pushing the sale of electrical devices. Furthermore,

the development of the trade requires that every customer should be satisfied; the goods should live up to their promises; and this requires that, quite apart from printed directions, the purchaser should be thoroughly coached as to the proper manner of operating each device. A blown fuse will quite often cause an unnecessary amount of annoyance, which in turn leaves an unfavorable impression with the customer.

In the first week or two of operation, little mishaps are quite likely to occur. As a rule, the power and light company has a service department to look after these things for its users. But it will pay the hardware store to stand behind its goods with a like measure of service. The assurance that, in case of mishap, help will be instantly available from the hardware store in response to a telephone call, will often carry considerable weight in clinching a sale.

In selling, of course, the possibility of accidents, of blown fuses and burnt out elements, should not be stressed. The proper attitude for the salesman is, "of course, if anything does occur, you have merely to telephone us to get immediate attention." Quite often the prospect will raise the question as to possible accidents; and it is then an easy matter for the salesman, without stressing the point too much, to make it clear that the dealer is standing behind the goods.

The possibility of petty mishaps and difficulties in operating electrical devices can be materially reduced—reduced, indeed to the irreducible minimum—by careful instruction of the purchasers. If you are selling an electric range, for instance, or an electric washer, it is a good thing to send down a man to demonstrate the device after it is installed in the home. That takes time; but it is the sort of service that builds business. It saves trouble, and subsequent complaints, which are bad advertising for the store.

Quite often sales can be made by putting in the device on trial. With electric ranges this is not often done; but it is done with washing machines, vacuum cleaners and the smaller household devices. Some dealers consider it good policy to have a machine in stock to send out for trial demonstration purposes. If the demonstration with the used machine is satisfactory, then a new machine is installed and the old machine goes back for further demonstration service. It is often a good selling point to be able to say, "This machine you are getting on trial has been in use for—months, so you see what the machine can do after it has been in use some time. Long use, you know, is the real test of any electrical device." The fact that the dealer is not afraid to submit a used machine to such a test can, if tactfully handled, be made a strong point in his favor.

If you are sending out electrical devices of any kind on trial, be sure to send a man to start them in use, demonstrate them to the prospect, and see that she understands how to handle them.

In pushing electrical specialties, it

CEL-O-GLASS

Write for Circular

FOSTER, STEVENS & COMPANY

Grand Rapids, Michigan

POOL TABLES For Sale

We have several first class tables at a very reasonable price. A great chance for lodges or club rooms to equip at low cost.

G. R. STORE FIXTURE CO.

Automatic 67143

Michigan Hardware Co.

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



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

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

is worth remembering that the field of electrical invention is constantly developing. The sale of one device is merely the stepping stone to other sales. It is often good policy to feature the idea of complete electrical equipment for housework. Once the householder gets the electric idea firmly implanted, and discovers—what in the early days was a matter for question—that electrical devices do the work and can be operated at a reasonable cost—he will go on steadily adding to his equipment. The electric toaster at \$1.50 may very well pave the way for the electric range at \$150.

Various methods can be successfully adopted in pushing the sale of electrical devices. Newspaper advertising is always good. So is window display; and it may be added that electrical devices make very attractive displays. Demonstrations are decidedly helpful.

In this connection it is often a good idea to show a "fully-equipped electrical home"—the demonstration including an electric range, smaller electrical cooking devices, electric washing machine, etc. Quite often where floor space is available ideal rooms can be fitted up, preferably the kitchen and the laundry. At a demonstration you can show the washing machine in operation; also you can show the range in use, and serve fresh biscuits, cake and coffee—all cooked electrically. The dealer can make his store demonstration as elaborate a social feature as he likes.

It is a good thing to get the names and addresses of likely prospects. With a card index, it is possible to make a note of the equipment already purchased by each individual. Of course every household with electrical current is a prospect; but it is preferable to select those who have got the idea of doing things electrically. To these, circular letters regarding new devices, and stressing the idea of the electrically equipped home, can be sent out at regular intervals.

Successful handling of electrical devices is largely a matter of knowing the goods, understanding how to operate them, and getting right after the business. Victor Lauriston.

No Indication of Inflationary Movement in Prices.

Apparently the rising market in stocks does not portend higher prices for commodities. At least the index numbers that reflect the July 1 position of wholesale prices, computed by Bradstreet and Dun, show no signs of an upturn. The general price level, according to both of these authorities, continues slightly downward.

That commodity prices have fallen month by month since the beginning of the year is the conclusion reached by both compilers but the rate of decline is losing in momentum. Recession on the whole has been less pronounced in recent months than it had been early in 1926. No indication appears as yet, however, of any substantial upswing in prices and this must puzzle the prophets who have been awaiting signs of inflation.

Periods of prosperity are made sweeter for industry when the commodity trend is upward and profits in

the last year presumably would have been larger if trade had enjoyed the stimulation of a rising rather than a falling price level. But when prices rise for any protracted period almost always the movement stimulates buying of goods on a heavy scale, dealers load their shelves and once the advance ends the bloom of prosperity suddenly turns into gloom. Distributors discover that their warehouses are loaded with goods bought at dear levels and that they must mark down the value of their inventories.

Prosperity in the present instance has come without the stimulation of a rising price level and of that the country now may be glad. It means that one condition of prosperity does not hang over business and threaten it.

If the declining commodity level has narrowed the margin of profit for industry it has also relieved the business world of the inflation pains that almost certainly would have come by now in different circumstances.

Dangers of an inflation in commodity prices were multiplied by the appearance of easier money but the flow of funds that has lifted stocks has not as yet been directed to the commodity markets and that is fortunate.

That the market in commodities has undergone so marked a decline during the period of flush business means that when the trade volume eases much of the necessary readjustment will already have been completed.

Paul Willard Garrett.
[Copyrighted, 1926.]

Preserving the Egg.

Chicken eggs to the number of 1,968,276,000 dozens were produced in the United States in 1924, an increase of 314,233,000 dozens in five years. Production has been stimulated enormously in the past fifteen years by cold storage, which, in the happy phrase of a business writer, "enables the egg to resist any inherited tendency toward becoming a chicken." Heat is the vital necessity, or has been supposed to be that, in the development of the unborn chick in the shell, and a low temperature the only means of holding the process of nature at a standstill, so far as the egg is concerned.

Thus cold storage has saved for winter consumption millions of dozens of eggs which came into the world in summer, and would otherwise have added in continuous warm weather. Now it is claimed that by a new treatment eggs retain the appearance and flavor of youth indefinitely. The Pennsylvania public service information committee announces a new oil bath in which eggs are sterilized by electric immersion heaters in three seconds under a temperature of 235 degrees. This does not cook the egg, but fills the pores of the shell with the hot oil and excludes the air.

So it seems that air exclusion keeps eggs young. But will it keep them fresh? Thus far cold storage alone will not do that. An egg ninety days in it undergoes no decay, and may hold every quality of nourishment it had at birth, but that particularly palatable flavor the egg holds when "fresh" gets away somehow.

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

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

Bell Phone 596 Citz. Phone 61366

JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-110-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN



5 lb.,
1 lb.,
1/2 lb.,
1/4 lb.,
Pkgs.

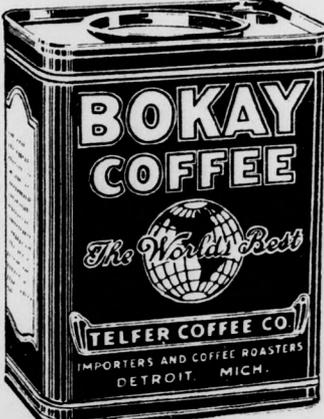
HARRY MEYER
Distributor
816-20 Logan St.
Grand Rapids, Michigan



SIDNEY ELEVATORS
Will reduce handling expense and speed up work—will make money for you. Easily installed. Plans and instructions sent with each elevator. Write stating requirements, giving kind of machine and size of platform wanted, as well as height. We will quote a money saving price.
Sidney Elevator Mfg. Co., Sidney, Ohio

Ferris Coffee House
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For
LIPTON'S TEA, COFFEE and COCOA
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GRAND RAPIDS, MICHIGAN
Phone 38,538

DELICIOUS



BOKAY COFFEE
The World's Best
TELFER COFFEE CO.
IMPORTERS AND COFFEE ROASTERS
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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

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" FLOUR

Blended For Family Use
The 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.

COMMERCIAL TRAVELER

Hotel Owner and Local Merchant Should Co-operate.

Glen Lake, July 13—Here's where I am going to have a little talk with the country merchant, not in general, or generally speaking—because some of them are astute business men, and don't need any lecture—but still on a topic in which they are interested.

One of my commercial friends spent an evening with me last week—he is in the grocery line—and he told me he was getting his best trade from the country hotel man; in fact, to that extent that he was no longer bothering with his one-time local account, but was getting a much larger business from the hotel trade. Further conversation elicited the fact that local merchants, as a rule, never thought of patronizing the local hotel, even when the operator was a good buyer at his store, and he, the salesman, was taking advantage of that knowledge and catering to a trade he had never before enjoyed.

Why shouldn't the hotel man buy direct from the jobber? When the country hotel man is buying locally, where does the money come from to pay the bills? Not from local patrons only. As a rule the local merchant never patronizes his own town hotel and in a great many cases will admit that he has never been inside of it.

My own hotel existence has been fruitful of many experiences of this character. I have in mind an instance where a local baker upbraided me because, for reasons best known to myself, I used a certain line of baked goods from another city, because they were, according to my view, of a superior quality. This baker, from whom I was buying goods to the extent of hundreds of dollars yearly, as soon as he discovered the situation, doffed his apron and came to my hotel—the first time he had seen its interior—and made a fuss because I lacked local patriotism. I had no hesitancy in telling him where he de-trained.

I have always been a strong believer in the theory of patronizing home institutions, but I also feel that this practice should be reciprocal.

There are various ways of stimulating trade. Advertising is one of them, and I am strong for it. Reciprocity is another, and it is here that many a local merchant, spends his good money in advertising (oftimes buckwheat flour in summer, and flower seeds in winter) and overlooks the fact that one of his trump cards is to curry favor with the hotel man.

A few months ago I had occasion to spend Sunday in a small hotel where they specialize on chicken dinners on the Lord's day. They easily fed a throng of a hundred. Do you suppose this crowd was made up of local merchants? Not a bit of it. There wasn't a mother's son of a sign of one of them in evidence. To be sure, the local preacher and two or three professional people were in evidence, but not one dealer.

I find this true, generally speaking, almost everywhere, and I think the dealer is overlooking one of the best bets when he neglects to take his wife or family to his town hotel, give them a square meal, and at the same time furnish a demonstration in reciprocity.

Also I believe the hotel man is entirely within the limit of business ethics, when, if his own townsmen do not patronize his establishment, he snucks up to the traveling salesman who does, and buys his groceries direct, thereby securing lower prices and, quite likely, fresher goods. He is a "find" for the local merchant, if he is cultivated, and one of the best ways to do this is to familiarize one's self with his hotel.

Now, that I have removed this from my system, let's talk about something else.

Awhile back I told you that A. C.

Martin, of the Hotel Steel, St. Johns, was rehabilitating his dining room and also took occasion to tell of some of the good things said about his hotel by commercial men. Now he says he is sorry I could not spend the Fourth with him, and accentuates his regrets by sending me his Independence day menu. It is printed in folder form and contains a selection of three full meals. Here is his dollar chicken dinner:

- Cream of Tomato Soup
- Cheese Snax
- Black Olives
- Sweet Mixed Pickles
- Fried Chicken, a la Maryland
- New Boiled Potatoes, Potatoes au Gratin
- New Peas in Cream
- Head Lettuce Salad,
- 1000 Island Dressing
- Hard Rolls
- Vanilla Ice Cream and Cake
- Strawberry Shortcake
- Raspberry Sherbet and Cake
- Strawberry Sundae
- Beverages

The two others at \$1.25 and \$1.50 are steak and frog dinners, respectively. The assortment is equally appetizing and attractive, and I say Mr. Martin did himself credit and honored his city when he made those wonderful offerings. I hope, also, there were some local merchants present.

Last week's Hotel World contained a six page illustrated account of the hotel men's Mackinaw trip, which was, without doubt, the most acceptable offering ever made to the members of the Michigan Hotel Association. The Association officers, especially President Anderson, set a pace which it will be hard to keep up with, and the beauty of the whole scheme was that it was quite largely educational; in other words, familiarizing Wolverine hotel men with the resources of their own commonwealth.

Mr. and Mrs. Geo. Fulwell, Miss Lonta Fulwell and Mrs. and Mrs. R. C. Pinkerton, who went abroad with the American Hotel Association, in April, have just returned, having stopped for several weeks in England to visit friends and relatives. Mr. Fulwell, as is well known, conducts the Hotel Normand'e, Detroit, and Colonial, at Cleveland, and "Bob" Pinkerton, his son-in-law, is Manager of the Normand'e.

A. T. McFadyen, well known as the publicity man of the Hotel Pantlind, as well as Manager of the Grand Rapids Convention Bureau, seems assured that the next convention of the National Purchasing Agents' Association will be held in Grand Rapids. He went all the way to Los Angeles to make his plea and from all indications it was favorably received. Mac is one of those individuals who has a meaning for every movement.

In Chicago the contractors and builders' associations have called a halt on the erection of more hotels and apartment buildings until it is ascertainable whether they are required. It was time to call a halt and an action like this means something. Receivers are operating about as many establishments of this class as legitimate hotel men, and the "legits" are beginning to feel it. It begins to look as though the pendulum was to take a swing in the opposite direction and there is a chance for an awakening for those investors who have been blindly putting up the coin for monuments.

Recently a flock of promoters pounced down on the good people of Bridgeport, Conn., made a survey and announced that a new hotel would be forthcoming. The Chamber of Commerce of that city decided that they "were from Missouri," appointed an investigating committee and found that the occupancy of the hotels they already had averaged only 77 per cent, and that only nineteen times in the past year had any one of them been completely filled. The committee consequently reported to the commercial body which they represented that the time was not opportune for launching another hotel project in that city, and that while it might prove an architectural asset to the city it would mean absolute financial loss to investors,

OPEN ALL YEAR
THE OTTAWA HOTEL
Ray Lugenbell, Mgr.
European Plan Cheboygan, Mich. Rates \$1.50 up

HOTEL BROWNING 150 Fireproof Rooms
GRAND RAPIDS
Corner Sheldon and Oakes; Rooms with bath, single \$2 to \$2.50
Facing Union Depot; Rooms with bath, double \$3 to \$3.50
Three Blocks Away. None Higher.

HOTEL CHIPPEWA European Plan
MANISTEE, MICH.
HENRY M. NELSON, Manager
New Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms Dining Room Service
Hot and Cold Running Water and Telephone in every Room
\$1.50 and up 60 Rooms with Bath \$2.50 and \$3.00

WHEN IN KALAMAZOO
Stop at the
Park-American Hotel
Headquarters for all Civic Clubs
Excellent Cuisine Luxurious Rooms
Turkish Baths ERNEST McLEAN, Mgr.

In KALAMAZOO, MICHIGAN is the famous
NEW BURDICK In the Very Heart of the City Fireproof 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.

MORTON HOTEL
GRAND RAPIDS' NEWEST HOTEL
400 Rooms—400 Baths Rates \$1.50, \$2, \$2.50 and up per day

The Center of Social and Business Activities
THE PANTLIND HOTEL
Everything that a Modern Hotel should be.
Rooms \$2.00 and up. With Bath \$2.50 and up.

GRAND RAPIDS LABEL CO.
Manufacturers of
GUMMED LABELS OF ALL KINDS
ADDRESS, ADVERTISING, EMBOSSED SEALS, ETC.
Write us for Quotations and Samples
GRAND RAPIDS MICHIGAN

GRAND RAPIDS PAPER BOX Co.
Manufacturers of
SET UP and FOLDING PAPER BOXES
GRAND RAPIDS MICHIGAN

Mackinac Island
The cool beauty spot of Michigan calls you

We want you to share our invigorating climate, beautiful scenery, golf, tennis, riding, fishing and other outdoor sports.

All roads lead to Mackinac Island and it is the logical place for Michigan Conventions.

Good hotel accommodations at reasonable rates.

A card addressed to the
MACKINAC ISLAND CIVIC ASSOCIATION
will bring full information.

not only in the new project, but to those who were holding securities in the other hotels there. This disposition of the matter was the correct one and it would be much better for all concerned everywhere if investigations were made before the money was raised and spent. Counting the cost afterwards has nearly always created a demand for red ink. If this idea was carried out everywhere, hotel securities would be raised to a standard in investment lists which would make them desirable as investments and not mere contribution to charity.

Of course, there is no doubt about every community wanting a new hotel, according to Henry Bohn, especially if it has not already one like a similar institution in a neighboring city, and to want a new hotel is a laudable ambition, as it is to want a new dry goods store or a new drug store. A factory is also laudable and it seems easier to raise money for a new hotel than for any other thing and there must be reasons for this condition. One probably is the kick of the commercial traveler. He has to pay a dollar or two more per day than he did before the war for possibly the same room and is sore. Of course, he is selling merchandise to the local trade at double the pre-war price—but that is different. He says to the merchant: "You have a good town but it is not up-to-date, as it should be. Your hotel is not what it should be—every town in this section has a better hotel than you have." When that is flung at the merchant a few times the merchant begins to believe it and, naturally, falls a victim to the arguments put up to the professional promoter, who hasn't a particle of interest in the town beyond the rake-off on his stock sales. This is the crisis when the merchant ought to talk with some level-headed hotel operator whom he may know and get facts—not fanciful figures based on the supposed success of hotel enterprises in other communities, which, though losing money every day of their operation, put up a bold front and make you think they are rolling in alskike. The moral to this is: "If you are not familiar with hotel operation, keep your investment resources so you can use them in enterprises you are familiar with."

Col. C. G. Holden, at one time interested with his brother, C. L., in the operation of the Hotel Rowe, at Grand Rapids, and at present manager of the Olympian Fields Country Club, Chicago, together with C. L., who is now manager of the Four Flags Hotel, at Niles, will control the new Hotel Gary, at Gary, Indiana, a \$2,500,000 proposition, now in process of construction.

Temps, the leading daily journal of Paris, recently published a Tradesman article on the efficiency of Volstead enforcement, supplied by the writer.

Editorially it says: "May it not be that M. Verbeck's deductions are correct, and that public sentiment, the great tribunal, will eventually settle the controversy."

Lewis Wiggins, of the Wiggins Hotel Co., operating the Parker Inn, at Albion, announces the appointment of I. E. Clarenbach, as manager of that institution. Mr. Clarenbach is well known in hotel circles in the Central West where he has been in the hotel business for many years.

From the reports of the annual meeting of the directors of the Morton Hotel, Grand Rapids, Manager Charles W. Taggart seems to have "brought in the bacon," having made a very satisfactory accounting of his first year's management of that institution which he conducts to the evident satisfaction of a growing list of customers.

Florida hotels are announcing a reduction in rates over those charged last winter for the coming season. From reports received through the medium of last year's victims, the rates could stand some revision.

A writer in the Hotel World, in speaking of the recent East Michigan

tour of the Michigan Hotel Association, says this: "I feel this tour did a lot of good and will do the members of the Michigan Association a lot more good as time goes on. And I think such tours are more commendable for hotel associations all over the country, for if there is nothing else the respective members of the Association can do for each other, they surely can help each other to operate better and more profitable hotels. And certainly that is a worthy achievement. What do you think?"

"Every imaginable and different type of hotel was seen by these Michigan operators on their tour, and with each type of hotel they discovered a new mode of operation."

"They saw how this operator catered to the whim of the tourist who wants solitude and civilization combined; they saw how another catered to the tourist who demanded an entire removal from civilization; they saw how the "back to nature demand can be satisfied."

It seems to have been worth while.
Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids July 13—Guy W. Rouse, Mismanager of the Worden Grocer Co., is now located in Southern California. As soon as he recovers his health he announces his intention of taking up his residence in Tulsa, Oklahoma, and engaging in the oil business.

E. S. Botsford who was engaged in general trade at Dorr for many years, is now pharmacist at St. Mary's hospital.

Wm. H. Gilleland, Manager of the Worden Grocer Co., went to Fremont last Saturday to get acquainted with the officers of the Fremont Canning Co. He was accompanied by his wife.

John M. Shields, Treasurer of the Petoskey House Furnishing Co. was in the city Monday and Tuesday. He was accompanied by Y. Jaspersen. They came by automobile via M 13.

Fred N. Edie has resigned as Western representative for the Worcester Salt Co., with headquarters at Detroit, and is spending the heated term at his camp near Manistee. He will return to Grand Rapids in the fall and engage in some line of business here.

Geo. F. Cook, who was engaged in general trade at Grove for about forty years, but is now enjoying himself on Easy street, Grand Rapids, is spending a couple of weeks in his old stamping ground, renewing old acquaintances and going over the events of the past with old friends. Mr. Cook was always generous enough to insist that much of his success as a merchant was due to his persistent perusal of the Tradesman.

Paul Gezon Secretary of the Retail Grocers and General Merchants' Association of Michigan, leaves next Monday with his wife and three children for a two weeks' automobile trip through the Upper Peninsula. He will call on all the merchants possible, collecting the dues of those in arrears and soliciting the applications of those who ought to be aligned with the organization. It is a long time since Paul has taken a respite from business cares and responsibilities and he richly deserves the change of scene which this outing will give him. He will return via Wisconsin. The writer speaks for him a cordial reception at the hands of the trade. He is thoroughly reliable and any assertions he may make in behalf of his organization can be absolutely relied on.

It is worth a visit to Grand Rapids by any country merchant to ride on any of the new cars of the Grand Rapids Street Railway Co. and see how luxuriously they are upholstered. The cars are a long way ahead of any street car ever constructed before in this country in point of utility, beauty and easy riding.

M. D. Crane, general merchant and bank president at Stanwood, was in town Tuesday, buying goods and add-

ing to his knowledge of current securities.

Roskam Bros. succeed the Miners Pie Shop; 645 First street.

Adapted Scripture.

An old negro preacher owned a mule, one with an efficient pair of heels and an uncommonly raucous voice. One Sunday morning the mule with its braying so disturbed the preacher that he exclaimed, "Am dere one among you all who knows how to keep dat mule quiet?"

"Pahson," replied a man, "if you all will jes tie a stone to dat mule's tail he sho' will keep quiet."

"Breddren and sistern," responded the preacher, "let him who is widout sin tie de first stone."

Terrible Shock To the Boy.

"Yes," said the tall man, "I have had many disappointments, but none stands out like the one that came to me when I was a boy."

"Some terrible shock that fixed itself indelibly in your memory, I suppose?"

"Exactly," said the tall man. "I had crawled under a tent to see the circus and I discovered it was a revival meeting."

**HOTEL OLDS
LANSING**

300 Rooms 300 Baths
Absolutely Fireproof

Moderate Rates

Under the Direction of the
Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.



**Hotel
Whitcomb
AND
Mineral Baths**

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

**TAKING
INVENTORY**

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

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.

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

**HOTEL DOHERTY
CLARE, MICHIGAN**

Absolutely Fire Proof Sixty Rooms
All Modern Conveniences
RATES from \$1.50, Excellent Coffee Shop
"ASK THE BOYS WHO STOP HERE"

CODY CAFETERIA

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

**Columbia Hotel
KALAMAZOO**

Good Place To Tie To

**WESTERN HOTEL
BIG RAPIDS, MICH.**

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.

WOLVERINE HOTEL

BOYNE CITY MICHIGAN
Fire Proof—60 Rooms
THE LEADING COMMERCIAL
AND RESORT HOTEL
American, Plan \$4.00 and up;
European Plan, \$1.50 and up.
Open the year around.

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

**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.

**CUSHMAN HOTEL
PETOSKEY, MICHIGAN**

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.

CODY HOTEL

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

Henry Smith Floral Co., Inc.

52 Monroe Ave.
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65178, Bell Main 178

DRUGS

Michigan Board of Pharmacy.
 President—Claude C. Jones.
 Vice-President—James E. Way.
 Director—H. H. Hoffman, Lansing.
 Coming Examinations—Detroit, June
 15 to 17, Marquette, Aug. 17 to 19.

The Problem of the Narcotic Addict.

A man becoming afflicted with an ailment such as bronchial asthma consults a physician and to relieve the difficult breathing and spasmodic cough the physician administers a narcotic hypodermically and relief is obtained at once. However, as the conditions are not cured and the suffering from the pain and impaired breathing continues, more of the narcotic drug is prescribed and in time the patient is afflicted with another disease, namely, that of narcotic addiction. Now the treatment must be continued indefinitely for a double purpose—the distress of the asthmatic attack and also to take care of the increasing requirements of his addiction. This condition may go on for years and sooner or later his narcotic requirements attract attention. The physician who treated him at first perhaps has passed away and he comes under the care of another or perhaps several other physicians. The only remedy which gives any results whatever appears to be morphine. In some cases, luminal, veronal or other sedatives are tried but the patient gets no relief from these and the doctor is forced to continue the narcotic treatment with the morphine and if it is not prescribed and dispensed, the condition of the patient becomes pitiful.

Patients such as those described above are not so few in number, as almost any pharmacist knows, and the problem that faces the pharmacist is his attitude toward such patients with their prescriptions constantly calling for narcotics. In case the large quantity of morphine needed attracts the attention of the narcotic authorities, the case is investigated but beyond going around in circles, nothing can be changed in a very material way. Either the patient must continue to receive treatment in the established way or he will die and although the situation is severely criticised, what can be done? The physician may ask for a consultation with other physicians but the consensus of medical opinion is that the patient must continue the narcotic. If an attempt is made to cure the patient of addiction, the old symptoms of asthma cause such suffering that the remedy cannot be withdrawn. Even if the addict is not suffering from another incurable disease and is over 50 years of age, his addiction is considered incurable.

In cancer cases, inoperable exophthalmic goiter, etc., death usually solves the problem in a short time, but in asthma and chronic neuritis the patient may live for years under morphine and his general health appear to improve if his systemic requirements are met in a proper way.

Whenever the authorities try to make a criminal case because the amount of morphine prescribed and dispensed to a person over a period of years is so large, serious trouble may result to the physician and the phar-

macist but the status of the patient and his ailment is not changed and he must continue to receive treatment or death will ensue.

The question arises as to what is too much narcotic and when does legitimate treatment end and criminal practice begin. How can this question be answered in a correct, scientific way?

It is just at this point that the humanitarian point of view should enter in. Physicians frequently refuse to take care of those cases, they pass the buck as it were, but that does not change the fact that the patient must have treatment or die. If morphine is the only remedy which science has that will enable these unfortunate victims to live why look at the prescribing and dispensing of morphine to such patients only from the criminal point of view?

Whenever a pharmacist dispenses prescriptions for such an unfortunate person for some time, he lays himself under the suspicion of catering to the criminal element of society and even if the facts prove conclusively that medical science can do nothing else but give relief, technical points are usually found to embrace and punish the pharmacist who has been so unfortunate as to have such sufferers as his patrons.

There is an element of irony in this situation. If narcotic prescriptions are refused, the patient and the family do not understand why all medicines are not legal. If the morphine can be obtained and used regularly, the patient may outlive his physicians and thrive under this treatment. On the other hand if the medicine is refused they are in a terribly pitiful condition. Society has functioned well for other unfortunates such as the insane, the poor and the ill; why cannot some capable and legal provision be made to provide for those individuals with incurable diseases requiring narcotics and the aged and incurable addicts? Why are such persons subject to suspicion, humiliation, cross-examination and why is the pharmacist threatened with criminal prosecution for the dispensing of narcotics to such persons?

The Harrison law was passed as a measure of public necessity to permit the dispensing of dangerous habit-forming drugs only to the hopelessly ill, but when the fact is established beyond doubt then only the medical profession can decide how much and how long treatment must be continued. No theory can stand between the physician and what can be done for the hopeless sufferer. In spite of what laymen or officers may say or do the physician, both by education and practical observation is the only man who can judge the solution correctly.

The author would suggest as the first step toward protection of physician, pharmacist, and patient that all chronic cases should be reported and listed with the Narcotic Division. If these cases are ambulatory they should be required to report about once in thirty days for examination to show that the narcotic is still needed. In this way complete control of such cases could always be had. Such examination of the patient should, of course,

be made by a competent physician. A second suggestion would be that a record of all prescriptions calling for an unusual amount of narcotic be sent by the pharmacist monthly to the narcotic division in order that a check may be kept on these unusual cases and in case criminal practice is being followed it can be detected promptly.

Peter J. Kolb.

Place Price Tags in Your Window and Store.

Druggists will find that placing price tags on articles on their shelves or in their windows will greatly help the sale of those articles.

This has been demonstrated so many times that it has come to be generally recognized, although there are merchants who do not believe in this policy.

Experiments have been made as to the selling power of price tags and it has been found that putting a price on an article is one step nearer a sale.

This was tried out by two stores in the same neighborhood running the same window display, one with the article priced and the other without.

A check was put on the people passing the store during a certain time. Out of 147 people passing the window where the goods were marked, forty-three stopped to look at the display, twelve stayed one minute looking at the window and three went in the store.

In the case of the other window, out of 147 passing, three people stopped to look at the window and no one went in. This is conclusive evidence of the drawing power of priced goods.

Push Malted Milk.

In operating a soda fountain one of the things that make for success is to find the profit makers and serve them; and push them more. One of these is malted milk. Do a little figuring and you will see why it makes money. Much has been done by the manufacturers of malted milk to educate the people to drink it, but still there are many who think of it as a sort of invalid's food rather than a healthful, refreshing beverage. There may be some who come to your fountain, and if you are willing to lend a hand in the educational way you can win some good business. Advertise the malted milk you serve as a refreshing food in liquid form and just the very thing to dissipate that hungry feeling one so often has between meals. Show them that they can have it with the natural flavor or flavored with such flavors as coffee or chocolate.

Preparation For Freckles.

Freckle remedies to be effective must first of all have a prepared surface to act on, and this is best accomplished by washing the parts affected with castile soap and hot water, then sponging with solution of hydrogen dioxide, again bathing in hot water, applying the following lotion with a soft sponge at least four times a day:

Sodium borate	5 drs.
Potassium chlorate	5 drs.
Alcohol	1 oz.
Glycerin	2 ozs.
Rosewater to make	16 ozs.

6% INSURED BONDS

Take the Risk Out of Investment

These bonds are secured by carefully investigated first mortgages on homes, each of which has an appraised value twice the amount of the mortgage. In addition the principal and interest is guaranteed by the United States Fidelity & Guaranty Co., which has assets of \$48,000,000.

These bonds may be purchased on a 12 months payment plan.

INDUSTRIAL COMPANY

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4% 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 Certificate of Deposit. You can withdraw money any time. Capital and surplus \$312,500.00. Resources over \$5,000,000.00.

Send for free booklet
on Banking by Mail

HOMÉ STATE BANK
FOR SAVINGS GRAND RAPIDS
MICHIGAN

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

- Pork
- Smoked Meats
- Tar Soap
- Rolled Oats

DECLINED

- Oysters

AMMONIA

- Arctic, 10 oz., 3 dz. cs. 3 75
- Arctic, 16 oz., 2 dz. cs. 4 00
- Arctic, 32 oz., 1 dz. cs. 3 25
- Quaker, 36, 12 oz. case 3 85



- 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
- Fancy 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
- Pointed Ends --- 1 25

Stove

- Shaker --- 1 80
- No. 50 --- 2 00
- Peerless --- 2 60

Shoe

- No. 4-0 --- 2 25
- No. 20 --- 3 00

BUTTER COLOR

- Dandelion, --- 2 85

CANDLES

- Electric Light, 40 lbs. 12.1
- Plumber, 40 lbs. 12.8
- Paraffine, 6s --- 14.4
- Paraffine, 12s --- 14.4
- Wicking --- 40
- Tudor, 6s, per box --- 30

CANNED FRUIT

- Apples, 3 lb. Standard 1 50
- Apples, No. 10 --- 4 75
- Apple Sauce, No. 10 8 00
- Apricots, No. 1 1 75
- Apricots, No. 2 --- 3 00
- Apricots, No. 2 1/2 3 00
- Apricots, No. 10 --- 8 25
- Blackberries, No. 10 10 50
- Blueberries, No. 2 2 00
- Blueberries, No. 10 --- 14 50
- Cherries, No. 2 --- 3 75
- Cherries, No. 2 1/2 --- 4 50
- Cherries, No. 10 --- 15 50
- Loganberries, No. 2 --- 3 00
- Loganberries, No. 10 10 00
- Peaches, No. 1 1 50
- Peaches, No. 1, Sliced 1 25
- Peaches, No. 2 1/2 --- 3 25
- Peaches, 2 1/2 Cal. 3 00
- Peaches, 10, Mich. --- 8 50
- Pineapple, 1 sl. --- 1 75
- Pineapple, 2 sl. --- 2 60
- P'apple, 3 br. sl. --- 3 40
- P'apple, 2 1/2, sl. --- 3 00
- Pineapple, 2, cru. --- 2 60
- Pineapple, 10 cru. --- 9 00
- Pears, No. 2 --- 3 15
- Pears, No. 2 1/2 --- 4 25
- Plums, No. 2 --- 2 40
- Plums, No. 2 1/2 --- 2 90
- Raspberries, No. 2, blk 2 90
- Raspb's, Red, No. 10 13 50
- Raspb's, Black, No. 10 --- 14 00
- Rhubarb, No. 10 4 75
- Strawberries, No. 10 12 50

CANNED FISH

- Clam Ch'der, 10 1/2 oz. 1 35
- Clam Ch., No. 2 --- 3 50
- Clams, Steamed, No. 1 2 00
- Clams, Minced, No. 1 3 25
- Finnan Haddie, 10 oz. 3 30
- Clam Bouillon, 7 oz. 3 50
- Chicken Haddie, No. 1 2 75
- Fish Flakes, small --- 1 35
- Cod Fish Cake, 10 oz. 1 25
- Cove Oysters, 5 oz. 1 65
- Lobster, No. 1/4, Star 2 90
- Shrimp, 1, wet --- 1 90
- Sard's 1/4 Oil, Ky --- 6 10
- Sardines, 1/4 Oil, k'less 5 25
- Sardines, 1/4 Smoked 6 75
- Salmon, Warrens, 1/2 2 80
- Salmon, Red Alaska 4 25
- Salmon, Med. Alaska 3 40
- Salmon, Pink Alaska 1 95
- Sardines, Im. 1/4, ea. 10 28
- Sardines, Im., 1/4, ea. 25
- Sardines, Cal. --- 1 65
- Tuna, 1/4, Albocore --- 95
- Tuna, 1/4, Curtis, doz. 2 20
- Tuna, 1/4, Curtis, doz. 3 50
- Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

- Bacon, Med. Beechnut 3 30
- Bacon, Lge Beechnut 5 40
- Beef, No. 1, Corned --- 3 10
- Beef, No. 1, Roast --- 3 18
- Beef, No. 2 1/2, Qua. sli. 1 50

- Beef, 3 1/2 oz. Qua. sli. 1 90
- Beef, 5 oz. Qua. sli. 2 50
- Beef, No. 1, B'nut, sli. 4 60
- Beefsteak & Onions, 3 45
- Chill Con Ca., 1s 1 35
- Deviled Ham, 1/4s --- 3 20
- Deviled Ham, 1/2s --- 3 60
- Hamburg Steak & Onions, No. 1 --- 3 15
- Potted Beef, 4 oz. --- 1 10
- Potted Meat, 1/4 Libby 52 1/2
- Potted Meat, 1/2 Libby 92 1/2
- Potted Ham, 1/4 Qua. 90
- Potted Ham, Gen. 1/4 1 85
- Vienna Saus., No. 1/4 1 45
- Vienna Sausage, Qua. 95
- Veal Loaf, Medium --- 3 65

Baked Beans

- Campbells --- 96
- Quaker, 18 oz. --- 85
- Fremont, No. 2 --- 1 20
- Snider, No. 1 --- 95
- Snider, No. 2 --- 1 25
- Van Camp, small --- 85
- Van Camp, Med. --- 1 15

CANNED VEGETABLES

Asparagus

- No. 1, Green tips --- 3 75
- No. 2 1/2, Lge. Green 4 50
- W. Beans, cut 2 1 45
- W. Beans, 10 --- 7 50
- Green Beans, 2s 1 45
- Green Beans, 10s --- 7 50
- L. Beans, 2 gr. 1 25
- Lima Beans, 2s, Soaked 95
- Red Kid, No. 2 --- 1 25
- Beets, No. 2, wh. 1 75
- Beets, No. 2, cut --- 1 20
- Beets, No. 2, stan. --- 1 25
- Corn, No. 2, stan. --- 1 25
- Corn, Ex. stan. No. 2 1 55
- Corn, No. 2, Fan. 1 80
- Corn, No. 10 --- 8 00
- Hominy, No. 2 1 00
- Okra, No. 2, whole --- 3 00
- Okra, No. 2, cut --- 1 75
- Dehydrated Veg. Soup 90
- Dehydrated Potatoes, lb. 45
- Mushrooms, Hotels --- 37
- Mushrooms, Choice 8 oz. 48
- Mushrooms, Sur Extra 60
- Peas, No. 2, E. J. --- 1 65
- Peas, No. 2, Sift, June --- 1 85
- Peas, No. 2, Ex. Sift. E. J. --- 3 25
- Peas, Ex. Fine, French 25
- Pumpkin, No. 3 1 35
- Pumpkin, No. 10 4 00
- Pimientos, 1/4, each 12 1/4
- Pimientos, 1/2, each --- 27
- Sw't Potatoes, No. 2 1/2 2 25
- Sauerkraut, No. 2 1 40
- Succotash, No. 2 1 65
- Succotash, No. 2, glass 3 30
- Spinach, No. 1 --- 1 25
- Spinach, No. 2 --- 1 60
- Spinach, No. 3 --- 2 10
- Spinach, No. 10 --- 6 00
- Morton House --- 42
- Reno --- 48
- Royal Club --- 39

CATSUP

- B-nut, Small --- 1 90
- Lily of Valley, 14 oz. --- 2 60
- Lily of Valley, 1/4 pint 1 75
- Paramount, 24, 1s --- 1 45
- Paramount, 24, 18s --- 2 40
- Paramount, 6, 10s --- 10 00
- Sniders, 8 oz. --- 1 75
- Sniders, 16 oz. --- 2 55
- Quaker, 8 1/2 oz. --- 1 25
- Quaker, 10 1/2 oz. --- 1 40
- Quaker, 14 oz. --- 1 90
- Quaker, Gallon Glass 12 00

CHILI SAUCE

- Snider, 16 oz. --- 3 30
- Snider, 8 oz. --- 2 30
- Lilly Valley, 8 oz. --- 2 25
- Lilly Valley, 14 oz. --- 3 50

OYSTER COCKTAIL

- Sniders, 16 oz. --- 3 50
- Sniders, 8 oz. --- 2 50

CHEESE

- Roquefort --- 52
- Kraft, Small tins --- 1 65
- Kraft, American --- 1 65
- Chili, small tins --- 1 65
- Pimento, small tins --- 1 65
- Roquefort, small tins 2 25
- Camembert, small tins 2 25
- Wisconsin New --- 24
- Longhorn --- 24

- Michigan Full Cream 21
- New York Full Cream 33
- Sap Sago --- 40
- Brick --- 24

CHEWING GUM

- Adams Black Jack --- 65
- Adams Bloodberry --- 65
- Adams Dentyne --- 65
- Adams Calif. Fruit --- 65
- Adams Sen Sen --- 65
- Beeman's Pepsin --- 65
- Beechnut Wintergreen --- 70
- Beechnut Peppermint --- 75
- Beechnut Spearmint --- 70
- Doublemint --- 65
- Peppermint, Wrigleys --- 65
- Spearmint, Wrigleys --- 65
- Juley Fruit --- 65
- Wrigley's P-K --- 65
- Zeno --- 65
- Teaberry --- 65

COCOA

- Droste's Dutch, 1 lb. --- 8 50
- Droste's Dutch, 1/2 lb. 4 50
- Droste's Dutch, 1/4 lb. 2 25
- Droste's Dutch, 5 lb. 60
- Chocolate Apples --- 4 50
- Pastelles No. 1 --- 12 60
- Pastelles, 1/2 lb. --- 6 60
- Pains De Cafe --- 2 00
- Droste's Bars, 1 doz. 2 00
- Delft Pastelles --- 2 15
- 1 lb. Rose Tin Bon --- 18 00
- 7 oz. Rose Tin Bon --- 9 00
- 13 oz. Creme De Cara-que --- 13 20
- 12 oz. Rosaces --- 10 80
- 1/2 lb. Rosaces --- 7 80
- 1/4 lb. Pastelles --- 3 40
- Langues De Chats --- 4 80

CHOCOLATE

- Baker, Caracas, 1/4s --- 37
- Baker, Caracas, 1/2s --- 25

COCOANUT

- Dunham's
- 15 lb. case, 1/4s and 1/2s 49
- 15 lb. case, 1/4s --- 48
- 15 lb. case, 1/2s --- 47

CLOTHES LINE

- Hemp, 50 ft. --- 2 25
- Twisted Cotton, 50 ft. 1 75
- Braided, 50 ft. --- 2 75
- Sash Cord --- 4 25



COFFEE ROASTED

- 1 lb. Package
- Melrose --- 37
- Liberty --- 29
- Quaker --- 24
- Nedrow --- 42
- Morton House --- 48
- Reno --- 48
- Royal Club --- 39

McLaughlin's Kept-Fresh Vacuum packed. Always fresh. Complete line of high-grade bulk coffees. W. F. McLaughlin & Co., Chicago.

Maxwell House Brand

- 1 lb. tins --- 50
- 3 lb. tins --- 1 47
- Teifer Coffee Co. Brand --- 42
- Bokay --- 42
- Coffee Extracts --- 12
- M. Y., per 100 --- 4 25
- Frank's 50 pkgs. --- 4 25
- Hummel's 50 1 lb. 10 1/2

CONDENSED MILK

- Leader, 4 doz. --- 6 75
- Eagle, 4 doz. --- 9 00

MILK COMPOUND

- Hebe, Tall, 4 doz. --- 4 50
- Hebe, Baby, 8 doz. --- 4 40
- Carolene, Tall, 4 doz. 3 80
- Carolene, Baby --- 3 50

EVAPORATED MILK

- Quaker, Tall, 4 doz. --- 4 65
- Quaker, Baby, 8 doz. 4 55
- Quaker, Gallon, 1/4 dz. 4 50
- Blue Grass, Tall 4s --- 4 65

- Blue Grass, Baby, 96 4 55
- Blue Grass, No. 10 --- 4 50
- Carnation, Tall, 4 doz. 5 00
- Carnation, Baby, 8 dz. 4 90
- Every Day, Tall --- 5 00
- Every Day, Baby --- 4 90
- Pet, Tall --- 5 00
- Pet, Baby, 8 oz. --- 4 90
- Borden's Tall --- 5 00
- Borden's Baby --- 4 90
- Van Camp, Tall --- 4 90
- Van Camp, Baby --- 3 75

CIGARS

- G. J. Johnson's Brand
- G. J. Johnson Cigar, 10c --- 75 90
- Tunis Johnson Cigar Co.
- Van Dam, 10c --- 75 00
- Little Van Dam, 5c --- 37 50

Worden Grocer Co. Brands

- Master Piece, 50 Tin. 35 00
- Canadian Club --- 35 00
- Little Tom --- 37 50
- Tom Moore Monarch 75 00
- Tom Moore Panatella 75 00
- T. Moore Longfellow 95 00
- Tom M. Invincible 115 00
- Websteretts --- 37 50
- Webster Cadillac --- 75 00
- Webster Knickbocker 95 00
- Webster Belmont --- 110 00
- Webster St. Reges --- 125 00
- Starlight Perlas --- 90 00
- Starlight P-Club --- 1 25
- Tiona --- 30 00
- Clint Ford --- 35 00

CONFECTIONERY

- Stick Candy Pails
- Standard --- 16
- Jumbo Wrapped --- 19
- Pure Sugar sticks 600s 4 20
- Big Stick, 20 lb. case 20
- Mixed Candy
- Kindergarten --- 17
- 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
- No. 12, Choc., Light - 1 65
- Chocolate Nut Rolls - 1 80
- Magnolia Choc --- 1 15

Gum Drops Pails

- Anise --- 16
- Champion Gums --- 16
- Challenge Gums --- 14
- Favorite --- 19
- Superior, Boxes --- 23

Lozenges Pails

- A. A. Pep. Lozenges 18 1/2
- A. A. Pink Lozenges 16
- A. A. Choc. Lozenges 16
- Motto Hearts --- 19
- Malto Milk Lozenges 21

Hard Goods Pails

- Lemon Drops --- 19
- O. F. Horehound dps. --- 19
- Anise Squares --- 19
- Peanut Squares --- 18
- Horehound Tablets --- 19

Cough Drops Bxs

- Putnam's --- 1 35
- Smith Bros. --- 1 50

Package Goods

- Creamery Marshmallows
- 4 oz. pkg., 12s, cart. 85
- 4 oz. pkg., 48s, case 3 40

Specialties

- Walnut Fudge --- 22
- Pineapple Fudge --- 21
- Italian Bon Bons --- 17
- Banquet Cream Mints. 30
- Silver King M. Mallovs 1 50
- Walnut Sundae, 24, 5c 80
- Neapolitan, 24, 5c --- 80
- Yankee Jack, 24, 5c --- 80
- Milk. Sugar Ca., 24, 5c 80
- Pal O Mine, 24, 5c --- 80
- Say Mister, 24, 5c --- 80
- Malty Milkies, 24, 5c --- 80

COUPON BOOKS

- 50 Economic grade 2 50
- 100 Economic grade 4 50
- 500 Economic grade 20 00
- 1000 Economic grade 37 50
- Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

- 4 lb. boxes --- 23

DRIED FRUITS

- Apples
- N. Y. Fcy., 50 lb. box 15 1/2
- N. Y. Fcy., 14 oz. pkg. 16
- Apricots
- Evaporated, Choice --- 30
- Evaporated, Fancy --- 36
- Evaporated, Slabs --- 38
- Citron
- 10 lb. box --- 48

Currants

- Packages, 14 oz. --- 15
- Greek, Bulk, lb. --- 16

Dates

- Dromedary, 36s --- 6 75

Peaches

- Evap. Choice, un. --- 27
- Evap. Ex. Fancy, P. P. 30

Peel

- Lemon, American --- 24
- Orange, American --- 24

Raisins

- Seeded, bulk --- 10
- Thompson's s'dles blk 9 1/2
- Thompson's seedless, 15 oz. --- 13 1/2
- Seeded, 15 oz. --- 13

California Prunes

- 90@100, 25 lb. boxes @ 98
- 60@70, 25 lb. boxes @ 10
- 50@60, 25 lb. boxes @ 12
- 40@50, 25 lb. boxes @ 13
- 30@40, 25 lb. boxes @ 16
- 20@30, 25 lb. boxes @ 25

FARINACEOUS GOODS

- Beans
- Med. Hand Picked --- 05 1/2
- Cal. Limas --- 12
- Brown, Swedish --- 08
- Red Kidney --- 13

Farina

- 24 packages --- 2 50
- Bulk, per 100 lbs. --- 04 1/2

Hominy

- Pearl, 100 lb. sacks --- 3 50

Macaroni

- Mueller's Brands
- 9 oz. package, per case 1 30
- 9 oz. package, per doz. 2 60
- Elbow, 20 lb., bulk --- 3 40
- Egg Noodle, 12 lbs. --- 2 22
- Egg Noodle, 6 oss. --- 2 60
- Macaroni, 9 oz. --- 2 60
- Spaghetti, 9 oz. --- 2 60
- Quaker, 2 doz. --- 2 90

Pearl Barley

- Chester --- 4 50
- 0000 --- 7 00
- Barley Grits --- 5 00

Peas

- Scotch, lb. --- 05 1/2
- Split, lb. yellow --- 08
- Split green --- 09

Sage

- East India --- 10

GELATINE



26 oz., 1 doz. case 6 00
1/4 oz., 4 doz. case 3 60
One doz. free with 5 cases.

HORSE RADISH

Per doz., 5 oz. 90
JELLY AND PRESERVES
Pure, 30 lb. pails 3 30

JELLY GLASSES

8 oz., per doz. 35
OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributer



Nucoa, 1 lb. 27
Nucoa, 2 and 5 lb. 26 1/2
Wilson & Co.'s Brands

MATCHES

Swan, 144 4 75
Diamond, 144 box 6 25
Searchlight, 144 box 6 25

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

Gold Brer Rabbit
No. 10, 6 cans to case 5 70
No. 5, 12 cans to case 6 95



Green Brer Rabbit
No. 10, 6 cans to case 4 45
No. 5, 12 cans to case 4 70
No. 2 1/2, 24 cans to cs. 4 95

Aunt Dinah Brand
No. 10, 6 cans to case 3 00
No. 5, 12 cans to case 3 25

New Orleans
Fancy Open Kettle 74
Choice 62
Fair 41

Half barrels 5c extra
Molasses in Cans

Dove, 26, 2 lb. Wh. L. 5 00
Dove, 24, 2 1/2 lb. Wh. L. 5 20
Dove, 26, 2 lb. Black 4 30

NUTS

Almonds, Terregona 30
Brazil, New 25
Fancy mixed 22
Filberts, Sicily 28

Almonds Shelled.
Peanuts, Spanish, 70
125 lb. bags 11 1/2
Filberts 32
Pecans 1 10
Walnuts 58

OLIVES

Bulk, 5 gal. keg 8 50
Quart Jars, dozen 5 75
Bulk, 2 gal. keg 3 60

PARIS GREEN

1/8 31
1 27
2 29

PEANUT BUTTER



Bel Car-Mo Brand
24 1 lb. pails
8 oz., 2 doz. in case
5 lb. pails, 6 in crate

PETROLEUM PRODUCTS

Iron Barrels
Perfection Kerosine 14.6
Red Crown Gasoline, Tank Wagon 19.7

Polarine

Iron Barrels.
Light 62.2
Medium 64.2
Heavy 66.2



Semdac, 12 pt. cans 2 70
Semdac, 12 qt. cans 4 60

PICKLES

Barrel, 1600 count 17 00
Half bbls., 800 count 9 00
5 gallon, 400 count 4 75

PIPES

Cob, 3 doz. in bx. 1 00 @ 1 20
Derby, per doz. 2 75
Diceyle 4 75

POTASH

Babbitt's, 2 doz. 2 75

FRESH MEATS

Beef
Top Steers & Heif. @17 1/2
Good Steers & H.F. 14 @16
Med. Steers & H.F. 13 1/2 @15

Lamb

Spring Lamb 32
Good 30
Medium 28
Poor 24

Mutton

Good 14
Medium 12 1/2
Poor 10

Pork

Light hogs 19
Medium hogs 20
Heavy hogs 18

PROVISIONS

Barreled Pork
Clear Back 34 50 @ 35 00
Short Cut Clear 34 50 @ 35 00
Dry Salt Meats
S P Bellies 28 00 @ 30 00

Lard

Pure in tierces 17 1/2
60 lb. tubs advance 1/4
50 lb. tubs advance 1/4

Sausages

Bologna 15
Liver 14
Frankfort 19
Pork 18 @ 20

Smoked Meats

Hams, Cert., 14-16 lb. 37
Hams, Cert., 16-18 lb. 38
Ham, dried beef sets @ 34

Beef

Boneless, rump 26 00 @ 28 00
Rump, new 27 00 @ 30 00
Mince Meat.
Condensed No. 1 car. 2 00

Pig's Feet

Cooked in Vinegar
1/2 bbls. 2 50
1/4 bbls., 35 lbs. 4 50

Casings

Hogs, per lb. @ 63
Beef, round set 20 @ 30
Beef, middles, set @ 17 1/2

RICE

Fancy Blue Rose 08 1/2
Fancy Head 10 1/2
Broken 05

ROLLED OATS

Silver Flake, 12 Fam. 2 25
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 70

RUSKS

Holland Rusk Co.
Brand
18 roll packages 2 30
36 roll packages 4 50

SALERATUS

Arm and Hammer 3 75
SAL SODA
Granulated, bbls. 1 80

COD FISH

Tablets, 1/2 lb. Pure. 15 1/2
Tablets, 1 lb. Pure 19 1/2
Wood boxes, Pure 29 1/2

Herring

Mixed, Kegs 1 10
Mixed, half bbls. 9 25
Queen, bbls. 18 50

White Fish

Med. Fancy, 100 lb. 13 00
Shoe Blackening
1 in 1, Paste, doz. 1 35

STOVE POLISH

Blackine, per doz. 1 85
Black Silk Liquid, ds. 1 40
Black Silk Paste, doz. 1 25

Enamaline Paste, doz. 1 35
Enamaline Liquid, dz. 1 35
E. Z. Liquid, per doz. 1 40

SALT

Colonial, 24, 2 lb. 98
Colonial, 36-1 1/2 1 25
Colonial, Iodized, 24-2 2 40



Per case, 24, 2 lbs. 2 40
Five case lots 2 30
Iodized, 24, 2 lbs. 2 40



Bbls. 30-10 sks. 5 48
Bbls. 60-5 sks. 5 63
100-3 lb. sks. 6 13

SOAP

Am. Family, 100 box 5 95
Export, 120 box 4 80
Big Four Wh. Na. 100s 3 75

STARCH

Argo, 48, 1 lb. pkgs. 4 05
Argo, 12, 3 lb. pkgs. 2 96
Argo, 8, 5 lb. pkgs. 3 35

CORN SYRUP

Blue Karo, No. 1 1/2 2 27
Blue Karo, No. 5, 1 dz. 3 11
Blue Karo, No. 10 2 91

CLEANSERS

Green Label Karo, 5 19
Green Label Karo, 5 19
Maple and Cane
Mayflower, per gal. 1 55



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Brillo 85

TEA

Japan.
Medium 27 @ 32
Choice 37 @ 46
Fancy 54 @ 59

SPICES

Whole Spices.
Allspice, Jamaica @ 24
Cloves, Zanzibar @ 40
Cassia, Canton @ 25

Pure Ground in Bulk

Allspice, Jamaica @ 18
Cloves, Zanzibar @ 46
Cassia, Canton @ 22

Seasoning

Chill Powder, 15c 1 35
Celery Salt, 3 oz. 95
Sage, 2 oz. 90

CORN

Kingsford, 40 lbs. 11 1/2
Powdered, bags 4 00
Argo, 48, 1 lb. pkgs. 4 05

Gloss

Argo, 48, 1 lb. pkgs. 4 05
Argo, 12, 3 lb. pkgs. 2 96
Argo, 8, 5 lb. pkgs. 3 35

CORN SYRUP

Blue Karo, No. 1 1/2 2 27
Blue Karo, No. 5, 1 dz. 3 11
Blue Karo, No. 10 2 91

Maple

Green Label Karo, 5 19
Green Label Karo, 5 19
Maple and Cane
Mayflower, per gal. 1 55

TABLE SAUCES

Lea & Perrin, large 6 00
Lea & Perrin, small 3 35
Pepper 1 60

YEAST CAKE

Magic, 3 doz. 2 70
Sunlight, 3 doz. 2 74
Sunlight, 1 1/2 doz. 1 35

WOODENWARE

Baskets
Bushels, narrow band, wire handles 1 75
Bushels, narrow band, wood handles 1 80

WICKING

No. 0, per gross 77
No. 1, per gross 1 25
No. 2, per gross 1 50

CHURNS

Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55
3 to 6 gal., per gal. 18

EGG CASES

No. 1, Star Carrier 5 00
No. 2, Star Carrier 10 00
No. 1, Star Egg Trays 6 25

MOP STICKS

Trojan spring 2 00
Eclipse patent spring 2 00
No. 2, pat. brush hold 2 00

Pails

10 qt. Galvanized 2 50
12 qt. Galvanized 2 75
14 qt. Galvanized 3 10

TRAPS

Mouse, Wood, 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 65

Tubs

Large Galvanized 9 25
Medium Galvanized 8 00
Small Galvanized 7 00

Washboards

Banner, Globe 5 50
Brass, single 6 00
Glass, single 6 00

Window Cleaners

12 in. 1 65
14 in. 1 85
16 in. 2 30

Wood Bowls

13 in. Butter 5 00
15 in. Butter 9 00
17 in. Butter 18 00

WRAPPING PAPER

Fibre, Manilla, white 05 1/2
No. 1 Fibre 08
Ruthers Manilla 06 1/2

YEAST COMPRESSED

Fleischmann, per doz. 30

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 6.—In the matter of William Wagner, doing business as Spring Lake Auto Supply Co., Bankrupt No. 2953, the first meeting of creditors has been called for July 19.

In the matter of Rufus W. Workman, Bankrupt No. 2940, the funds for the first meeting have been received and such meeting has been called for July 19.

July 6. On this day was held the sale of assets in the matter of Carl Hettler, Bankrupt No. 2934. The bankrupt was not present or represented. The trustee was present. Bidders were personally present. The property was offered for sale and the same struck off to E. C. Good, of Saranac, for \$410. The sale was confirmed and the meeting adjourned without date.

On this day also was held the first meeting of creditors in the matter of Kalamazoo Apartment Corporation, Bankrupt No. 2945. The bankrupt corporation was present by its officers and represented by attorneys Jackson, Fitzgerald & Dalm. Claims were proved. No creditors were present or represented. M. N. Kennedy, of Kalamazoo, was named trustee, and his bond placed by the referee at \$1,500. The officers of the bankrupt were sworn and examined without a reporter. The first meeting then adjourned without date.

July 6. We have to-day received the adjudication and reference in the matter of W. R. Goode, Bankrupt No. 2948. The matter has been referred to Charles B. Blair as referee in bankruptcy. This is an involuntary case. An order has been made for the bankrupt to file his schedules. The bankrupt is a resident of Traverse City, and his occupation is that of a retail automobile and accessory dealer. Upon receipt of the schedules, the list of creditors will be made herein, and the final meeting of creditors will also be called, and note of the same made herein.

July 6. We have to-day received the schedules, order of reference and adjudication in the matter of William A. Ring, Bankrupt No. 2955. 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 factory worker. The schedules show assets of \$15 with liabilities of \$1,458.31. 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:

Sun Oil Co., Grand Rapids	\$ 69.45
Pisk Tire Co., Grand Rapids	240.85
U. S. Rubber Co., Grand Rapids	224.60
J. H. Brown, Grand Rapids	36.00
Auto Owners Ins. Co., Lansing	79.89
Capital National Bank, Lansing	103.03
Alexander Hamilton Institute,	
New York	67.00
Dr. Milton R. Thyne, Grand Rapids	17.50
Dr. J. Y. Veenstra, Grand Rapids	11.00
Universal Car & Service Co.,	
Grand Rapids	49.97
Conroy Coal Co., Grand Rapids	51.60
F. W. Spencer, Grand Ledge	210.00
W. H. Caslow, Grand Rapids	60.00
Syndicate Adv. Co., New York	88.17
Osborne Co., Newark, N. J.	77.07
Leich Electric Co., Genoa, Ill.	72.18
Dennis Bros., Rockford	100.00

July 6. We have to-day received the schedules, order of reference and adjudication in the matter of Cal Wells, Bankrupt No. 2956. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation was formerly a livery stable keeper, now a wage-earner. The schedules show assets of \$480 of which \$250 is claimed as exempt, with liabilities of \$1,546.32. 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 are as follows:

Rought Forest, Muskegon	135.40
Burrell Love, Muskegon	51.72
Lawrence Baxter, Muskegon	27.40
Fred Sanders, Muskegon	27.90
Glenn F. Cook, Muskegon	18.25
Abe Hartsema, Muskegon	6.29
John Johnson, Muskegon	423.93
James H. Josynl, Muskegon	42.75
Martha Eaton, Muskegon	121.00
H. F. Beckstrom, Muskegon	121.00
Bauknecht Bros., Muskegon	289.08
Arthur Scholes, Ravenna	30.00
Herman Beman, Pentwater	12.00
Angus Lake, Muskegon	36.35
Clyde Scofield, Muskegon	45.50
Donald Lake, Muskegon	75.00
Clarence Lake, Muskegon	27.50
Estelle Jewell, Muskegon	35.00
Pallasch August, Muskegon	24.50
Houston Ave. Vul. Co., Muskegon	50.00
C. Karel Hardware Co., Muskegon	5.75

July 6. We have to-day received the schedules, order of reference and adjudication in the matter of Elizabeth Reidenbach, Bankrupt No. 2957. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and her occupation is that of a clerk. The schedules show assets of \$100 of which the full interest is claimed as exempt, with liabilities of \$280. 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:

National Clothing Co., Grand Rap.	\$ 60.00
Prange's Dept. Store, Grand Rapids	20.00
Bon Marche, Grand Rapids	50.00
Lernis DeLeun, Grand Rapids	150.00

In the matter of James S. Norris, Bankrupt No. 2949, the funds for the first meeting have been received and such meeting has been called for July 19.

In the matter of Lewis B. Voke, Bankrupt No. 2950, the funds for the first meeting have been received and such meeting has been called for July 19.

In the matter of Chicago File & Rasp Co., Bankrupt No. 2692, the trustee has filed his final report and account, and a final meeting of creditors has been called for July 21. The trustee's final report and account will be considered and passed upon. The bills for the expenses of administration will be considered and ordered paid and a first and final dividend to creditors generally declared and ordered paid.

In the matter of St. Joseph Valley Brick Co., Bankrupt No. 2933, the trustee's final report and account has been filed and the final meeting of creditors has been called for July 21. The trustee's final report and account will be considered, administration expenses ordered paid and a final dividend to creditors declared and ordered paid.

In the matter of G. Leslie Runner, Bankrupt No. 2862, an order has been made for the payment of expenses of administration and for the declaration and payment of a first dividend of 5 per cent. to general creditors.

July 12. On this day was held the first meeting of creditors in the matter of Frank Plumhoff, Bankrupt No. 2946. The bankrupt was present in person and represented by attorney A. S. Hinds. No creditors were present or represented. No claims were filed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

July 12. On this day was held the first meeting of creditors in the matter of William A. Keserke, Bankrupt No. 2947. The bankrupt was present in person, but not represented by attorney. No creditors were present or represented. No trustee was appointed for the present. The bankrupt was directed to send in his policies of life insurance and if there is no value in the same the case will be closed and returned to the district court as a case without assets. In case of value in such policies a trustee will be appointed and note of the same made here. The first meeting then adjourned without date.

On this day was held the final meeting of creditors in the matter of Herman Van Wormer, Bankrupt No. 2705. The bankrupt was present in person and represented by attorneys Wykes & Wykes. Claims were proved and allowed. No creditors were present or represented. The trustee's final report and account was considered and approved. An order was made for the payment of the balance of the expenses of administration and for the declaration and payment of a first and final dividend to creditors of 5.8 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Arthur C. Hawley, Bankrupt No. 2677. The bankrupt was not present or represented. The trustee was not present or represented. 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 balance of the expenses of administration and for the declaration and payment of a first and final dividend to creditors. The percentage of the dividend has not been determined at this time, and upon the amount thereof being computed note of the same will be given here. There were no objections to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

July 13. On this day was held the adjourned first meeting of creditors in the matter of William J. Winters, Bankrupt No. 2942. The bankrupt was not present or represented and by agreement of the parties interested the adjourned first meeting was further adjourned until July 20.

In the matter of Henry Rasmussen, Bankrupt No. 2951, the funds for the first meeting have been received and such meeting has been called for August 3.

In the matter of William A. Ring, Bankrupt No. 2955, the funds for the first meeting have been received and such meeting has been called for August 3.

The wise motorist will allow the train to use the crossing first.

REYNOLDS PERSIAN BLEND SHINGLES

"Built First to Last"

Each week's increased sales is a glowing tribute to the popularity of Reynolds Persian Blend Shingles.

The beautiful tints and shades of Persian Blends are taking the market by storm because every lumber dealer knows that behind this distinctive beauty is the high standard of quality that has always predominated in all Reynolds products.

Every lumber dealer should be stocked with Persian Blends and have sample boards on display. Telephone, wire or write at once.

GRAND RAPIDS TRUST COMPANY,
Receiver for

H. M. REYNOLDS SHINGLE COMPANY
"Originator of the Asphalt Shingle"

Grand Rapids,

Michigan

THE OLD NATIONAL BANK

Nine times in ten, the man with a good position—the successful man—is a man who began on a small salary and saved a part of it every week. Start YOUR savings account NOW!

A Bank for Everybody

MONROE AT PEARL

NO BRANCHES



CAMPER'S SUPPLIES

These dealers all carry a complete line of tents, (umbrella, tourist, wall, play tents) tables, cots, beds, chairs, etc. for campers.

Stop at the nearest dealer and inspect the line.

Fox Textile Products Co., Ypsilanti.
Lansing Tent & Awning Co., Lansing.
Grand Rapids Awning & Tent Co., Grand Rapids.

Kalamazoo Awning & Tent Co., Kalamazoo.
Muskegon Awning & Mfg. Co., Muskegon.

Pontiac Tent & Awning Co., Pontiac.
Grand Haven Awning & Trim Shop, Grand Haven.

Right of the Citizen To Go Armed.

Many citizens with responsibilities believe pistols a desirable defense. Knowledge of a pistol's efficient, careful use assures at least partial protection for family and property.

Places where pistols are expertly, promptly and aggressively used are never attacked. Banks, jewelry stores, contracting firms and payroll messengers are held up only because the weapons are known to be in inexperienced, unready or hesitating hands. Thus, although a pistol prohibition law is now being urged by two sincere (but naturally not all-wise) public officials, some citizens are reluctant to be legislated into defenselessness.

Government is already clogged with unenforceable legislation; and whisky prohibition experience alone surely shows that pistol prohibition can never be enforced against criminals. Costly squads of Government agents can never unearth tenement pistol cribs or prevent border running; and professional criminals who are not deterred from using pistols by extreme penalties will certainly not be deterred from merely carrying pistols by incidental penalties. Criminals—as every one knows—have not been deterred from carrying and using pistols by the present theoretically severe Sullivan law.

The professional gunman who, after being pardoned by the Governor in spite of a long criminal career, recently held up a hospital with a pistol typifies clearly the whole present crime problem—and also discloses clearly its solution. The widely circulated theory, "Severity of punishment does not deter criminals because they do not fear it," is ludicrous. Of course, present-day criminals do not fear "severe punishment." Why should they, when they are practically never obliged to serve out the originally severe sentences given them by juries of citizens?

For more than a thousand years, trial by twelve responsible impartial citizens effectively protected all peace-loving, industrious communities from criminals. But half a century back trial of criminals by jury ceased to be sufficiently subtle to suit reformers.

Special Government boards were impulsively legislated and were given such broad powers to alter the original decisions of our citizen juries that but for their philanthropic garb they would have seemed subversive of the Constitution.

While juries of public-spirited citizens, in important criminal trials, are now locked up at night and marched through the streets with guards (as though they themselves were under criminal suspicion), the members of these specially privileged sentence-commuting Government boards are free to every possibility of indirect special pleading and approach—not necessarily venal, but often deceptive. Honest members of these boards may be merely deceived. But judging from the recorded results of their activities—the endless succession of dangerous convicts prematurely set free—they are certainly much more likely to err than the impartial juries of citizens.

The most apparent practical result

of the last fifty years of criminal reform is the present Nation-wide wave of brutal and brazen crime. The reason that we now have daily impudent hold-ups, atrocious assaults and even relentless murders in public places, business offices and streets is not because criminals can get pistols, but because they are no longer afraid to use pistols—and the reason criminals are no longer afraid to use pistols is because they know that their actual punishment has been very adroitly and indirectly taken out of the hands of the citizens and lodged in the hands of the politicians.

For half a century we have had an orgy of criminal reform. We now, as a result, have an orgy of crime itself. Let us, late as it is, learn something from this costly lesson. Let us stop impulsively enacting legislation before we can foresee its ultimate results.

And no matter what we are told by the innocent and respectable tools of underworld politics, let us put the criminals in prison and keep them there.

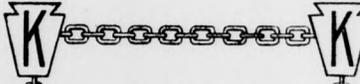
Ranulph Kingsley.

Hides, Pelts and Furs.	
Greer No. 1	07
Greer No. 2	06
Cured, No. 1	08
Cured, No. 2	07
Calfskin, Green, No. 1	12
Calfskin, Green, No. 2	10½
Calfskin, Cured, No. 1	13
Calfskin, Cured, No. 2	11½
Horse, No. 1	3 00
Horse, No. 2	2 00
Pelts.	
Lambs	50@75
Shearlings	10@25c
Tallow.	
Prime No. 1	07
No. 2	07
	06
Wool.	
Unwashed, medium	@35
Unwashed, rejects	@25
Unwashed, fine	@30

Blue sky laws, necessary as they are, leave loopholes through which shrewd purveyors of fake securities manage to slip. All the laws of this kind that can be passed cannot take the place of well-informed, impartial advice. The annual report of the Better Business Bureau is a timely reminder of the effective work done by this organization in protecting the investing public against the operations of financial sharks. The bureau, instituted by well-known bankers and brokers is a clearing house for information concerning

investments. It also listens to complaints, on the basis of which it makes investigations. The value of such service as this it would not be easy to estimate, but the gigantic frauds still committed upon credulous investors prove that large numbers of persons are neglecting to avail themselves of it.

One of the serious problems of the automobile dealer is to keep the "stall" out of installment.



\$12,000,000

FLORIDA POWER & LIGHT CO.

First Mortgage Gold Bonds Due 1954, at 95 and Interest, to Yield About **5.35%**

Florida Light & Power Co. supplies electric light and power to 79 communities in Florida, including Miami, Miami Beach, Palm Beach, Hollywood, Melbourne, St. Augustine and others equally important. Gas is supplied to 16 cities. Company controls electric railway systems in Miami and Miami Beach. Gross earnings for year ending May 31, 1926, \$11,591,949; net revenue \$4,722,348; other income \$5,019,331, or more than twice the annual interest requirements. Company is controlled by American Power and Light Co.

A.E. KUSTERER & Co.

INVESTMENT BANKERS
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MICHIGAN TRUST BUILDING.
CITIZENS 4267 BELL MAIN 2435

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.

For Sale—Hardware stock \$1,309, sporting goods \$1,138. 65c on the dollar. Send for list. C. Ver Cies, 1021 So. Park, Kalamazoo, Mich. 307

For Sale—The best summer and winter hotel in Western Michigan, at a moderate price. Come and see. Write No 323, c/o Michigan Tradesman. 323

FOR SALE OR LEASE—Fully equipped modern meat market. Cooler, blocks, slicer, meat chopper, counter display cases, scales, etc. Great opportunity for a good butcher. We supply city trade, boats, county farms, etc. Can be had on reasonable terms to right party. Walther Department Store, Bay City, Mich. 324

Bakery For Sale—All modern equipment. Population about 4,000. A good business and growing. Reasonable terms. Write for full particulars, Lock Box 142, Fenton, Mich. 325

For Sale—170 gallon Bowser floor tank, A-1 condition, \$25. A. H. Stevens, Montrose, Mich. 327

For Sale—Grocery stock and fixtures. Cream, egg, and poultry business in connection. Corner location. Store building just redecorated, inside and out. This business is located in one of the best farming districts in Northwestern Ohio. Stock and fixtures at invoice. A real proposition for one who wants a business. Very good reason for selling. Address No. 328, c/o Michigan Tradesman. 328

FOR SALE—16-room hotel, doing nice business, fourteen miles from Detroit city limits. Famous for chicken, frog and steak dinners. Billiard, pool room and soft drinks in connection. All furnished and in good town. Have lease for four more years at low rent. Will sell cheap for cash. Apply H. M. Fawcett, South Lyon, Mich. 329

WANTED—Good paying GROCERY or GENERAL MERCHANDISE stock in Northeastern or Northern Michigan. Write full particulars. Address No. 330, c/o Michigan Tradesman. 330

FOR SALE—Grocery store and fixtures which will invoice at about \$2,900. Good location in live town of 2500. Reason for selling, poor health. Address No. 319, c/o Michigan Tradesman. 319

FOR SALE, AND CHEAP—Fine cigar store fixtures and a CLEAN stock. One 12 foot wall case, one 8 foot wall case, two 8 foot Wilmarth crystal show cases, one 6 foot Wilmarth crystal show case, one crystal counter cigarette case 4 ft. x 12 in. x 14 in., one 2 foot (four bin) nut case, one gum case, one refrigerator. Reason for selling, will use building for other business. Enquire N. C. Kraft, Charlotte, Mich. 321

General merchandise business, well established in one of the best communities of North Dakota. General merchandise, dry goods and all kinds of retail stores for sale. Choice bargains Southern Michigan and Northern Indiana. Chicago Business Exchange, 327A So. LaSalle St., Chicago. 322

WE HAVE A BUYER—For acreage enclosing a lake not less than a half mile long in Lower Peninsula. Myers, Cooper & Watson, Mt. Pleasant, Mich. 314

FOR SALE—Up-to-date confectionery and cafe. Good business. Wish to retire. Sell very cheap. Central Michigan. Grand Trunk line. Address No. 316, c/o Michigan Tradesman. 316

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

CASH For Your Merchandise!
Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSOHN. Saginaw, Mich.

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.

FIRE AND BURGLAR PROOF SAFES
GRAND RAPIDS SAFE CO.
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Sell

ZIPPER

the candy bar hit of the year

5¢

A.R. WALKER CANDY CORP.
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MUSKOGON
GRAND RAPIDS
KALAMAZOO
DETROIT

Who Are the Winners in Life's Battle.

Grandville, July 13—Man is a creature of circumstance, and yet within the mind and soul of the new born babe there is something which counts for the good or ill of that human float in this world of ours.

A letter from an old timer in far away California brings to mind some queer happenings, and the fact that even from the most humble surroundings boys grow into a successful manhood.

This old timer met a friend he had not seen in a score of years and from him learned of another boy who in the early pinewood days of Western Michigan worked as a common mill hand in a shingle mill of that day.

There was a family of several children and Almond was no better nor worse than the remainder of the brood. However, Al in time drifted West and settled in a new Oregon town, growing up with the place until to-day that common backwoods boy, with but a smattering of book knowledge, has become a millionaire.

Within every boy there is a soul meant for great and small things. The mill boy of the Muskegon was apparently no smarter than his work companions, yet he had within himself that something which reaches out after higher things of the world. The knowledge that Almond reached the top in the business world was a great surprise to my business friend of the Pacific coast.

You never can tell what is in a boy and it is a fact that while parents in most humble circumstances imagine that some day little Willie will be president of the United States, while at the age of manhood if they keep out of jail and the poorhouse the parents are satisfied.

This Pacific old timer writes that he is old enough now that he is quite willing to let the younger generation run the universe to suit themselves, albeit he doesn't like to see old, hardened political crooks of his age rob the next generation of the country's resources as they are at present doing.

Man has within himself his making or breaking and sometimes the veriest black sheep of a family pans out ahead of all the rest. Why is this so? No doubt the boy Abraham Lincoln was a most impossible asset, so far as the making a great world character was concerned. It does not pay to snub the veriest kindergartner, even though he has a turnup nose and a freckled face.

The making of presidents and great party leaders grow from unprepossessing subjects in boyhood days.

The pert youngster is not necessarily the great character of the future, nor do many sissys of the Lord Fauntleroy stripe often get to the top. Anyhow you never can tell.

Great merchants were once boys and some of them gave no indication of their future greatness from their boyhood characteristics. Human nature is much the same the world over and it is a very indiscreet merchant who will dare to get the ill will of a boy customer. Treat the kiddies well and more money will flow into the tills from the grownups.

"Mamma, I don't like to buy stuff at Mr. Blunt's," said little Tommy to his mother one morning when he was about to set out for the store with a basket for groceries for the family larder. "He laughs at me and makes fun of my freckles. He thinks he's smart, he does."

"Which he isn't," retorted the mother. "You don't have to buy of Blunt. There are other stores, and you go to one of them, Tommy."

The little son's freckles had been a source of annoyance to the good mother more than once, but to be made sport of for a natural defect was past enduring, consequently the humorous merchant lost one of his best customers.

You never can tell on whose toes you are treading when you seek to be funny with the children. In business there is no place for jokes. One old man clerk was fond of his joke until he annoyed so many customers the merchant who employed him had to dispense with his services.

It isn't so pleasant to laugh yourself out of a job.

Every boy has the making of a man and nobody can tell how that boy will succeed, since he has within himself all that goes to make or break him in his future life.

Within the soul of childhood there is a spirit which leads on to either success or failure. All our successful merchants were once unimportant lads of home and street. The boy without any religious training may come to great things in his after life, but it will be from the fact that he has within himself that which appeals to more important things than this bald, everyday plodding through our material world.

Scholars and statesmen who had a sordid and undesirable youth, made up for this deprivation because of an innate spirit of forceful determination to get to the top. The spirit in man is what counts. Be his childhood home ever so humble there is no barrier strong enough to keep him out of his inheritance when he once makes up his mind to succeed.

The mind, the soul, the spirit is what counts.

Push and pluck win the battle. An honest heart and a strong arm are able to overcome many difficulties that

swarm the way of the growing young man.

Given a healthful body and a determined soul and there is no chance for failure in any line of endeavor which the young man marks out. Choose that calling which most appeals to your heart and go in to win. Success will crown the summit of the mountain which you have decided to climb.

The art of money making is not the acme of everything. Honesty of purpose and a wish to be a useful member of the human family, is of more importance than anything else. Make your mark high, then climb to it.

Old Timer.

Wear For Young Folks.

So far, at least, the strike in the coat and suit trade has had no detrimental effect on manufacturers of these garments for children and juniors. Some producers have made it an excuse for delaying Fall openings, which have been held earlier and earlier each year, but most of them have their full lines for the new season on display. Quite a little business has been taken.

The general feeling in the trade is that when production is resumed the manufacturers will be in a better position than if the strike had not occurred. By that time orders enough will doubtless have accumulated to make possible quantity production, which means lower manufacturing

costs. As no definite delivery date can be given with an order as long as the tie-up lasts, buyers are being told that shipments will be made in the order in which the business is received. This is acting as an excellent trade stimulus, as stocks of children's and juniors' coats in retail stores are low than at present.

Furthermore, it is pointed out, there will be no incentive for buyers holding off in the hope of lower prices growing out of the merchandise accumulations. This will have the effect of enabling the manufacturers to make a legitimate profit on their goods. The prospective merchandise shortage will also tend to eliminate returns and cancellations.

Another aspect of the situation that manufacturers regard with some satisfaction is the probability of improved relations with retailers after the strike is settled. In connection with this it is pointed out in the trade that any factor which tends to make retailers realize the value of having sources of supply will do quite a little toward correcting existing trade evils.

Delightfully So.

Tom—Don't you think Betty has a weak mouth?

Dick—Well, I've found it to be the point of least resistance myself.

\$3,000,000 Roman Catholic Church Welfare Institutions in Germany

7% 20-Year Secured Sinking Fund Gold Bonds
Authorized \$6,000,000

These bonds are the direct obligation of the following three leading Roman Catholic Associations in Germany:

*German Catholic Charity Union.
Catholic School Organization of Germany, Prussian Division.
German Union of Catholic Brotherhood Homes.*

Estimated value of real, property owned by institutions affiliated with the three Obligors, is at least \$300,000,000, and the estimated gross revenue \$42,000,000.

The proceeds of these bonds are to be reloaned to Roman Catholic Institutions, Dioceses, Parishes and Orders throughout Germany largely for financing extensions and improvements. It is expected that about 80% of the reloans will be made for Hospital improvements.

About 90% of the reloans will be secured by *first mortgages on property having in each case a value of at least four times the principal amount of the reloans.* The majority of the reloans will be further guaranteed by a financially responsible body, in most cases an integral part of the Roman Catholic Church such as a Diocese, Parish, Religious Order, etc. *Reloans will only be made to borrowers having a Gross Revenue in 1925 equal to 4 times annual Interest and Sinking Fund Payments on the reloan.*

No Roman Catholic Church in Germany has ever defaulted on its obligations.

PRICE 98½ AND INTEREST TO YIELD OVER 7½%.

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