

MICHIGAN TRADESMAN

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Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 18, 1926

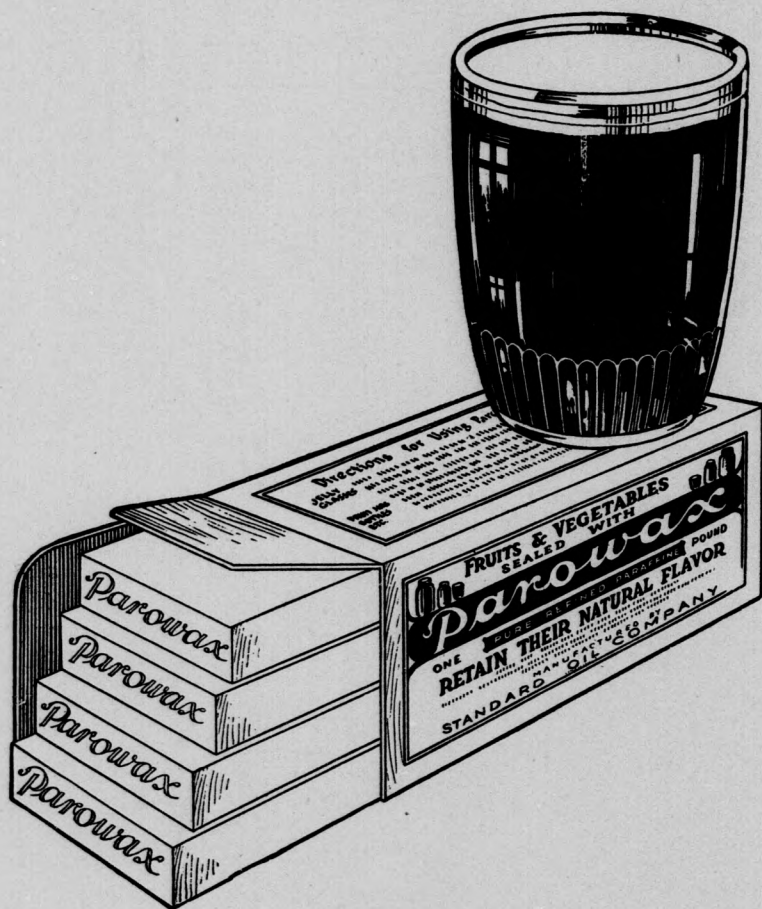
Number 2239

What Is It All?

What is it all when all is told,
This ceaseless toiling for fame or gold,
The fleeting joy or bitter tears?
We are only here a few short years;
Nothing our own but the silent past;
Loving or hating, nothing can last.
Each pathway leads to the silent fold,
Oh! what is it all when all is told?

What is it all? A grassy mound,
Where day or night there is never a sound
Save the soft low moan of the passing breeze,
As it lovingly rustles the silent trees.
Or a thoughtful friend with whispered prayer,
May sometimes break the stillness there,
Then hurry away from the gloom and cold.
Oh! what is it all when all is told?

What is it all?—just passing through—
A cross for me and a cross for you.
Ours seems heavy while others seem light,
But God in the end makes all things right;
He “tempers the wind” with such loving care,
He knows the burden that each can bear,
Then changes life’s gray into heavenly gold.
Ah! that is all when all is told.



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

Standard Oil Company
[Indiana]

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Forty-fourth Year

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Number 2239

MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly
in advance.

Four dollars per year, if not paid in
advance.

Canadian subscription, \$4.04 per year,
payable invariably in advance.

Sample copies 10 cents each.

Extra copies of current issues, 10 cents;

issues a month or more old, 15 cents;

issues a year or more old, 25 cents; issues

five years or more old 50 cents.

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

MOST PUZZLING PROBLEM.

As in the case of all other ills, whether commercial or human, an ounce of prevention is usually worth a pound of cure. This is true of retail markdowns, but in order to prevent or reduce them it is necessary to know the various sources from which they come. One of the most prolific of these is the special sale, and one way to reduce losses from this source is to reduce the number of sales. If, however, it is considered advisable to run "specials" frequently in order to obtain the necessary or desired volume of business in a given period of time, merchandising experts say that every effort should be made to confine such sales to goods purchased particularly for the purpose.

Special offerings of desirable merchandise from stock, it is contended, should be put out only when absolutely necessary. There should be no hesitation, however, in staging sales with a view to the prompt movement of "stickers," for this is the only way to prevent bad guesses of the buyers from getting worse.

Closely related to the special sale as a serious factor in producing markdowns is the buying of wholesale "clean-ups" with a view to staging such events. Frequently the merchandise that the jobber or manufacturer is letting out at a sacrifice because it has been found difficult to move will be just as hard to sell over the counter, if not harder. Like the little girl with the famous curl, when merchandise of this type is bad it is "horrid." In other words, if it does not move at once it becomes practically unsalable and entails a nasty loss.

In considering the purchase of this type of merchandise, it is said by those who ought to know, the buyer should try to figure out just as much why the manufacturer or jobber wants to

sell it as why he (the buyer) should want to buy it. It is further said almost to be an axiom that to buy "jobs" of certain types of goods is to get "stuck," and that buyers are learning this, to their sorrow, almost every day.

Although budgeting and other systems leading to the so-called hand-to-mouth method of buying by retail stores have done much to overcome it, another serious source of loss through markdowns lies in purchasing too much. Where this happens nowadays it is usually in a case in which a buyer has argued his merchandise man into letting him make a "big buy" in order to obtain a substantial price concession. That the loss incurred through marking prices down to a point where consumers will buy the goods frequently equals or exceeds the saving on the purchase price, usually is not realized until a buyer has seen red figures staring up at him from his own records.

In cases where a store is too small to have merchandise men, or where the owner does his own buying, purchasing too much is usually the result of inability or inexperience. In either case there is almost certain to be a financial headache.

Rapid style changes also contribute their quota of losses through markdowns. Departments handling "style" merchandise are watched nowadays by executives of big stores like the proverbial hawk. Mistakes in buying goods of this type, whether they be fur coats or shoes, and whether the errors be made through ignorance of style trends or sheer carelessness, are especially serious. Just as there are women who will spend large sums of money to keep up with the latest vogue, there are others—and very many more of them—who would rather not save money and be behind it. In other words, relatively few women are willing to buy passe style merchandise at any price, and many a buyer has found this out to his or her discomfort.

Not so very long ago, according to a certain merchandising expert, an executive of a well-known store was going through an aisle of the silk department one afternoon and, in attempting to avoid a collision with a woman who had suddenly bobbed up in his path, bumped into a counter and knocked one of the displays to the floor. In it was a bolt of high-priced material that did not benefit any from its fall.

The incident set the executive thinking about the whole question of damage to merchandise and the ensuing losses. A study of the loss through markdowns arising from this source astonished him considerably. In this loss the item of soilage of ready-to-

wear garments bulked large. All employes are now under orders to handle merchandise as carefully as possible and, so far as it can be done, to prevent its abuse by prospective customers.

Special discounts to ministers, school teachers and others that are still given by some stores also swell the loss from markdowns, although this fact, apparently, is not taken into consideration by all the stores which grant these concessions. The loss from such discounts naturally increases with the size of the store that gives them and the extent to which it is patronized by the favored classes.

Employes' discounts also play an important part in the markdown situation. So far as known, every store of any size uses this system of getting the patronage of its workers, and many of them are said to extend the discount concession to families of their employes as well. The discounts vary with the store that grants them, but some of them are quite large. In some instances they vary in the same store with the kinds of merchandise to which they apply. Losses incurred through employe discount markdowns are doubtless more legitimate than those arising from other types of price lowering, and in no small degree necessary, yet they are just as actual as those incurred through the other sources that have been outlined.

GIGANTIC WATER PIRATE.

For years Chicago has been diverting vast amounts of water from Lake Michigan to wash her sewage down across Illinois to the Mississippi. For almost as many years this action has been fought in the Federal courts. Seven states have joined the Federal Government to put an end to this practice, which is helping to lower lake levels and is a menace to navigation. The Dominion of Canada is vitally interested in the case, and before the Institute of Politics at Williamstown Chicago has been denounced as a "water pirate."

It was pointed out that if Chicago has the right to take 10,000 cubic feet of water per second from Lake Michigan the right to take even more may be claimed. As a matter of fact permission has been asked to take 18,000 cubic feet per second, but this was denied, and the city was told it must reduce the amount to about 6,000 cubic feet. It has taken a long time for public opinion and the courts to deal with the "water pirate," but the situation has become too serious to trifle with much longer. The whole Great Lakes basin has certain rights that even Chicago may be forced to respect.

HOW NOT TO BE STUNG.

When Chicago makes up her mind to tackle anything (except crime and criminals) she does it in a scientific way. Recently the city has been troubled with mosquitoes, contrary to the idea that the city wasn't green enough to support the pests. "At great expense" an expert has been called in to exterminate them. The scientist begins a campaign of education by warning everybody that the old-fashioned method of petulantly slapping the mosquito is all wrong. The victims must wait until the animals have gorged themselves with blood, run them down and destroy them. In this way they get rid of the pests and enjoy all the excitement of the chase, without being hurt.

This appeals to Chicago. Chicagoans hate to be stung in any way. And the scientist gives his reasons for advising this procedure. Human blood being too thick in its natural state for a mosquito to imbibe, the first thing the mosquito does after penetrating the skin is to inject a fluid to dilute the blood. If allowed to finish its meal in peace, it will withdraw the greater part of this fluid. If disturbed, it will get even by allowing the fluid to remain, with the vicious aim of aggravating the wound. The process is simple and effective. It does away with the unnecessary excitement and conserves the energy both of the mosquito and the person bitten.

INDUSTRIAL LEADERSHIP.

Political leadership is an ancient art with a well-developed psychology. Accordingly, a political leader has a body of rules by which to maintain his position at the head of his followers while in reality often doing the following himself. But industrial leadership is a new profession. It is no wonder, therefore, that those who essay it frequently find themselves compromised by the independent action of their supposed followers. In particular, the leader of a labor union, whether in Great Britain or in any other country, is apt to be or to become more conservative, less inclined to extreme attitudes, than the rank and file from which he may have sprung. He knows that the policy of moderation will win more in the long run, but all that the men see is that he is not asking for as much as they want and as, perhaps, he privately admits they ought to have. This situation plays into the hands of unscrupulous rivals for the leadership. Between what his intellect tells him is wise for the men and what his eyes show him is wise for himself he is in one of the most uncomfortable of dilemmas. Good industrial leadership calls for genuine statesmen.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

"Country Homes," a magazine published at 312 West Redwood street, Baltimore, and edited by F. Heath Coggins, has been the subject of enquiries from home-owners over a period of years. Most people are pleased to see their homes praised in print and pictures. In the cases that have come to our attention, the representation was made that there was no obligation attached to the illustration of readers' homes when they could furnish photographs and engravings. We have found in several cases that home-owners found this impossible and that the above publication submitted bills for photographers' and engravers' services ranging from \$81 to \$600.

William Lee Popham of Apalachicola, Florida, has been stumping Michigan with one-night lecture stands in behalf of the Florida Wholesale Land Co., which has land for sale at a price per acre of "\$42 total, nothing down \$1 per month, without interest." At his lectures, Popham distributes contracts which require a first payment of \$1 not before August 1, 1926, and complete payment of the \$42 by December 1, 1926. Popham has been in the public eye before.

Recent newspaper accounts from Denver state that John G. Powell, President of the Capitol Syndicate, Incorporated, of that city, disappointed several disgruntled customers who wished to see him on urgent business. Mailed advertisements bearing that company's name have filtered through the East for several years, principally in the form of a bi-monthly newspaper called the "Financial Reporter."

The Film Information Bureau of Jackson, offers to teach "all the requirements of movie acting, scenario writing, film advertising, managing a picture theater, and numerous other things" in a sixty-lesson course for the modest sum of \$20. The reader is furthermore promised a \$5 coupon for fifteen "free" lessons, a "30 article Make-up Box" and a year's subscription to the Motion Picture Magazine. The architect of this department advises his readers to stay away from this concern.

The Better Business Bureau of New York City continues to wage its fight against misrepresentation in transactions between buyers and sellers. In the last six months, according to General Manager H. J. Kenner of the Bureau, its merchandise section has conducted more than a thousand investigations of alleged inaccuracies or misrepresentations in retail selling. For the most part these investigations have resulted in correction of the conditions complained of.


"The recent work of the Bureau has been especially comprehensive," Mr. Kenner said recently. "It has dealt with dubious practices in the selling of many different kinds of merchan-

dise. Excellent results have been obtained recently in the furniture trade. Following a trade practice submittal of the Federal Trade Commission here last December, in which the Bureau participated, the Commission officially adopted 'Name the Woods' standards for the description of furniture. The bureau aided the commission by obtaining signatures of New York and Brooklyn furniture dealers to these standards. Since then the Bureau has examined closely the advertising of furniture stores in this community and in every instance where the standards have not been followed the violation has been discussed with the offending store. After this system had been in effect for a few months it was found that 'Name the Woods' inaccuracies had been reduced from 26 per cent. of the advertisements examined to 3 per cent.

"The name 'Grand Rapids' has long been synonymous in the furniture world with high quality. Years ago certain New York retailers began to misuse this name. They featured it in their advertisements and incorporated it in their firm titles. They carried very little furniture made in Grand Rapids, however, and sold their customers low-priced pieces made elsewhere. The Better Business Bureau has induced four of these 'Grand Rapids' stores to drop the term from their trade names and to discontinue it in their advertisements unless it applied to furniture actually made in the Michigan city. The newspapers have declined to accept advertising from dealers who indulge in the misleading use of this name. In further co-operation with the Bureau the newspapers of Greater New York are raising the bars against classified advertisements inserted by dealers who offer furniture from apartments, and who lead readers to believe the furniture they buy in that way is the property of a private householder who was forced to dispose of it at a sacrifice.

"Similar newspaper action is likely to be extended to include the advertising of used automobiles. Following an investigation by the Bureau a Brooklyn used car dealer was recently arrested. He was charged with violating the State Penal law prohibiting false advertising, it being alleged that he misrepresented the year of manufacture and condition of used cars sold to several different purchasers.

"Another interesting development is the co-operation now being extended to the Bureau by fur retailers throughout the country in the advertising of August fur sales. Following a trade conference held by the Bureau last month, a number of recommendations designed to improve the accuracy of the advertising and selling of furs were endorsed by representative fur dealers. These recommendations provide for giving the actual pelt names instead of, or in connection with, the fanciful fur names which have long been used in the fur trade. They also provide for the conservative use of comparative price or value claims and for the



To Increase Sales

Remind your trade that for Iced Tea, Iced Coffee and other cold drinks, as well as Cereals, there is nothing as good as

**FRANKLIN
POWDERED SUGAR**

The
Franklin Sugar Refining Company
PHILADELPHIA, PA.
"A Franklin Cane Sugar for every use."

WORDEN GROCER COMPANY
THE PROMPT SHIPPERS

Keep this in Mind

**QUAKER FOOD PRODUCTS
ARE BETTER**

BEST VALUE FOR THE PRICE

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

And many customers know it

WORDEN GROCER COMPANY
Wholesalers for Fifty-seven Years
Ottawa at Weston Grand Rapids
The Michigan Trust Company Receiver

elimination of predictions of future prices when offering furs in August.

"To a considerable extent reputable retailers have observed these recommendations. A number of them have adopted every provision. Almost without exception retailers have followed the recommendation that the pelt names be used. Many have named the pelts in all forms of advertising, including the tags which are attached to the individual fur garments. Where any of the Bureau's recommendations are not being observed, a representative pays a visit to the retailer and discusses with him the desirability of 'getting in line' in order that maximum public confidence in the fur business may be developed. In this, as in the other fields of its activity, the Bureau relies upon the voluntary cooperation of the individual business man and does not attempt to get results by coercion.

"Large and small inaccuracies in the description of fabrics have been corrected in considerable numbers by the Bureau. Such errors, however, are steadily diminishing. A Broadway clothier, who labeled some of his suits '100 per cent. wool,' recently discontinued the false label at the Bureau's request when shown that they contained cotton. A department store described blankets as 'fine wool mixed.' The Bureau found by chemical analysis that the amount of wool in the blankets was so small as to be of no practical value. On being notified of this the store changed the description and took steps to guard against repetition of such misdescriptions.

"Through custom, misdescriptions have grown up in some lines of trade and have persisted season after season. This is the case in the retailing of so-called 'hair hats,' which are imitations made usually of pyroxyline and costing much less than hats made of genuine hair. In instance after instance the Bureau made purchases of these hats, which were inaccurately advertised, and had them tested chemically. The facts were then presented to the store in error, and by this process misrepresentations have been greatly diminished.

"The keynote of the Bureau's procedure is thoroughness. It endeavors to answer questions or suspicions by facts. Some time ago a dealer in men's neckwear offered as an excuse for his own misdescriptions the statement that most of the ties sold in the principal men's wear stores in the city as silk were not genuine silk. To get the facts the bureau 'shopped' twenty-six leading stores and bought forty-seven neckties at prices up to \$2 each. In each instance these neckties were sold as silk, pure silk, all silk or real silk. They were submitted to a testing laboratory, and 60 per cent. of them were found to be as represented; the remaining 40 per cent. were found to be rayon or a combination of cotton and rayon, cotton and silk, or rayon and silk. Where inaccuracy in the sale of the necktie occurred the Bureau reported to the store in error, and asked

that particular care be exercised in the oral and printed statements about this type of merchandise.

"Much of the information as to the description of merchandise gathered by the Bureau is obtained through its staff of shoppers. These are usually women, who are selected from all branches of the buying public. Under careful direction from the Bureau's executives they buy everything from face cream to pianos.

"These shoppers are not expected to be merchandise experts, but are presumed merely to register the experiences and impressions of the average consumer. They are instructed to be natural and exact and, above all, to be merely one of the shopping throng. Incidental to the information which the Bureau's shoppers develop, so-called shopping reports are issued each week to member stores of the Bureau. These record the experiences of the shoppers in the stores and report errors of omission or commission made by salespeople who wait on them. Such information from a disinterested source enables the stores to improve their service to the public."

New Detroit Hotel Has Roof Palace.

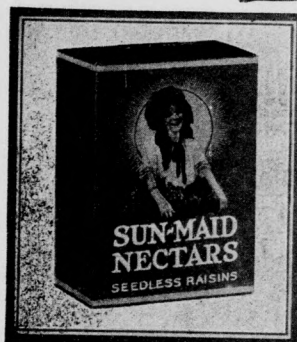
A \$75,000 roof bungalow will be a feature of the \$4,000,000 Savoy Hotel now under construction at Woodward avenue and Adelaide street, Detroit. The hotel is to be twelve stories high and will have 800 guest rooms. It will be ready for occupancy in September.

The studio bungalow, an elaborate two-story affair, will be the "honeymoon cottage" of Paul L. Kemper, vice-president of the Savoy Hotel Company, and associate-architect with his father, Louis Kemper, in designing the big hostelry. The bungalow will have a front yard, flower garden, terraces and decorative pool. In its two-story living room, 28 and 46 feet, will be installed an elaborate pipe organ. The Savoy is to be under the management of A. B. Riley, secretary of the Detroit Hotel Association. He has been in the hotel business since he started as a bell boy in one of his father's hotels at Chicago. He graduated through twelve different positions to that of manager and part owner. Mr. Riley spent twelve years managing units of the Fred Harvey system and later became general manager of the largest catering and resort hotel company in the West. Before going to Detroit he was manager of the Bancroft Hotel, at Saginaw.

One of the Best in Existence.

The Michigan Tradesman has completed its forty-third year under the able management of its veteran editor, E. A. Stowe. The Tradesman is one of the best trades journals in existence and none is more outspoken in the discharge of what it conceives to be its duty nor more fearless in the denunciation of the wrong. We hope Mr. Stowe may live to round a half century of well-doing on the Tradesman and continue to enjoy to the last not prosperity alone, but that better thing, the consciousness of duty well done.—Lowell Ledger,

The real grape taste captured in Sun-Maid Nectars. Plumper and more tender, too!



ANNOUNCING—

Sun-Maid Nectars

Like no other raisins
you've ever sold

What a hit they'll make with your customers—these new seedless raisins Sun-Maid has just perfected!

Sun-Maid Nectars look different. Not shrivelled or dry like ordinary seedless raisins; but plump and tender!

Smell them. The natural fragrance of the grape, unmistakable. Then taste them—the real grape flavor, too. Seedless raisins were never like these!

Customers will be asking for
Sun-Maid Nectars

Advertising—a nation-wide campaign in magazines, in street cars, and on posters, reaching practically every customer of yours—assures a demand for Sun-Maid Nectars.

Once a woman tries them, no other kind of seedless raisins will satisfy her. Only one brand of seedless to stock!

You'll sell more carton
seedless now

Women will use more Sun-Maid Nectars, just as they now use more Sun-Maid Puffed than they ever did the old, sticky seeded raisins.

Better order them right away. Don't let a neighboring grocer offer them first, and thus lure away some of your customers!

SUN-MAID Products

Distributed by
SUNLAND SALES COOPERATIVE ASSOCIATION
Offices throughout the World

MOVEMENTS OF MERCHANTS.

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

Wayne—Snyder's Store has engaged in the boot and shoe business.

South Haven—South Haven's newest inn, hotel Janis, is now open for business.

Detroit—The Reliable Shoe & Dry Goods Co. has engaged in business at 8807 Harper avenue.

Detroit—Joseph Gordon has engaged in the boot and shoe business at 2000 Gratiot avenue.

Dowling—C. A. Pratt has added a line of boots and shoes to his stock of general merchandise.

Albion—Pete George succeeds C. D. Bacon in the restaurant business. He has changed its name to the American Restaurant.

Detroit—The Morris Blumberg Electric Co., 327 East Jefferson avenue, has changed its name to the Metropolitan Electric Co.

Lansing — The Michigan Elevator Exchange, 221 North Cedar street, has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Owen & Graham Co., 434 East Milwaukee avenue, auto trucks, parts, etc., has increased its capital stock from \$30,000 to \$100,000.

Martin—Thieves entered the general store of Fenner Bros. Aug. 15 and carried away considerable merchandise. This is the second time the store has been burglarized.

DeWitt—Norris & Eldridge have sold their hardware stock and store fixtures to Caryl Gall, who has taken possession and will continue the business under his own name.

Hastings—John G. Gould has sold his grocery stock to C. H. and W. L. Hinman, recently of Alabaster, who will continue the business under the style of Hinman & Hinman.

Mulliken—The Mulliken Lumber & Coal Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$16,470 has been subscribed and paid in in property.

Gladwin—The store and contents belonging to Burton Van Valkenburgh was destroyed Aug. 17, by fire which was caused by lightning. The loss is estimated at \$12,000, with \$9,000 insurance.

Pontiac—Grey's, Inc., has been incorporated to deal in dry goods and general merchandise, with an authorized capital stock of \$50,000, of which amount \$21,000 has been subscribed and paid in in cash.

St. Johns—Louis Cool, for the past three years engaged in the grain elevator business at Clarksville, has purchased an interest in the George F. Diamond Co. elevator and will remove to this place.

Detroit—The Schober Auto Lock Co., 704 Penobscot building, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed, \$500 paid in in cash and \$500 in property.

Kalamazoo—Melville O. Westerberg and Peter Klimp have formed a co-partnership and opened a modern electrical shop at 430 South Burdick street. They will specialize in electric fixtures

and household appliances.

Ludington—David Gibbs has sold his grocery stock and store building at 329 East Dowland street to Theodore Gates and his mother, Mrs. Minnie Gates, who will continue the business, adding new lines to the stock.

Marquette—Leonard Gensiver and Joseph H. Hutchinson, who have been joint owners of the Pendill Pharmacy, have dissolved partnership and the business will be continued by Mr. Gensiver, who has taken over the interest of his partner, under his own name.

Hancock—Jacob Gartner, who conducts a department store, has merged his business into a stock company under the style of the Jacob Gartner Co., 102 Quincy street, with an authorized capital stock of \$40,000, all of which has been subscribed and paid in in property.

Pontiac—The Austin Co., general contractors in charge of construction of the Pontiac unit of the Oakland Motor Car Co., have placed orders for 10,000 tons of structural steel. Approximately 750 men are now at work on the job under direction of the Austin Co.

Detroit—Garry Smith, motor vehicles, batteries, etc., 5735 Grand River avenue, has merged his business into a stock company under the style of the Garry Smith Co., with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in in property.

Iron Mountain—The Iron Mountain City Lumber Yard, 116 Flesheim street, has been incorporated to conduct a wholesale and retail business in lumber, brick, paint, etc., with an authorized capital stock of \$35,000, all of which has been subscribed and paid in in property.

Detroit—Scheel & Orlikowski, cement products, 2328 Reiden avenue, have merged their business into a stock company under the style of Scheel & Orlikowski, Inc., with an authorized capital stock of \$50,000, of which amount \$28,650 has been subscribed and paid in in property.

Grand Rapids—Charles S. Weatherly has sold the furnace business which he has conducted for the past thirty years, to Arnold Oosdyke, of the Grand Rapids Awning & Tent Co. The business will be conducted at 500 Monroe avenue, N. W., under the style of the Grand Rapids Furnace & Heating Co., with C. S. Weatherly in charge of sales.

Flint—The Citizens Commercial and Savings Bank is now doing business in its temporary quarters at 310 South Saginaw street. Eventually the bank will move back to the old address, but this will not be until the new structure is completed, which will probably not be before June 1 of next year. The address of the bank will then be 314-16 South Saginaw street.

North Lansing—Process of demolition is fast obliterating what is believed to be the oldest flour mill in Michigan in point of continuous operation. The mill which is being removed has stood for 80 years. Three generations of farmers, in a wide circle about Lansing, are said to have brought

their grists to this mill which has been operated under various names.

Bay City—Assets of the Bay City Tire & Rubber Co. and the Wildman Rubber Co. will be disposed of following a majority approval at a recent vote of the stockholders. A committee composed of the six directors and Burt D. Cady, of Port Huron, who holds no stock himself, but represents about 300,000 worth of the stock owned in Port Huron, has been appointed to dispose of all the assets of the company to the best advantage of the stockholders.

Manufacturing Matters.

Lowell—The Superior Furniture Co. has increased its capital stock from \$100,000 to \$115,000.

Detroit—The Wolverine Creosoted Products Co., Frankel & 12th streets, has increased its capital stock from \$10,000 to \$50,000.

Detroit—The Universal Electric Refrigerating Corporation, 6915 West Fort street, has increased its capital stock from \$100,000 to \$350,000.

Benton Harbor—The St. Joseph Marble & Granite Works, Inc., 165 Benton avenue, has been incorporated with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in cash.

Detroit—The General Malt Distributors, 2935 Russell street, has been incorporated to manufacture and sell malt products, etc., with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in cash.

Hillsdale—Construction of the new factory of Richard Brothers Die Works is under way, and the company's investment in plant and equipment will total \$100,000. The main building will be 90 by 341 feet, one story, brick and steel.

Detroit—The Sato Storage Manufacturing Co., 3438 Michigan avenue, storage batteries, etc., has been incorporated with an authorized capital stock of \$350,000 common and \$150,000 preferred, \$90,200 of which has been subscribed and paid in in cash.

Mason—The Petro-Treat Laboratories, a new concern organized to manufacture chemical products, has started operations here. The Petro-Treat process is one for the impregnation of wood with chemicals said not only to render the wood impervious to water and the action of the weather, but also to increase its tensile strength.

Caro—Formal transfer of the property belonging to the Miller Top & Body Manufacturing Co. has been made to Tuscola county by the State Savings Bank of Caro, consideration \$15,000. The building will be used by the road commission for offices and housing of road machinery. The property was taken over by the bank to satisfy a mortgage. C. R. Myers, receiver, has practically closed out the affairs of the company with the exception of various tools and materials stored in the building.

Pompeii—J. L. Heleman succeeds C. L. Entrican in the grocery and general store business.

INTERNATIONAL TRUSTS.

The emergence of the "international trust" in Europe is giving economists and statesmen food for considerable cogitation. Such is the combination of German and French iron, coal and steel interests, which apparently was put upon a legal footing by the recently signed Franco-German treaty.

We have long had National concerns which crossed boundary lines, both in the matter of field exploited and ownership of stock. We have had various National groups sharing the development of single spheres, such as that of Mosul oil. But the Franco-German combination seems different from these.

The question of regulation is the vital point. Financial and business history shows there is almost no limit to the growth of a trust if it is unhampered by national laws and national constitutions. A trust existing by sanction of an international treaty would, with great difficulty, be brought under national regulation.

How, for example, can either French or German law be applied to this new iron and steel giant of industry? It seems to be above national law—and there is no international law to cover it.

This development was bound to come. The national boundary lines of a continent such as Europe were too weak to stand against it. The financial and business history of the future is likely to be largely concerned with the growth of the "international trust" and the efforts to bring it under regulation.

CHEMISTRY THE MAGICIAN.

If the age of chemistry is on the threshold of the future, the experts in that line of scientific research seem ready for their responsibilities. Predictions are perilous, but the chemists put no limit to the promises they make. At their annual convention this week optimism prevails. Are the world's supplies of raw materials running short? Never mind, chemistry will find the substitutes. Synthetic rubber from petroleum is to relieve the worries of the tire makers and the automobilists. Exhaustion of the forests has no terrors for these folk. And the impending dissolution of the atom is going to solve the world's power problems. All this sounds fantastic and visionary; but there is solid foundation for most of these speculations. While the experience of blockaded Germany during the war with substitutes may not have been altogether agreeable, it forecast possibilities of which the alchemists of the Middle Ages only dreamed.

Mammoth Wholesale Grocery Merger Abandoned.

The Tradesman is authorized to state that the proposed merger of the National Grocer Co., Western Grocer Co., Sprague, Warner & Co., Wm. Edwards & Co., a Minneapolis house and a Kansas City house has been abandoned and that the options secured on all these properties have been returned to the parties who granted same.

This is welcome news to those merchants who would be adversely affected by the merger.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.45c and beet granulated at 6¼c.

Tea—The hot weather of the past week has induced much buying of tea for icing. The first hands business has not been very heavy, as the markets are comparatively high and the trade are pursuing a waiting attitude. Ceylons, Indias and Javas continue firm and so do Formosas, greens and most other desirable lines. It looks like higher prices on almost the whole list, largely on account of prospective short production. Formosa teas appear to be particularly high just now, the first hands large way price being about 27c per pound.

Coffee—The market has shown no special feature during the past week. In Brazil the situation in Rio and Santos has been a little firmer, but this did not make much difference in the situation in this country. The market here, however, on all grades of Rio and Santos is a shade higher. Milds remain unchanged, except for a slight fractional advance in Columbias. The jobbing market for roasted coffee is about unchanged for the week, with a fair demand.

Canned Fruits—The demand for California pears, in spite of the phenomenally low price, has been light. Other canned fruits have been about unchanged, with most things firm.

Canned Vegetables—So far as tomatoes and peas are concerned both packs appear to be short. Tomato canners are getting their warehouses ready for the new pack. The 1926 pea pack virtually ended with the current week, with the New York State pack exceeding last year's total by a slim margin, while in Wisconsin about 8,000,000 to 9,000,000 cases were packed, against 10,000,000 cases the year before. The big buyers of peas have failed to take care of their normal requirements so far either in carryover stocks or out of the new packs. Maine packers of corn have not been packing any surplus supply above ordered. The pack in Maine this summer is fully three weeks late and the fear has been expressed that any early frosts might seriously curtail the pack.

Canned Fish—Maine sardines are dull since the last advance. Buying of pink and red Alaska salmon has been only fair. Some buying of Alaska reds has been done on account of a prospective shortage in Chinooks.

Dried Fruits—Buyers of dried fruits have been operating only in jobbing lots, having been content to await price developments in some of the important lines shortly to be opened. By the middle of next week at least the California Prune and Apricot Association should be out with new prices for future prunes. The bulk of the pack, it is reported, should be available for shipment in September. A downward tendency has been seen in other items in the dried fruit line, including peaches and apricots. This has been sympathetic to a weaker trend which developed in the Pacific Coast markets. There has been renewed easiness in raisins. Advisers from Greece say that

the export duty on currants has been established at 50 per cent., as against 35 per cent. last year, which in the opinion of local trade interests forecasts a much higher spot market. The outside market for raisins has developed quite a degree of activity. The California crop, it is understood, is about ten days ahead of a year ago, with the output of muscats promising to be somewhat larger, while that of Thompsons may be slightly smaller. This year there is no carryover to influence the market and reliable opinion inclines to the belief that a higher market may be confidently looked forward to within thirty to sixty days. While offers of future prunes to be made next week are expected to be a market shaping event, it appears to be almost any one's guess as to what the size of the California crop will be this season. The California packers have closely cleaned up the old crop and their warehouses are in readiness to receive the new goods which should be ready for shipment in September. So far as estimates as to the size of the new crop are concerned, the New York trade is coming to rely more and more on estimates of California fruit crops furnished by the United States Department of Agriculture as these have been getting closer to the actual totals each season.

Beans and Peas—The market for all varieties of dried beans is still very dull. Prices are about steady. Dried peas are the same way.

Salt Fish—There is some improvement in the demand for mackerel and other salt fish. Fall is nearly here, and buyers are beginning to take an interest on that account. It looks like lower prices than ruled a year ago, and this will undoubtedly help the business in mackerel and similar fish.

Provisions—The market, speaking now of the primary markets, has been quite irregular during the week. Receipts of hogs were lighter in the beginning of the week and prices advanced considerably. On account of this later, however, the interest fell off. Hog products are not materially different in primary markets than they were a week ago. The jobbing demand has been steady, but comparatively small, without much of any change in price. Beef products are in quiet demand, without change.

Syrup and Molasses—The enquiry for fine grocery grades of molasses has been continuous, with prices steady. Foreign molasses is firmer. Sugar syrup continues quite firm on account of light production. Compound syrup is in usual light demand for the season, but prices are steadily maintained.

Cheese—Offerings during the past week are rather light in first hands and the market is therefore steady to firm. The demand is very fair.

Nuts—While it is an in-between season as regards nuts and nut meats, there has been an active covering movement in progress on the part of certain Jewish jobbing houses which have been covering requirements over the Jewish holidays which are celebrated beginning the second week of September. This has caused an ad-

vancing trend in spot walnuts as stocks have been drawn down materially. It has been rather definitely established that the world's walnut markets will require more walnuts than can be produced this season. The California crop, it develops, will not out-turn better than 50 to 60 per cent. of last year's yield, while the output of French Bordeaux walnuts will not exceed 35 per cent. of last year's, while in the Greenoble district in France the output may not exceed 50 per cent. of the crop of the year before. The Brazil nut crop, according to reliable reports in the trade, will exceed estimates made early in the year by a small margin, but shipments to the United States will not exceed 16,000 tons, as against known requirements for this country of 19,000 tons.

Rice—New crop offers of rice are soon expected to be the dominating element in the market. The understanding is that the crop outlook both in the South as well as in California is excellent. There has been no general quoting of the new crop to date, although strictly fancy uncoated long grain has been quoted at 7¾c f. o. b. Louisiana mill.

Review of the Produce Market.

Apples—\$1 per bu. for Transparents and Red Astrachans.

Bananas—6½@7c per lb.

Blackberries—\$3 per 16 qt. crate.

Beets—\$1 per bu.

Butter—The only fluctuations in butter during the past week have been upward. Receipts of fine creamery butter were shorter. The market has probably advanced 1c per pound on that grade. Jobbers sell fresh packed at 39c and prints at 41c. The pay 23c for packing stock.

Cabbage—Home grown commands \$1.25 per bu.

Cantaloupes—Are held this week as follows:

Arizona Jumbos ----- \$3.50

Arizona Standards ----- 3.00

Arizona Ponys ----- 2.25

Rockyford Flats ----- 1.35

Indiana Flats ----- 1.25

Carrots—Home grown, \$1 per bu.

Cauliflower—Illinois, \$2.25 per crate of 9 to 14 heads.

Celery—Home grown brings 30@50c per doz.

Cherries—\$2 per 16 qt. crate for sour; \$3 for sweet.

Cocoanuts—\$1 per doz.

Cucumbers—\$1 per doz. for home grown hot house; Illinois hot house commands \$1.75 for 2 doz. box of fancy.

Eggs—The hot weather of the past week has increased the scarcity of fine fresh eggs and everything of that grade arriving has been eagerly bought, with the market firm and advancing. No very heavy advance, however, has occurred during the week. Local jobbers pay 30c for strictly fresh stock.

Egg Plant—\$2 per doz. for Illinois stock.

Garlic—35c per string for Italian.

Grapes—Calif. Seedless, \$1.50 per crate; Malaga, \$2.50 per crate.

Honey—25c for comb; 25c for strained.

Honey Ball Melons—\$2 per crate.

Honey Dew Melons—\$2.25 per crate for either 6, 8, 9 or 12.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$7.00

360 Red Ball ----- 6.50

300 Red Ball ----- 6.50

Lettuce—In good demand on the following basis:

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

Garden grown leaf, per bu. --- .75

Onions—Home grown, \$3 per crate; Spanish, \$2 per crate; Iowa yellow, \$3.25 per 100 lb. bag.

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

106 ----- \$6.25

126 ----- 6.25

176 ----- 6.25

150 ----- 6.25

200 ----- 6.25

216 ----- 6.25

252 ----- 6.25

288 ----- 6.25

344 ----- 6.25

Sunkist Red Ball, 50c cheaper.

Peaches—Tennessee Elbertas fetch \$2.25@2.50 per bu.

Pears—\$3.25 per crate.

Peppers—Green from Louisiana \$2.25 per hamper.

Plums—\$2.25 per crate.

Potatoes—Home grown, \$1.35 per bu.; Virginia Cobblers, \$4.50 per bbl.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 23c

Light fowls ----- 20c

Springers 4 lbs. and up ----- 30c

Broilers ----- 18@25c

Turkey (fancy) young ----- 39c

Turkey (Old Toms) ----- 32c

Ducks (White Pekins) ----- 26c

Geese ----- 15c

Raspberries—\$3.50 for red and \$3.25 for black—16 qt. cases.

Radishes—20c for outdoor grown.

Spinach—\$1 per bu. for home grown.

String Beans—\$1.50 per climax basket.

Summer Squash—\$2.50 per bu.

Tomatoes—Florida, 50c per 6 lb. basket; home grown hot house, \$1.25 for 10 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 18@19c

Good ----- 18c

Medium ----- 15c

Poor ----- 12c

Water Melons—50@60c.

Wax Beans—\$1.75 per bu.

Whortleberries—\$3.50 per 16 qt. crate.

Trends in Novelty Jewelry.

Slave bracelets are again being featured in popular priced jewelry, with present prospects indicating a good demand for the new types that have been brought out to retail at \$1 and up. So-called copies of "heirloom" jewelry in link effects, in both bracelets and necklaces, to sell from \$5 to \$10 each are also taking well, according to wholesalers here. Rose gold and old silver are favored finishes in this class of merchandise. Rhinestone merchandise is being featured to a considerable degree in "necklets" and pendants. Many of these items are priced to retail at \$1.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Aug. 6.—We have to-day received the schedules, order of reference and adjudication in the matter of A. A. Hardke, Bankrupt No. 2978. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor, and his occupation is that of a monument salesman. The schedules show assets of none with liabilities of \$1,802.06. The court has written for funds, and upon receipt of the same, the first meeting will be called and note of the same made herein. The list of creditors of said bankrupt are as follows:

Table listing creditors and amounts for A. A. Hardke, Bankrupt No. 2978. Includes Motor Discount Inc., South Bend (\$345.00), Brown Bros., Baroda (190.00), St. Joe. Hudson-Essex Co., St. Joseph (118.50), James Marshall, St. Joseph (170.00), G. C. Friday, Niles (90.00), Henry Heritz, Stevensville (50.00), B. G. Baughman, St. Joseph (28.50), J. W. Lucas, Benton Harbor (42.75), Pipestone Grocery, Benton Harbor (12.00), Goodman & Goldbau, Benton Harb. (4.35), Fetke & Rutkoskie, St. Joseph (30.00), Battlement Drug Co., Benton Har. (3.40), Red Cross Drug Co., Benton Harbor (3.55), Hipp Enders & Avery, Benton Har. (56.75), Shafer & Rhodes, Benton Harbor (6.75), Gast Drug Co., St. Joseph (11.87), Farmers Exchange Market, Benton Harbor (9.25), John Wallace & Sons Co., St. Joseph (66.25), Aber & Grimm Hardware Co., St. Joseph (12.54), Mitchell Battery Co., St. Joseph (10.00), Charles Sanders, St. Joseph (28.00), Gus Glade, Benton Harbor (30.00), Messener Motor Co., Benton Harbor (28.00), Mess-Weld Garage, St. Joseph (70.00), Dr. R. C. Allen, St. Joseph (38.00), W. E. Brown, Benton Harbor (24.00), Freund Market, St. Joseph (7.50), John Keith, Millburg (9.50), Jake Harold Coal Co., St. Joseph (17.59), Lake Shore Garage, St. Joseph (5.50), Bill Berry, St. Joseph (5.00), George Baccash, Benton Harbor (5.00), Willard J. Banyon, St. Joseph (25.00).

In the matter of Chicago File & Rasp Co., Bankrupt No. 2892, the first and final dividend to general creditors has been computed and found to be 1.46 per cent.

In the matter of William Wagner, doing business as Spring Lake Auto Supply Co., Bankrupt No. 2953, the trustee has filed in court his report of the receipt of an offer in the sum of \$100 from E. L. Howard, of Vestaburg, for all of the equity of the estate in the property, except such as is reclaimed upon petitions. The date fixed for sale is August 20. The property is a stock of automobile accessories and the attendant fixtures and is appraised at \$562.03. The property is located at Spring Lake. All interested should be present at the office of the referee in Grand Rapids at the time and date above set forth.

In the matter of John J. Karpenia, Bankrupt No. 2929, the trustee has filed in said court his report of the receipt of an offer from G. R. Store Fixture Co. in the sum of \$450 for all of the inventory assets, except two Dayton scales. The date of sale is August 20. The sale will be held at the office of the referee. The property to be sold is appraised at \$1,175.10. An inventory is in the hands of the referee. All interested should be present at the time and place named.

In the matter of Adalbert G. Cusser, Bankrupt No. 2973, the first meeting of creditors has been called for August 24.

In the matter of Leo Freeland, Bankrupt No. 2975, the funds for the first meeting have been received and such meeting has been called for August 24.

In the matter of Murry T. Kepler, Bankrupt No. 2974, the funds for the first meeting have been received and such meeting has been called for August 27.

In the matter of Louis A. Adams, Bankrupt No. 2845, the trustee has filed his first report and account and administration expenses and a first dividend of 5 per cent. to general creditors has been ordered paid.

In the matter of Arthur H. Lord, Bankrupt No. 2624, the amount of the first and final dividend has been determined to be 10 per cent.

In the matter of Elizabeth Reidenbach, Bankrupt No. 2957, the adjourned first meeting has been held and no creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The bankrupt was directed to pay the filing fee, and upon receipt of the same the case will be closed and returned to the district court as a case without assets.

Aug. 16. On this day were received the adjudication, reference and appointment of a receiver in the matter of Goodkyke & Palmbo, copartners and Fred Goodkyke and Henry Palmbo, individually, Bankrupts No. 2961. The matter is an involuntary petition and schedules have been ordered and as soon as the same are filed a first meeting will be called and notice of the same made here. A list of the creditors of the bankrupt will be given at that time. The bankrupts

are dealers in retail furniture at Zeeland. Aug. 14. On this day were received the schedules, reference, adjudication and appointment of receiver in the matter of Thomas H. McNally, Bankrupt No. 2980. The bankrupt is a resident of Berrien Springs, and is engaged in the business of repairing shoes and kindred articles and in the operation of a retail shoe store. The schedules list assets of \$5,830.68, of which the sum of \$1,300 is claimed as exempt by the bankrupt, with liabilities of \$5,889.42. A first meeting of creditors will be called promptly and note of the same made here. A custodian has been appointed to take charge of the estate. A list of the creditors of the bankrupt is as follows:

Table listing creditors and amounts for Thomas H. McNally, Bankrupt No. 2980. Includes National Leather Mfg. Co., South Bend (\$201.76), Beacon Falls Rubber Shoe Co., Chicago (77.40), Balter Shoe Co., Boston (42.00), Converse Rubber Shoe Co., Chicago (50.00), Columbia Shoe Co., Sheboygan, Wis. (348.05), Chippewa Hosiery Co., Chippewa Falls, Wis. (145.41), Coble Shoe Co., Humbolt, Tenn. (126.00), Clinton Shoe Co., Clinton, Iowa (102.00), Davies Shoe Co., Racine, Wis. (20.00), B. F. Goodrich Rubber Co., Chicago (898.56), H. C. Godman Shoe Co., Columbus (486.57), Hamilton-Brown Shoe Co., St. Louis, Mo. (160.70), Hoekstra Shoe Co., Grand Rapids (25.40), Johnson Paper & Supply Co., Kalamazoo (35.95), R. H. Lane & Co., Toledo (485.71), Lockway-stouck Paper Co., Benton Harbor (32.75), F. Mayer Boot & Shoe Co., Milwaukee (60.32), McLaughlin-Sweet, Inc., Auburn, Me. (165.11), Morley Bros., Saginaw (40.62), Mishawaka Rubber & Woolen Mfg. Co., Mishawaka, Ind. (167.84), Rice & Hutchins, Chicago (87.40), Roberts, Johnson & Rand, St. Louis (315.31), S. B. Mercantile Co., South Bend (109.77), Sell, Shaub & Co., Chicago (758.99), Swartzberg-Glaser Leather Co., Grand Rapids (64.78), Wolverine Shoe & Tanning Corp., Rockford (78.00), Wyenberg Shoe Mf. Co., Milwaukee (351.50), W. H. Walker Shoe Co., Buffalo (127.52), B. S. State Bank, Berrien Springs (325.00).

Aug. 17. On this day were received the schedules, reference and adjudication in bankruptcy in the matter of Regent Auto Maintenance Co., Bankrupt No. 2983. The bankrupt is a corporation located at Grand Rapids, and operating a garage and auto service station at such city. The schedules filed indicate assets of \$3,522.61 and liabilities of \$5,717.42. The first meeting will be called promptly and note of the same given here. A list of the creditors of the bankrupt is as follows:

Table listing creditors and amounts for Regent Auto Maintenance Co., Bankrupt No. 2983. Includes Secretary of State, Lansing (\$12.00), Hugh Grenwald, Grand Rapids (52.50), S. E. Simmons, Grand Rapids (51.50), Jack Harden, Grand Rapids (105.00), Harold Hill, Grand Rapids (15.00), Willard Sager, Grand Rapids (145.00), William Litcho, Grand Rapids (15.00), J. D. Rogers, Grand Rapids (90.00), I. F. Rogers, Grand Rapids (575.00), International Time Recording Co., Grand Rapids (56.00), National Cash Register Co., Grand Rapids (372.50), Auto Fixit Shop, Grand Rapids (48.25), Sherwood-Hall Co., Grand Rapids (190.00), Akente Lubricator Co., Grand Rap. (190.25), Adam Brown Co., Grand Rapids (65.19), Automotive Elec. & Battery Co., Grand Rapids (1.50), Brown & Sehler Co., Grand Rapids (188.96), Acme Welding Co., Grand Rapids (6.00), Comstock & Graves, Grand Rapids (33.50), Douma & Son, Grand Rapids (15.25), Furniture City Plating Co., Grand Rapids (1.50), Franklin Fuel Co., Grand Rapids (14.40), G. R. Welding Supply Co., Grand Rapids (3.06), Grimes & Madigan, Grand Rapids (191.39), G. R. Art Glass Co., Grand Rapids (36.70), Press, Grand Rapids (21.00), B. F. Goodrich Co., Grand Rapids (60.86), H. & R. Elec. Service, Grand Rap. (10.00), C. G. Kuennen, Grand Rapids (4.44), Mackinaw Trail Oil Co., Grand Rap. (180.65), Piston Service Co., Grand Rapids (2.29), Patterson Printer Co., Grand Rap. (38.10), Protective Bumper Co., Grand Rap. (12.00), Radiator Hospital, Grand Rapids (26.30), Riverside Lumber Co., Grand Rap. (5.56), Sherwood-Hall Co., Grand Rapids (30.20), Standard Oil Co., Grand Rapids (44.82), George S. Smith, Grand Rapids (30.29), Simplex Piston Ring Co., Grand R. (36.00), J. Ed Strater, Grand Rapids (3.65), Toren Printing Co., Grand Rapids (7.52), Texas Co., Grand Rapids (202.83), Truscon Laboratories, Grand Rapids (2.45), Watkins Letter Shop, Grand Rapids (4.25), Yonkers & Meras, Grand Rapids (124.83), Michigan Gear & Parts Co., Grand Rapids (125.00), Mich. Bell Tel. Co., Grand Rapids (32.34), Consumers Power Co., Grand Rap. (50.00), G. R. Motor Club, Grand Rapids (15.00), Charles S. Marshall, Grand Rapids (50.00), Goodspeed Realty Co., Grand Rap. (682.50), Irving F. Rogers, Grand Rapids (62.98), Jewell, Face & Messenger, Grand Rapids (132.50).

Bixby Office Supply Co., Grand R. (49.35), Elec. Service Station, Grand Rapids (40.13), Kane Best Oil Co., Grand Rapids (202.07), Leileit Iron Works, Grand Rapids (45.33), G. B. Savings Bank, Grand Rapids (250.00), Marks Auto Accessories, Grand R. (68.00), Automotive Parts Corp., Grand R. (146.18), Piston Service Co., Grand Rapids (190.44).

Aug. 16. On this day was held the adjourned first meeting and sale of assets in the matter of the Regent Theater Co., of Grand Rapids, Bankrupt No. 2958. The bankrupt corporation was not represented. Petitioning creditors were represented by Corwin & Norcross. The building and land upon which it stands was offered for sale and no other or further offers being received, the original offer of Michigan Finance Corporation in the sum of \$500,000 was accepted and the trustee directed to make transfer of the property free and clear of any and all liens and encumbrances.

On this day were received the schedules, reference and adjudication in bankruptcy in the matter of Peter Eckman, Bankrupt No. 2984. The bankrupt is a resident of East Grand Rapids, and is a worker by occupation. The schedules filed list no assets and liabilities in the sum of \$549.40. The court has written for funds and upon receipt of the same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Table listing creditors and amounts for Peter Eckman, Bankrupt No. 2984. Includes James Starr, Grand Rapids (\$86.00), Clapperton & Owen, Grand Rapids (100.00), Fred Utting, Grand Rapids (40.00), Foster, Stevens & Co., Grand Rap. (36.80), H. J. Heystek, Grand Rapids (102.50), Helms Bros., Grand Rapids (17.00), Travis Lumber Co., Grand Rapids (65.00), Houseman & Jones, Grand Rapids (30.00), Dr. Frank Boet, Grand Rapids (19.00), Dr. R. N. Freyling, Grand Rapids (17.00), Alvah Weaver, Grand Rapids (18.00), Consumers Power Co., Grand Rap. (19.40).

Aug. 17. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Charles F. McCarty, Bankrupt No. 2982. The bankrupt is a resident of Grand Rapids, and he is a common laborer by occupation. The schedules list no assets and liabilities in the sum of \$500.90. The court has written for funds for the first meeting and upon receipt of the same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Table listing creditors and amounts for Charles F. McCarty, Bankrupt No. 2982. Includes C. E. Pottruff, Grand Rapids (128.00), Mills & Healy, Grand Rapids (40.00), Andrew Steketee, Grand Rapids (85.00), Cornelius Bouwense, Grand Rapids (50.00), Louis Grillo, Grand Rapids (52.00), Dr. Henry L. Lyle, Grand Rapids (17.15), Dr. F. E. Anderson, Grand Rapids (8.00), S. Kramer, Grand Rapids (35.00), R. E. Morris, Grand Rapids (20.00), National Credit Clothing Co., Grand Rapids (30.75), Henry Moltmaker, Grand Rapids (35.00).

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Fred McMillen, Bankrupt No. 2981. The bankrupt is a resident of Comstock township, Kalamazoo, and is a farmer by occupation. The schedules list assets of \$1,153 and claim exemptions in the equity of \$91. The liabilities are listed at the sum of \$2,966. The court has written for funds for expenses and upon receipt of the same the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Table listing creditors and amounts for Fred McMillen, Bankrupt No. 2981. Includes Ray T. Perfect Co., Kalamazoo (\$449.50), R. E. Rair, Kalamazoo (550.00), Kalamazoo Loan Co., Kalamazoo (300.00), First National Bank of Kalamazoo, Kalamazoo (550.00), Leonard Ray, Kalamazoo (500.00), Frank Robinson, Kalamazoo (250.00), Lincoln Oil & Paint Co., Cleveland (40.00), Oscar Mayer & Co., Chicago (71.50), New Borgis Hospital, Kalamazoo (63.00), Archie Peer, Comstock (47.00), Glen C. Wheaton, Kalamazoo (125.00), Farm Bureau, Kalamazoo (20.00).

Aug. 17. On this day was held the first meeting of creditors in the matter of Fred B. Hackett, Bankrupt No. 2964. The bankrupt was not present in person, but represented by Dunham & Cholette, attorneys for the bankrupt. Creditors were present in person and by attorney John J. McKenna. The meeting was adjourned until August 18 for the examination and further proceedings.

On this day also was held the first meeting of creditors in the matter of D. Norman MacDonald, Bankrupt No. 2967. were present in person and represented by J. L. Boyd, attorney. Creditors were proved and allowed. C. W. Moore was elected trustee, and his bond placed at \$500. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date.

Wheat For Car.

In 1913 the American farmer could buy the average motor car for 1,482 bushels of wheat. Last year he swapped for it only 552 bushels.

A Guaranteed Income 6% INSURED BONDS

These bonds have many strong features. Hundreds of banks who set safety above all else, are buying them for their own investment, for customers and for trust funds. Payment of principal and interest is guaranteed by the U. S. Fidelity & Guaranty Co., which has assets of \$48,000,000.00. They will safeguard your funds against loss.

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HOME STATE BANK FOR SAVINGS GRAND RAPIDS MICHIGAN

NEW ISSUE

\$275,000

WURZBURG REALTY COMPANY

5 1/4% Serial First Mortgage Fee Bonds
(State of Michigan Tax Free)

Interest and serial retirements of entire issue payable out of rentals from
WURZBURG DRY GOODS COMPANY

GRAND RAPIDS, MICHIGAN

In Opinion of Counsel These Bonds Are a Legal Investment for Savings Banks in Michigan
Authorized \$500,000 To Be Issued \$275,000

Denominations \$1,000, \$500 and \$100

Dated August 1, 1926

Due August 1, 1928-1946

TRUSTEE: The Michigan Trust Company, Grand Rapids, Michigan.

Registerable as to principal. Interest payable semi-annually August 1st and February 1st at The Michigan Trust Company or at Howe, Snow & Bertles, Incorporated, Grand Rapids, Michigan. Callable as a whole or in part through 1931 at 102, thereafter at a premium decreasing one-half of one per cent every five years until maturity. The company agrees to pay the interest without deduction of the Normal Federal Income Tax up to two per cent.

Mr. Wm. M. Wurzburg, President of the Company, summarizes as follows:

PROPERTY: The Wurzburg Building is located on Monroe Avenue in the City of Grand Rapids, adjacent to the Wurzburg Dry Goods Company, and is to become a part of the same store. The land is owned in fee simple. The Building, which is rapidly nearing completion is of reinforced concrete and steel five stories in height, forty-seven feet by one hundred and twenty feet, and contains 33,840 square feet of floor space.

SECURITY: These bonds are secured in opinion of counsel by a First Mortgage on the following fee simple estates: 220-222 Monroe Avenue; 313-321 Ionia Avenue; 223-225 Bond Avenue, which properties were appraised by two officials of the Michigan Trust Company at \$554,000, making a total valuation of over twice the amount of this issue, the result being that these bonds in the opinion of counsel are legal for investment of Savings Banks in Michigan.

PURPOSE: The proceeds of this issue will complete the construction of this building, which will give the Wurzburg Dry Goods Company greater capacity of floor space and will allow them to expand and increase their operations according to the demands of their customers.

LEASE: The entire property has been leased by the Wurzburg Dry Goods Company for a period of twenty-one years from the first of August, 1926, at the net rental payable monthly which will completely cover payments of interest, the retirement of bonds, plus all taxes, assessments and upkeep of the Wurzburg Realty Company Building. In the opinion of counsel, this lease is non-cancelable by the Lessee, and substantially guarantees payment of the interest and serial retirements of this issue.

LESSEE: The Wurzburg Dry Goods Company, the lessee of this property, owns and operates one of the largest department stores in Western Michigan, and has increased its number of customers and its sales to such an extent that this new building is absolutely necessary in order to take care of their present growth.

The average net earnings before Federal Taxes, of the Wurzburg Dry Goods Company for the past four years, up to January 31, 1926, were approximately three and one-half times the combined annual interest charges and serial bond retirement.

RESTRICTIONS: Additional bonds in the par amount of \$225,000 may be issued for permanent improvements or additions or the acquisition of additional real estate to an amount not exceeding 50% of the value thereof, as determined by appraisers satisfactory to the banker, provided further that the total amount of bonds outstanding under the mortgage shall at no time exceed 50% of the value of the mortgaged premises determined by such appraisals.

SAFEGUARDS: Ample insurance will be carried on the mortgaged properties payable to the Trustee as an additional protection to bondholders.

MATURITIES AND YIELDS

Amount	Due	Yield	Amount	Due	Yield	Amount	Due	Yield
\$12,000	August 1, 1928	5 %	\$12,000	August 1, 1935	5 1/4%	\$12,000	August 1, 1941	5 1/4%
12,000	August 1, 1929	5 %	12,000	August 1, 1936	5 1/4%	12,000	August 1, 1942	5 1/4%
12,000	August 1, 1930	5 %	12,000	August 1, 1937	5 1/4%	12,000	August 1, 1943	5 1/4%
12,000	August 1, 1931	5 1/4%	12,000	August 1, 1938	5 1/4%	12,000	August 1, 1944	5 1/4%
12,000	August 1, 1932	5 1/4%	12,000	August 1, 1939	5 1/4%	12,000	August 1, 1945	5 1/4%
12,000	August 1, 1933	5 1/4%	12,000	August 1, 1940	5 1/4%	59,000	August 1, 1946	5 1/4%
12,000	August 1, 1934	5 1/4%						

LEGALITY: All matters pertaining to the lease and the mortgages securing this issue will be under the direction of Messrs. Travis, Merrick, Warner & Johnson, of Grand Rapids, Michigan.

HOWE, SNOW & BERTLES
(Incorporated)

OLD NATIONAL COMPANY

These bonds are offered for delivery when, as, and if issued and received by us and subject to approval of counsel. It is expected that permanent bonds will be ready for delivery on or about September 1, 1926. All information given herein is from official sources or from sources which we regard as reliable, but in no event are the statements herein contained to be regarded as our representation.

THE IDEALS OF BOYS.

It has always been supposed that the great ambition of the normal American boy was to be President. Failing that he would be a policeman. It now turns out that this was an egregiously mistaken notion. Succumbing to that deadliest of modern weapons, the questionnaire, 1500 American lads have admitted that their rosiest dream is to enter business. British boys, on the other hand, would like to be raised to be soldiers. There may be significance in this difference, but it is safe to say that there is not nearly so much significance as the psychoanalytically minded will be inclined to see in it. The American boy's preference for business does not prove him a hopeless materialist nor does the British boy's predilection for the army prove him a rabid imperialist. As a matter of fact, the ordinary British boy, when he grows up, finds himself doing what the ordinary American boy is doing. Both are in business. No more natural development would be possible. England and America are what Napoleon sneeringly termed the former—a nation of shopkeepers, although their shopkeeping does not make it impossible for them to baffle the ambitions of a Napoleon or a kaiser.

We get into deeper water when we turn to the favorite abhorrences of British and American youth. The Britisher places the black mark against kidnapping; the American condemns begging. One might have expected a reversal of these positions. Kidnapping is more frequent in this country than in England and begging is more common over there. Was the choice of these boys influenced more by the books they read than by conditions around them? This would be an interesting and fruitful line of investigation. Certainly the ideals of boys are determined to a great extent by their reading, whether history or fiction, and their detestations may be affected in the same way. Hopeful persons will be cheered by the fact that all the boys, irrespective of nationality, avowed fear of policemen. But before jumping to the comfortable conclusion that this vote means an end of crime waves in ten or twelve years we shall have to know the sort of environment in which the subjects of the questionnaire are being brought up. If, as is only too likely, they are in surroundings which supply a minimum quota of criminals, their expressed fear of policemen means no more than a maintenance of the status quo.

HANDS OFF ON MEXICO.

Non-interference in Mexico is still the policy of President Coolidge if all reports from the summer capital are to be credited. Such an attitude is forced on the President, however deeply he may sympathize with the motive which led the Knights of Columbus to pass resolutions criticizing our arms embargo and our recognition of the present Mexican government. Calles, whatever may be his course in the religious controversy now raging, has given no technical grounds for the withdrawal of the Ambassador. This we presume, would be the only way in which we could withdraw recognition.

Having recognized, it is difficult to "unrecognize" unless there be a de facto change in government. But aside from the technical aspects of the case, our people unquestionably would not support any form of intervention at this time. Nor would our entrance into the Mexican situation accomplish the results which the natural indignation of the Knights of Columbus leads them to desire. On the contrary, a move by us against Calles would strengthen interference, he could solidify his people, assume more nearly dictatorial powers and proceed to extremes even beyond those against which the Knights protest.

Nevertheless, the President has indicated that he will watch with heightened intentness the possible injury to any American citizen in Mexico. This attitude is one that must be maintained by any government. If outrage is done to our nationals or their properties, the usual channels of diplomatic action will lie clearly before us. In calling the Administration's attention to the need for sharpened watch upon Americans in Mexico, the Knights take a course which is thoroughly legitimate and may be helpful. In the meantime Ambassador Sheffield is sailing for the United States on Friday. He will undoubtedly give to the President and Secretary Kellogg a first-hand report on the situation which may strengthen their understanding of it. It is even rumored that he may call American rights sharply to the attention of President Calles by presenting a formal protest upon the ever difficult question of foreign-owned lands. This would, of course, have nothing to do with the internal religious controversy now raging. There our Government must keep its hands off.

COOLIDGE'S UNSPARING EYE.

Nothing can daunt President Coolidge. Faced with an unexpected excess in the budget estimates of \$100,000,000, the President calmly lays hold of his trusty blade and sets to work. When he has finished, the hundred-million-dollar excrecence is gone.

This would have been a comparatively simple operation if it had been made upon the original estimates. What rendered it peculiarly difficult was the fact that it had to be made after the original estimates had been, as was supposed, pared to the bone. But it is rash to say whether an estimate has been cut all it will stand until Mr. Coolidge has seen what he can do with it. If there is always room for one more in an elevator, there is always room for one less thousand or million or even hundred million in a budget estimate that comes under the unsparing eye of the Chief Executive.

With grim impartiality the President lets it be known that all the departments at Washington will be allowed to "absorb" their due shares of this reduction. The War and Navy Departments, which have the largest expenditures, will be accorded the privilege of making the largest slashes. But President Coolidge is not so wrapped up in his economy program as to sacrifice everything else to its success. The cuts in our military and naval expenditures are not to touch

the appropriations for aviation. The hard sense of the President's New England background that leads him to hold expenses to a minimum also impels him to avoid cutting where it would be extravagance masquerading as economy.

On the surface this reduction in the National budget for 1927-28 is a domestic affair. Actually, it has an international aspect of some importance. The head of the most powerful nation in the world, a thoroughly peace-loving nation, is showing the armament-burdened governments of Europe how to lighten their load without taking an undue risk. "Preparedness and economy" sound like a contradiction in terms. The two things are contradictory only as either is pushed to an extreme. Both are necessary. President Coolidge is bent on having both. It is safe to say that both will be in evidence so long as he continues to occupy the White House.

CANNED FOODS MARKET.

With the spirit of speculation absent from the canned goods markets jobbers and wholesalers have permitted them to drift along, and such business as has come under review has generally been of the pick-up variety. Little attention has been paid so far to the various reports of shortages here and there. It seems to be more or less of a deadlock between the canner, who in basking his judgment on actual conditions may have to put across legitimate advances in most of his products, as against the buyer who has so far failed to show any anxiety over the outlook and has been content with ordering for immediate requirements only. There is scant movement in the vegetable items despite reports of impending shortages. Reports from Maine say that the corn crop is delayed some three weeks and that an early frost might materially reduce it. In the canned fish line a good movement has continued in Chinook salmon and sellers are hopeful that some of this activity will be imparted to the Alaska packs at an early date. Most of the California and Northwestern canned fruit items have been maintained. Canned pears have shown a firmer tone along with a strengthening of the market on the fresh fruit.

A HAPPY MAN.

Happy is the man who can retire from an active business career after a continuous experience of forty-one years and look back on his record with the consciousness that he has never intentionally wronged any man; that he has always extended a helping hand to any one in distress, either in mind or body; that he has assisted many a youth to get a right start in life; that he has never failed to do his full duty to his family, his church, his lodge, his community and his country.

Such a record is the happy possession of Milo Bolender, who recently sold his drug stock at Sparta and who now proposes to devote the remainder of his well spent life to the pursuit of health and happiness.

A WORLD FOOD SHORTAGE.

Sir Daniel Hall's gloomy picture of a world-wide food shortage hardly shocked the members of the British Association for the Advancement of Science, now in session at Oxford, as much as it did laymen. Ever since Malthus first published his treatise in 1798 few gatherings of British scientists have escaped a paper that did not touch upon this subject in some way.

The possibility of a world food shortage is peculiarly interesting to Britons. The British Isles long since reached a point where it became necessary to import the greater part of their food supply. For decades the roast beef of Old England has come from America or the Argentine. The fear of a food shortage is always present. It was an important factor in the recent strike. This ever-present fear makes the British particularly susceptible to such sensational articles as Sir Daniel presented.

But the theory of an impending overgrowth of population is relative. The hunter and the fisherman were sure there was not room enough on their land for one million people, the plainsman not for ten millions and the raw agriculturalist not for one hundred millions on the globe. But men continued to increase in numbers and to develop food supplies in the cultivation of new food-yielding plants. The rise of the humble potato is a strong answer to Sir Daniel.

The earth is a long way from being overcrowded. Improvements in transportation have brought vast uninhabited domains within the possibility of cultivation for food. The United Kingdom with its 44,000,000 inhabitants occupying 95,000 square miles may be overcrowded, but there is plenty of room in the other British Isles in Australasia, where 7,500,000 persons roam over 3,250,000 square miles.

NEW GERMAN WAR LORD.

Sooner or later Europe may be forced to give some attention to General Von Seeckt, chief of the German Reichswehr. He is busy building up an "ideal army." The Von Seeckt idea is to make every soldier in the small "treaty army" competent to command a regiment, or at least a battalion. He will hold extensive maneuvers at Wurttemberg in September, and he is the new and adored darling of the old Prussian war machine. He carries out its old traditions both in letter and spirit. Outside of Germany little is known about him, but inside the German frontiers his power is well understood.

The Interallied Control Commission supposed to be watching German armaments and military moves, seems to be paying less attention to this new war lord than he may deserve. With millions of rifles in the hands of opposing republican and monarchist semi-military elements, something rather disquieting could happen in Germany if a man such as Von Seeckt wanted it to happen. It might be well for some of the Allies to pay a little less attention to war-debt protests and a little more to General Von Seeckt and that perfect army of his.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

I have been waiting all summer for a heavy rain which would lay the dust on M 54 North of Newaygo, where the cement ends. Because of the all night rain in Grand Rapids last Wednesday I seized upon last Saturday as a good time to carry my long deferred plan into execution.

My first stop was at Sparta, where I called on my life-long friend, Milo Bolender, to enquire why he had sold his drug stock the day before. He told me that his action was taken at the command of his physician, who insists that Mr. Bolender must avoid indoor employment for a time if he expects to live to be 100. No man of my acquaintance has lived truer to his ideals than Milo Bolender and when he told me his health was at stake in the matter I had only commendation for the action he has taken.

At Bailey Oscar Mumo told me he had just sold his grocery stock to Geo. E. Seaman, who will remove from Grand Rapids and take possession of the stock Sept. 1. Mr. Mumo will erect a brick building on the adjoining lot and engage in the automobile and garage business.

Grant looked very prosperous, which is due to her capable merchants and the manner in which they pull together on all questions of a material nature. Few small towns are as free from local divisions and petty prejudices as Grant.

Newaygo is naturally very proud of her new school building which cost \$189,000, but looks like a million dollars. Its massive appearance is intensified by its location on the high hill East of the main business street of the village.

At White Cloud E. H. Lemire, the local druggist, told me he had 30 acres of red kidney beans which gave every promise of yielding heavily.

The local cannery, under the management of A. L. Swangen, is handling a large quantity of string beans, which is the only staple article it will produce this season.

At Ramona I made a detour in order to exchange the usual yearly greetings with G. F. Scott, the Diamond Lake merchant, and also to inspect the golf course which is being developed by Albert C. Terrell on his ranch just East of the lake. Two 18 hole courses are being laid out by Raymond H. Wilcox, who pronounces the location superb for the purpose.

Biteley has increased in beauty and diversified business during the past year. Most of the mercantile activity of the town appears to center in the store of L. C. Zettlemeyer, whose establishment is one of the most complete in the lake country.

When I reached Baldwin the main street of the town was lined with automobiles on both sides and the merchants were too busy waiting on customers to give me a hearing.

As I turned Westward I was reminded of an amusing incident which occurred in Baldwin about forty years ago. John McIntyre and James N.

Bradford, two as typical salesmen as ever traveled out of Grand Rapids, got to "running each other," as the expression was used in those days. Finally Bradford had me print him a half hundred hand bills reading as follows:

Fifty Dollars Reward

For the arrest of John McIntyre, a short, dark complected man, for stealing eight quarts of whortleberries from a blind squaw.

Copies of the hand bill were sent to each of the Baldwin merchants, who happened to recall that John was due in that town the next day. The village constable was notified of the fact and told he could possibly capture the reward. Not aware that the whole thing was a huge joke, the constable arrested McIntyre when he arrived on the train and conveyed him to the village jail, which was none too inviting in those days. McIntyre immediately notified his mercantile friends of his predicament, but they all sent back word they were "too busy" to qualify as bondsmen. After McIntyre had stormed and fumed for several hours, the merchants notified the constable that it was a case of mistaken identity and the prisoner was liberated.

The objective point of our week-end outing is always a good hotel. Last Saturday it was the Chippewa, at Manistee, which appears to improve with age—perhaps due to the added experience of the landlord. The Chippewa is, I believe, the only hotel in Michigan which has shown a gain in its resort patronage this season. Manager Nelson says he had entertained 1,000 more people up to Aug. 10 than he did during the same period last season. Since I was with him last he has converted several sample rooms into eleven sleeping rooms, mostly with private baths. He has succeeded in getting grass to grow on the lot South of the hotel and has strengthened his service in several respects. He still has the hearty hand shake and contagious smile and—what is more to the point—he still exercises the closest supervision over every department of his business. That is why it grows in volume and gives his patrons satisfaction.

On returning home Sunday via Scottville I called on Father Dark, as usual, only to find that he was sponsoring a picnic of the faithful at Amber, three miles East. On reaching the picnic grounds I found several hundred people in all stages of enjoyment—half eating and the other half standing in line with plates in their hands, waiting to be served. The grove where the picnic was held is magnificent, the weather was superb and everything appeared to contribute to make the event a success. Father Dark had given his flock a great treat early in the day by bringing the vested choir of St. Andrews cathedral from Grand Rapids to Scottville, where they sang at a 10 o'clock mass. Among the other outsiders present I noticed Moses Dark, the Grand Rapids produce dealer, who was very much impressed with the af-

fection the Catholic people of Mason county have for his son.

E. A. Stowe.

Late News From the Head of Lake Charlevoix.

Charlevoix, Aug. 17—One of the latest arrivals at the Elston cottage is Wm. Omstem, of Cincinnati, Ohio. Mr. Omstem has been a life long resident of Cincinnati and is president of the Omstem & Rice Co., manufacturer of men's neckwear and knit wear, having been active in the business for nearly fifty years. He is also well known through the state of Ohio on account of his connection with various charitable, philanthropic and religious institutions. Mr. Omstem reports business exceedingly bright. The demand is for a better grade of merchandise. Most beautiful colors and designs and fancy patterns will prevail. Mr. Omstem is a regular visitor to Charlevoix. He has been coming here for many years and is, of course, very much pleased with the beautiful resort.

Miss Doris Hammond, assistant secretary of the Chamber of Commerce, informs me that their patrons while in the office enjoy reading the Tradesman, and the local merchants appreciate our reports.

Coming down the street I could well imagine I was in one of Florida's booming winter resorts as I noticed Earl Young's latest advertising creation of a four by nine foot illuminated artistic picture of Charlevoix the Beautiful. The picture is a creation of G. W. Parker and is a work of art.

W. E. Wilkins, nicknamed Bill the Hatter, who has been coming to this city for the last twenty-four years, is president of the colored resorters' association, will give his twenty-fourth annual ball and carnival on Thursday evening, August 19.

The season here is at its height and everybody is busy. Merchants state that they have plenty to do and business is large in volume.

Last evening I was agreeably surprised to meet the young lady stenographer of the Michigan Tradesman in this city. She was on her way from the Soo and seemed charmed with the beauties of Charlevoix.

L. Levinsohn, of Saginaw, one of the old subscribers and advertisers in the Michigan Tradesman, arrived today at the Elston cottage where his family spent a few weeks to take them home. They had a good time here.

The latest rumor in town is that a new modern large hotel is going to be erected by some of the local capitalists.

Real estate men from the three Northern counties of Antrim, Charlevoix and Emmet met at Charlevoix Aug. 14 for the organization of a local real estate board which is to be affiliated with the Michigan Real Estate Board. The meeting was addressed by John H. Doelle, of Lansing, who is Executive Secretary of the Michigan Real Estate Association. He pointed out the benefits to be had from organization and also dwelt briefly upon the resort and tourist possibilities of the State of Michigan. After Mr. Doelle's address the meeting voted for the organization of the local board, and with Mr. Doelle's help and explanation of procedure, committees were appointed and the ground work laid. The date of the next meeting was set for Friday, Aug. 27, when the committees will report and all preliminaries to organization be completed. Antrim county was represented at the meeting by Charles B. Carver, of Elk Rapids, and T. B. McCutcheon, of Bellaire; Charlevoix county sent Charles T. McCutcheon, of Bovne City, Charles H. Emrey and Lawrence R. Chase, of Charlevoix; John Quinlan, of Petoskey, E. C. Matthews and George W. Gould, of Harbor Springs were present for Emmet county. L. Winternitz.

American Express Co. Furnishes the Cherry Shippers Bad Service.

Traverse City, Aug. 17—Fitzpatrick & McElroy, of Chicago, have acquired a "lead pipe cinch" on places of public amusement in Traverse City. In the beginning of their operations they erected a large, modern theater, which is now used in the presentation of pictures and vaudeville. Next they purchased the Dreamland picture house and closed it up. During the summer seasons, when many tourists and sojourners are here, the Dreamland is opened two nights per week. Finally the firm acquired a long time lease of the city opera house and closed it to all amusements except dancing. If local people desire to enact a play or give a concert the only hall available for their purpose is the auditorium of the high school. Fitzpatrick & McElroy, several months ago, offered to co-operate with bankers in the organization of a corporation to engage in the erection and operation of a modern fire proof hotel. As the Hannah & Lav people own the Park Place Hotel and control the operation of the Traverse City State Bank, the offer of Fitzpatrick & McElroy proved to be a "dud." The firm owns eleven theaters in Michigan and as many more located in small towns of Indiana, Illinois and Wisconsin.

Thousands of crates of cherries are now delivered to the canning factories and to the railroads for shipment daily. Hundreds of children are carried in trucks from the city to the orchards daily and employed as pickers. Expert pickers earn from \$2.50 to \$3 per day. Farmers complain of the inability of the express company to handle the volume of crates that is offered. The agent of the express company has agreed to provide extra cars whenever he may be assured that they would be filled to capacity, a condition the growers say it is impossible to meet, owing to the lack of co-operation on the part of growers. The weather has been, and continues to be, favorable for the gathering of the crop. Residents can purchase of the canners pitted cherries for canning. Prices paid by canners for cherries are satisfactory. One canner pays 9 cents per pound for clips.

The Hekman Biscuit Co. and the National Biscuit Co. both enjoy a large trade in this city. Muller, of Grand Rapids, is gaining a foothold. A baking corporation located in Milwaukee has established a large market for its cakes in Manistee, Ludington, Traverse City and other points in this region. Shipments are made to Ludington, the company's distributing center for Northwestern Michigan.

Arthur Scott White.

Italy has been put on a ration of war bread. Mussolini has decreed that the wheat flour in the loaf must not exceed 85 per cent., the remainder to be made up of substitutes. The purpose is to cut down the consumption of wheat, the importation of which is a principal factor in Italy's adverse trade balance. This and other economies are enforced in the effort to save the lira from destruction on the world's exchange markets. Italians will eat war bread because the nation exhausted its resources during the war and because the various world changes which have followed prevented Italy from producing as much as she consumes. Present conditions are temporary. But, even so, facing them eight years after the end of the conflict must seem a big price to pay.

A great purpose greatens the man who possesses it. Walk straight and strongly in a crowded street and other people will get out of your way.

SHOE MARKET

New Opportunities in Footwear For Children.

What is the matter with the children's shoe business?

Here is a question analogous to that oft repeated enquiry of a year or two ago "What is the matter with the shoe business?" and probably it will be as difficult in the one case to formulate a satisfactory answer as it proved to be in the other. Fundamentally, of course, the answer in both cases is the same. There is nothing the matter with the shoe business, as such, and neither is there anything fundamentally wrong with the children's branch of this great industry.

In the twelve months' period that ended with the month of April, 1926, there were, in round numbers, practically 83,000,000 pairs of children's shoes manufactured in the United States of America, including those classifications which the trade recognizes by the terms "boys' and youths'," "misses' and children's" and infants' shoes. It is fair to assume that the great majority of this vast number of pairs of shoes passed through the various channels of distribution to the ultimate consumer, and most of them probably have already outworn their usefulness on the feet of active, wide-awake American youngsters, who are just about ready for more pairs.

So in spite of everything we are being told by so many of our friends in the retail and manufacturing branches of the shoe trade, that the children's business is growing more and more difficult, the sheer force of logic and mathematics compels us to believe that here, after all, is a lusty and promising youngster from whom great things can be expected if we can but give him the right kind of a bringing up.

It is perfectly obvious, of course, that the children's shoe business has by no means escaped the effects of the almost revolutionary changes that have been taking place in every branch of the industry and trade in this amazing era of economic history. The old order of things has passed away and a new day has dawned. We have bemoaned the lack of an adequate "shoe consciousness" in the men's branch of the business. In the children's department we have it with a vengeance. Youngsters of to-day know what they want in shoes, down to the minutest detail, and refuse to be content unless their expectations are fulfilled.

The buyer for a highly successful children's shoe department, embracing all runs of sizes from infants' first walking types to boys' and growing girls', told the writer very recently that in placing his fall orders he has not duplicated a single style or pattern that he had in stock for spring. Of course the terms "spring" and "fall" are used only in a broad sense, to mark off the selling seasons which climatic conditions still compell us to observe in a general way. Strictly and literally speaking, the old "seasons" have passed away in the children's shoe business as in other

branches of the craft.

All of which points the way to the inevitable conclusion that in the face of new conditions, new methods of merchandising must take the place of those which no longer meet the requirements of the age in which we are living and doing business. New methods that shall recognize the literal truth of the saying that "the child is father of the man," at least to the extent that to-day it is the youngster who in a vast number of cases decides what manner of apparel he shall wear.

New methods taking into account the tremendously increased importance which the thing called style plays to-day in the retailing of all sorts of juvenile apparel. New methods acknowledging the truth that the boy and the girl are as keenly responsive to the compelling appeal of color and line beauty as those a few years older, and that while the shoe industry must live up to its responsibility of providing proper types of shoes to conserve the health of the growing manhood and womanhood of America, it must at the same time provide the styles and the lasts and the leathers that will make such shoes attractive. In the accomplishment of this double purpose fitting becomes more than ever important, the necessity of having the proper range of sizes and widths becomes more pronounced and the organization of the children's business of any store as a recognized department, where intelligent service can be rendered and specialization accomplished becomes a fundamental need.

All of these things make the retailing of children's shoes indeed more difficult for the merchant who is unable or unwilling to discard old methods and adopt those which are new. But on the other hand, they also hold out the prospect of increased volume and better profits for those who are resourceful enough to adapt themselves to changed conditions by supplying the kind of merchandise and service which the public to-day demands.—Shoe Retailer.

Advertising By Store Bulletins.

Written for the Tradesman.

Abe Savage was a crusty old cobbler. He had a little shop on an obscure street. He didn't like the local dailies. So he put up an old fashioned "tent blackboard" on the sidewalk in front of his little shop. On this blackboard, every morning, he scrawled his views on things in general.

He discussed municipal affairs, current happenings, events of local interest, with a shrewd humor that caught the public fancy. He possessed an original viewpoint, and a homely way of putting things. For many years "The Growler" was quoted throughout Chatham. Even the daily papers got into the habit of quoting the shrewd sayings of Old Abe.

Abe Savage's Growler was a primitive form of bulletin advertising. For advertising it assuredly was; it made an old cobbler on an obscure street known to an entire community, and it did unmistakably draw a lot of trade from all parts of town to that dingy shop.

The possibilities of bulletin advertising are coming to be more and more keenly realized by wide-awake merchants. Indeed, the wisdom of advertising by every possible means is recognized to an extent undreamed of 20 years ago. Advertising is the life blood of retail business; and while newspaper advertising, direct-by-mail advertising and window display will continue to be the potent trinity of retail helpers, the bulletin merits attention rather than neglect.

There is one big advantage in bulletin advertising. It costs very little. It helps out any window display. It adds to the selling power of the store front.

The earliest bulletins were probably the old time blackboards. On these the storekeeper chalked his bargains, and announced new goods just in. Such bulletins were conspicuous on market day. The blackboard usually had two sections, hinged at the top, one side facing up street and the other down street. Even to-day, there is no quicker means of announcing a timely item than just such a blackboard; and when an item is sold out, or ceases to be timely, it is the work of a moment to sponge off the legend, and substitute another announcement.

Modern bulletin advertising is, however, modeled on the news bulletins posted in front of modern newspaper offices. In the big cities such bulletins always gather crowds; and the idea, adapted to retail advertising, is almost equally effective in attracting attention.

A singularly effective stunt is to use

a "printing press" form to carry your bulletins. Construct a wooden frame to resemble a printing press. Insert at the top a roll of manila wrapping paper, and at the bottom fasten the paper to a roller turned by a crank. Between the two rollers, a good-sized bulletin is shown. On this announce new goods just in, new bargains, and any other items of interest. When an announcement is out of date, give the crank a twist, and display something new.

It is a good idea to caption your bulletins "Latest News" or "Just off the Press" or "Stop Press Items."

For out-of-doors display, an upright frame is preferable, since it requires less sidewalk space. For a window bulletin, the paper may be run on a slant, the frame being built up behind

MAIL US YOUR ORDER TODAY

Our Stock Is Complete

Polish	Leather
Laces	Rubber Heel
Insoles	Nails
Fixtures	Tools

WE CAN SUPPLY YOUR EVERY WANT

BEN KRAUSE
Company

20 S. Ionia Ave. Grand Rapids, Mich.

The Firestone Franchise on rubber footwear may be open in your territory

Ask our salesmen or write for particulars. We are sole distributors for Michigan.

Herold-Bertsch Shoe Co. Grand Rapids, Mich.

Michigan Shoe Dealers
Mutual Fire Insurance Company
LANSING, MICHIGAN
PROMPT ADJUSTMENTS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

with packing boxes. These can be painted in black and gray to resemble a printing press. A background coat of metal gray, with the outlines in black, gives a striking effect.

If you attempt bulletin advertising, make it thoroughly newswy. With the roller-press device, it is just a minute's work to run a clean sheet of paper; so announcements should be changed frequently. Feature new goods, special offerings, bargains and store news. The pulling power of the bulletin depends solely on the fact that it represents news. Hence, to leave the same old announcements to grow stale is a mistake.

But the dealer need not confine himself to strictly business announcements. Often it is good policy to intersperse these with regular news items of public interest.

A sporting goods dealer, for instance though he used his bulletins to play up timely goods, did not stop there. In the fishing season he reported exceptional catches, and listed likely waters for anglers. In the motoring season, the state of the nearby roads was kept track of. At the height of the baseball season he secured the scores of crucial games, such as the world series. A lot of people interested in sport would congregate to see how the games were going; or what their competitors were doing in an angling way. A lot of them went in and made purchases.

In the war years, in a town where the newspaper offices were located off the main street, a certain tailor shop every day posted down town bulletins for one of the dailies. Very few people down town but made it a point to pass that way and get the latest war news.

Even where it is impracticable to get such current news, it is often possible to make good use of odd items picked from the metropolitan newspapers and unusual pictures. Thus, a certain retailer has a framed piece of glass on the blank wall next his store front captioned "Latest News." Each morning he pastes behind this glass some out of the way item of news that the local papers have missed. Queer happenings, pictures of famous or notorious persons, pictures illustrating current events—all these come handy for the bulletin service.

In securing such items two features are borne in mind. The item must be unusual. Also, it must have a very wide appeal. People go out of their way to get a glimpse of this merchant's "Latest News."

The purely news bulletin represents, of course, a form of indirect advertising. That is, while it attracts attention to the store and the merchant, it does not attempt to directly influence the sale of goods.

The ideal store bulletin should, however, directly help to make sales. So that, in whole or in part, it should give attention to timely goods.

Some years ago a retailer in a small city erected three bulletin boards at strategic points in his community. These boards, about 2½ by 3 feet, had space for the insertion of a card with the store name prominently printed at

the top and, underneath, a written list of special offerings, with prices. These cards were changed twice a week.

As a test of the system, the lines advertised by bulletin were not referred to in the newspaper advertising. The direct results were so cleanly evident in the way of sales that the merchant arranged for a dozen extra bulletins. Of course the selection of locations had much to do with the effectiveness of the scheme and another factor was the frequent and regular changing of the bulletin matter.

At one side of the entrance to a down town store there was once a bare wall. Customers, going out, could not help but see that wall. One day the merchant himself looked at it, and visualized possibilities. Today the customer, going out, sees, not a blank wall, but a few cheery words. "Call Again!" Or, "Have you forgotten anything?" or "Did you order tea?" Underneath these dominant slogans a list of articles, with prices.

A merchant who every Christmas brings to town a real, live Santa Claus, uses his show window to good advantage. Each day, as the Christmas season approaches, he posts a fresh telegram—or latterly a marconigram or radio message—detailing Santa's progress from the North Pole to his destination.

A small city department store whose buyer has gone to the big city gets a telegram announcing significant purchases. Straightway the telegram is bulletined in the window.

It is an easy matter to bulletin announcements of new goods or special features. Indeed, with many stores, the "streamer" type of show card, pasted against the plate glass, has replaced the old-fashioned show card.

In this connection, it is worth while to remember that the bulletin should be so placed as not to interfere with the window display. Usually this means pasting the bulletin along the edges of the window.

Many newspaper advertisers overlook the fact that a newspaper advertisement is news. One aggressive retailer every afternoon gets six extra copies of the local daily. He clips the store advertisements from these, and posts a copy of the advertisement in a miniature bulletin stand on each of the main counters. Another dealer has a blank wall to which he has affixed a bulletin board covered with green denim. The store advertising is regularly clipped and tacked to this board.

Then, of course, it is always sound policy to bulletin the clipped advertisements in the window itself. There are people who do not read advertisements; and even to those who do, the bulletined advertisement comes as a timely reminder that "Here is the place to buy those goods."

Victor Lauriston.

Not in Every Day Use.

Husband: You accuse me of reckless extravagance. When did I ever make a useless purchase?

Wife: Why, there's that fire extinguisher you bought a year ago. We have never used it once.

More Than 10,000,000 People daily demand



In all the world—no flavor like Kellogg's
The original Corn Flakes—so delicious, so
crispy! That's why they are the national
favorite!

The constantly increasing demand for
Kellogg's Corn Flakes has been created by
people in every big and little town in the
world, who have **proven by comparison**
that Kellogg's excel in quality, flavor and
crispness.

Kellogg's
CORN FLAKES

THE ORIGINAL CORN FLAKES

BEECH-NUT Prepared Spaghetti



Ready to Serve!

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

BEECH-NUT PACKING COMPANY

"Foods and Confections of Finest Flavor"

CANAJOHARIE

NEW YORK

FINANCIAL

Bumper Agricultural Crops Basis for Increasing Prosperity.

No new high records in agricultural production will be set in 1926, perhaps, but Government estimates indicate plainly enough that bountiful crops may be expected in both wheat and cotton. How will this affect the general prosperity of the country?

Large crops do not always portend greater wealth for the agricultural regions since the benefits of an increased yield may be offset by a fall in prices but it so happens that the present estimates indicate a condition pleasant to contemplate.

A winter wheat output of 626,482,000 bushels and a spring crop of 212,719,000 would make a total 1926 production of the commodity of 839,201,000 bushels or substantially more than was expected a month ago. It would compare with a final output last year of only 666,000,000 bushels.

So sizable a crop of that leading grain is all the more significant since late yesterday afternoon the Canadian estimate showed nearly a 100,000,000 bushel decline in the expected yield across the border. The total wheat crop in Canada now is estimated at 316,960,000 bushels as against 411,375,700 for last year.

All of which is to say that if the Canadian output finally falls sharply and the harvest here is abundant—both likelihoods—the farmers in this country will be in a position to export more heavily than had been thought possible. It still is too early to predict what price growers may expect for the bulk of their produce but there is no reason now to doubt that the grain can be marketed at a figure that will add wealth to the regions that most need it.

In the cotton trade the estimate of a 15,621,000 bale crop was disappointing for such a production, the experts reckoned, would tend to hold down the price of the commodity. The logic of such an argument becomes more impressive on examination of the large carry-over of cotton from last year's crop. But a low price of the commodity may be a blessing in disguise.

The farmers of the South are in better position to accept a modest profit from their plantation enterprises this year than are the wheat growers of the West. Stabilization of the price of the commodity for a period will, furthermore, greatly help to rejuvenate the cotton goods industry. A good cotton crop would be an influence of moment in raising the industry from the doldrums and onto a more prosperous level. Paul Willard Garrett.

[Copyrighted, 1926.]

American Foreign Investments Total \$10,989,000,000.

Few people, perhaps, realize the extent to which foreign offerings have figured in the domestic new issue market during the last several years, or, as a matter of fact, since the beginning of 1921. Since that time upward of \$4,000,000,000 in foreign loans have been sold to American investors exclusive of refunding operations, and

figures covering the first six months of the current year indicate that the rapid pace of foreign financing is being maintained.

During the first half of 1926 the American investor has subscribed for a total of \$432,658,200 in foreign securities, a figure well in excess of the half-yearly average. While the volume of this financing remains relatively the same, there has been, however, a distinct change in the character of securities involved.

This change has come about almost entirely in the last two years. Borrowings by foreign corporations have been on the upgrade, and the increase in that character of offerings has been heavy.

As recently as 1924 it is shown in a survey in the Index, the publication of the New York Trust Company approximately 88 per cent. of the foreign securities offered here were either in the form of direct obligations of foreign Governments or duly guaranteed by them.

In 1925 securities of that caliber made up 63 per cent. of the aggregate and in the first half of the present year accounted for about 55 per cent. of the total of foreign securities offered.

The change noted in the character of the securities offered has been particularly marked in the case of German issues. Financing originating in Germany so far this year has accounted for something more than 27 per cent. of the total of all European loans offered in the United States.

Back in 1924 only about 9 per cent. of the German loans floated in that year were for private corporations. Last year this proportion increased to 55 per cent., and in the first half of 1926 corporate loans have constituted 67 per cent. of the total of German loans floated here.

Probably surprising is the fact that Canada has been the largest contributor among foreign countries to the American issue market this year. While it might have been expected that some European country would hold that position, statistics reveal that Canadian offerings accounted for 31.8 per cent. of the total foreign securities offered here, compared with 36.2 per cent. for all of Europe, with Germany contributing 27.3 per cent. of the last mentioned figure.

Figures compiled by the Department of Commerce at the end of July reveal the total of American investments abroad at the end of June was \$10,989,000,000. Of that total \$4,751,000,000 was in Government guaranteed obligations, and the balance, \$6,238,000,000, in corporate securities.

[Copyrighted, 1926.]

Sable Farming Starts.

Sable farming has been introduced in Prince Edward Island, the home of the silver fox industry. A fox breeder of Charlottetown made a trip to Russia last Winter and obtained twenty pair of sables in exchange for silver foxes. The Russian Ministry of Agriculture approved the deal on condition that information of future practical discoveries relating to the artificial breeding of these fur bearers shall be interchanged,

Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

Kent State Bank

"The Home for Savings"

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

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

THE OLD NATIONAL BANK

—a friendly institution where safety and helpful advice are assured by 73 years of service to Grand Rapids' largest enterprises.

A Bank for Everybody

MONROE AT PEARL

NO BRANCHES

Task Is One Purely of Mediation.

No official announcements have come from the newly appointed Board of Mediation which began its sessions in New York on Monday but the initial effort of the members to mediate a difference between the Eastern conductors and trainmen and the railroads will be followed closely by Wall Street for what it may indicate of future negotiations.

The financial community is interested to know how President Coolidge's new experiment will work out for the plan as created at the close of the recent session of Congress offers, in the opinion of most business men, a more practicable basis for settlements than did the Labor Board which was supplanted.

The board met on Monday to hear the appeal of the conductors and trainmen for a 20 per cent. increase in pay and it met again Tuesday to allow the railroads to present their side of the case. Once they had heard both views the five members of the board went into executive session to study the material that had been presented to them.

It is not the business of the new board to make an award after its examination of the facts either in favor of the employes or the railroads so the country should not expect soon to hear what decision has been reached by the arbitrators. It is the desire of the board to iron out all possible differences between the two groups, however, and quietly to assist the railroads and their employes in reaching an agreement on the questions in dispute. That the avowed purpose of the board is to mediate differences and not to make decisions should be a material help to it in the delicate tasks ahead.

Hope for the success of the board is expressed by those who have observed that the five mediators are all men of experience in their field. Colonel Samuel E. Winslow, the chairman, has behind him a long experience in Congress and on the Interstate Commerce Committee of that body and has made a favorable impression on those whom he has met in connection with the New York sessions.

With him are Hywel Davies who has had experience as a mediator in the Department of Labor; former Governor Edwin Morrow and G. W. W. Hanger, both former members of the Labor Board; and Carl Williams of Oklahoma who brings to the board a knowledge of the agricultural situation that should be valuable to it.

Paul Willard Garrett.
[Copyrighted, 1926.]

Action Does Not Portend Tight Money.

An increase in the rediscount rate of the Federal Reserve Bank at New York to 4 per cent. bringing the local rate in line with that maintained by the eleven other institutions of the system, had not been generally expected at the moment but the sign that such a move would come was to have been found in the recent gradual rise in money rates. There is nothing unusual about firmer rates for capital in the autumn and the recent slight up-

ward trend has not attracted very wide attention.

The withdrawal of funds for use in the movement of our agricultural crops always tends to tighten money at this period of the year but that seasonal advance has been so moderated by the Federal Reserve system that it no longer is severe.

Whether or not money rates tighten materially this autumn must depend therefore, primarily upon influences other than the usual requirements of the farmer for money with which to pay his help. Of these influences that of future trade demands is the most important.

At its pace of the second quarter trade in the third and fourth quarters of the year, many commentators are reckoning, should undergo further and marked expansion. If on top of the regular autumn requirements are added new demands, in other words, a rising rather than a sagging tendency in money rates would be the reasonable expectation. That the industrial activities at interior points will increase so widely as to draw off enough funds to tap our credit reservoir seriously, and force the price of funds up very high this autumn, is not a sign now visible on the business horizon. Many good authorities, indeed, fail to see basis for the expectation of any substantial industrial expansion during the remainder of the year. They insist that it is a modest recession and not further expansion that lies ahead.

That the industrial, railroad and public utility borrowers fear no pronounced change in the position of money in the immediate future is indicated by their attitude toward new financing. Offerings of late have fallen to the lowest level of the year to date. Borrowers express the belief that their requirements can be met later on at satisfactory rates and the investment bankers generally share that view.

Paul Willard Garrett.
[Copyrighted, 1926.]

Federal Seed Act Becomes Effective.

The Secretary of Agriculture and the Secretary of the Treasury have signed and promulgated revised joint regulations legally required for enforcing the Federal Seed Act (formerly known as the Seed Importation Act), it was announced July 28 by the United States Department of Agriculture. An amendment to this act approved April 26, 1926, prohibits the importation of red clover and alfalfa seed unless the seed is colored in conformity with these regulations.

Spread of the Olive.

Introduced on this continent in 1759 by the Mission Fathers of Mexico, the olive is still rapidly increasing in importance among American commercial products. The olive tree was notable among those mentioned in the Bible; it spread from Palestine to Syria, Italy, Spain and other countries along the Mediterranean basin, gaining ever-increasing fame for its food and other values.

Base your pay on what you are worth, not on what you would like to have.



Main Office
Cor. MONROE and IONIA

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

*The Bank
Where you feel
at home*

OLDEST SAVINGS BANK IN WESTERN MICHIGAN

OUR OBLIGATION

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.

We solicit and accept patronage, fully cognizant of the trust which is reposed in our own judgment and integrity.

On this basis, may we serve you?

*"The Bank Where You
Feel At Home"*

Grand Rapids Savings Bank

OFFICERS
WILLIAM ALDEN SMITH, Chairman of the Board
CHARLES W. GARFIELD, Chairman Ex. Com.
GILBERT L. DAANE, President
ARTHUR M. GODWIN, Vice Pres. ORRIN B. DAVENPORT, Asst. Cashier
EARLE D. ALBERTSON, Vice Pres. and Cashier HARRY J. PROCTER, Asst. Cashier
EARL C. JOHNSON, Vice President H. FRED OLTMAN, Asst. Cashier
TONY NOORDEWIER, Asst. Cashier

TIME

It has been said that "Time is the most valuable thing in the world and is the world's greatest capital asset." However, its value all lies in the use we make of it.

We all take the time to accumulate estates, but too few of us take the time to direct their proper disposition by making Wills.

The builder drafts plans, secures his material and completes the building to be used for the purpose for which it was constructed.

Too many people make the effort and accumulate the estate, but neglect to complete their work by executing that instrument which places their estate in condition to carry out the purpose for which it was intended.

An estate should be accumulated with a purpose and that purpose cannot be carried out unless you leave written instructions in the form of a Will.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

TIN CAN TOURISTS.

Community Should Not Be Forced To Support Them.

Lansing, Aug. 17—Restlessness and irresponsibility of grown men and women and the call of the wild made possible by the cheap flivver, are combinations which are forcing a new problem on the officers who dispense public charity. This was the statement made Monday by Silas Main, county superintendent of the poor, in discussing a solution of the new situation.

Mr. Main declared, however, that he knew of no solution except, perhaps a stone pile or whipping post where the flivver tramp might learn that he is responsible for himself and his stranded family.

In the past two months, says Mr. Main, the flivver tramp and his family have been abroad in the land and other cities report the same problem which is growing and which Mr. Main declares, must sooner or later receive some sort of legislative recognition.

Scores of these tramp families have come to Lansing recently and have asked for "aid." They have no shame and, as pointed out by Mr. Main, do not appreciate the fact that they should care for themselves and that the taxpayers of a strange community should not be held responsible for their condition. "These people," says Mr. Main, "are restless and gadders, sponging their way through the country and having the nerve to believe that taxpayers who work are responsible for their care. Some of them acknowledge that they have traveled for months, living off communities and contributing nothing.

"Many of them have traveled so much that they have no residence. I have investigated a number of histories of these families and find that they have never settled anywhere more than a few months at a time. Consequently no community is legally bound to care for them.

"The flivver tramp proposition is growing in seriousness. There is no doubt but that many rural depredations are committed by such persons. What the solution is, is difficult to say, but some sort of registration or permit to travel might help. This may be but a theory. I do believe, however, some way to make these fellows work and pay for what they get from a community, would be one of the solutions. Their plan of life is unfair to people who work. These tramps should be made to work or take a flogging. Imprisonment means nothing in the way of correction because the community would have to support them then anyway and the majority of these flivver beggars would welcome a stay in jail as it would mean free food."

Illustrating the character of some of these automotive beggars is a case Mr. Main cited Monday. A man, woman and three children landed in Lansing some time ago with a young man and a twelve year-old girl. The party turned out to be a "mess," and four of the principals are now serving time. Mr. Main claims that physical punishment would probably have been more of a corrective nature and without expense to the State or county. But there is no law provided for such cases and the law abiding people who shoulder their own responsibilities, who produce and are industrious and willing to work are the "boobs" who get the money together to feed and care for such stranded tramps.

The family started from York, Pa., nearly a year ago. At the time the family consisted of two children and the father and mother. Another was added to the family en route, however, the mother giving birth to a third child.

The man admitted he hadn't worked much in recent months. The family was moving about the country in an ancient car, a portable junk pile which would not bring \$20 actual money in

any market. The family owned a tent and a few cooking utensils.

En route a 12 year old girl attached herself to the outfit. She had been traveling about the country with her sisters in an old flivver. The child said she became sick of the life and so was taken into the York family caravan.

En route to Lansing the York tribe took on another passenger headed for Lansing. The head of the York tribe admitted to the authorities here that he had no particular reason for coming to Lansing but had never seen the capitol building.

The father and mother and three small children were all that the tent would accommodate so the male tramp which the party had picked up en route and the 12 year old girl who had deserted her sisters had to find their own sleeping quarters. And they slept in an old flivver they admitted here when the officers investigated.

The family from York arrived in Lansing destitute, the other two traveling companions posing as brother and sister. Investigation by officers here revealed a shocking situation. "Brother" is now serving time in Ionia prison and "sister" is in a state school. The York man and wife are also doing time as accessories to the girl's delinquency.

But, as pointed out by Mr. Main, why should Michigan taxpayers who work and behave themselves be compelled to support even in prison such an outfit? But there is the problem, says Mr. Main, and if anybody has any solution for this and the problems presented by a few of the other flivver tramps gadding about the country, refusing to work and passing hundreds of farms whose owners would gladly give work or trade food for labor, let him step forward. The county superintendents and the Lansing social center would welcome a solution.

It would be interesting to know, says Mr. Main, how many communities helped this York, Pa., family on their way. Their little gadding tour had taken them into California, Oklahoma and many other states. The fellow had probably passed hundreds upon hundreds of farmers who needed help to gather crops, but it was easier to beg food from the taxpayers and give nothing in return.

"These birds won't work," says Mr. Main, "and it would seem there should be some way to make them pay their way as they pass through the world. Perhaps some day we shall get some sort of legislation that will take care of these problems. They are difficult of solution, especially where children, helpless and hungry, are involved."

Buying of Infants' Socks Slow.

General buying of infants' socks for 1927 continues to drag, although, as has been the case since these goods were first shown, selling agents for the better-known lines seem to be satisfied with the business they are getting. In other cases mill representatives are "fed up" with the marked conservatism that buyers are showing. A number of blanket orders have been placed with some of these agents, but details have not yet been supplied. According to the special news letter of the National Association of Hosiery and Underwear Manufacturers, there is not the slightest reason why this merchandise, as now priced, should not be on a basis stable enough to permit business to be placed with confidence. The unwillingness of buyers to operate seems based very largely on the feeling that they have nothing to lose by holding off, but selling agents do not agree with this view.

We own and offer
PUBLIC SERVICE COMPANY OF COLORADO
 TWENTY-YEAR 6% GOLD DEBENTURES.
 Dated May 1, 1926; Due 1946
We recommend these bonds for investment
 Price 99 to yield over 6%

Michigan Bond & Investment Co.
 INVESTMENT SECURITIES
 10th Floor Grand Rapids National Bank Building
 GRAND RAPIDS

Sell
ZIPPER
 the candy bar hit of the year

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

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.

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

\$25,000. Unicoi Co., Tenn., 5 1/2% Highway bonds dated May 1, 1926, due May 1, 1956, Denomination \$1,000. interest May and Nov. 1 at Chemical National Bank, New York.

FINANCIAL STATEMENT

True Valuation	\$10,000,000.
Assessed Valuation	4,725,939.
Total Debt	\$614,000.
Notes	137,500.
Total Bonded Debt	751,500.

Population, 1920 Census 10,120
 Opinion, Charles & Rutherford, St. Louis.
 Price: 4.80 basis

If interested please wire or write us
VANDERSALL & COMPANY
 410-416 Home Bank Bldg., Toledo, Ohio
 29 So. LaSalle St., Chicago, Illinois
 1006 Penobscot Bldg., Detroit, Michigan

No Difference If the Insurance Agent Does Know.

Here is a case which illustrates so well the loose way in which many, if not most, business men take out fire insurance, that I feel like devoting this article to it.

Not very long ago a client was in my office talking about the question of fire insurance on his building and his stock. He is apparently the sole owner of his business, and it is operated under his sole name. Yet I knew that a sister-in-law held a one-fourth interest in all the business assets.

He had just taken out a rather heavy policy on both the building and the contents, and in looking over it I saw that it contained the usual clause, "This entire policy shall be void unless otherwise provided by agreement in writing added hereto if the interest of the insured be other than unconditional and sole ownership."

That means that if you take fire insurance on property as your own, and it develops later that you weren't the sole owner of it, the policy is void. Not even your part of it is good.

I pointed this out, and told him he should tell this to the company's agent and have a rider added to the policy agreeing to insure the joint ownership of himself and his sister.

"Oh, that's all right," said he, "the agent knows all about it. I told him. He said it would be all right."

The reply which I made is the text of this article, viz.: that the mere knowledge by an agent of the existence of a fact affecting the policy, or his statement that it "will be all right," does not bind the company or deprive it of its right to declare the policy void after a fire has occurred.

A report of a case precisely in point is before me. In this case a business man owned a building which had been built on land that he didn't own—rented land. That is often done in certain sections. He also owned the contents of the building. He went to an insurance agent who knew this, and took insurance on the building and contents, which is practically all that anybody ever takes insurance on, anyway. In the policy was the following clause, which appears in practically all policies:

"This entire policy shall be void, unless otherwise provided by agreement in writing added hereto— if the subject of the insurance be a building on ground not owned by insured in fee simple."

A fire occurred, and the building and contents were destroyed. The company refused to pay anything for the building, on the ground that the policy had been violated, as the building was on ground not owned by the insured in fee simple. The holder of the insurance brought suit and proved that the agent who accepted the insurance knew all about the fact that he didn't own the land. The court held that that made no difference:

"The first contention of insured cannot be sustained. In the Federal Courts, it is well settled that where, as in this case, the policy provides that no officer or agent shall have power to waive any of its terms, except by writ-

ten endorsement, mere knowledge on the part of the agent issuing the policy does not waive breach of the condition therein contained."

So the owner of this building was out his insurance, solely because he lost sight of a point about his policy which I trust that no reader hereof will ever lose sight of now.

Elton J. Buckley.

[Copyrighted, 1926.]

Dress Houses Are Buying Belts.

There is a strong call for women's leather belts at present on the part of dress manufacturers, and department store buyers are also taking this merchandise in a satisfactory way. Belts of gold kid are proving especially popular, both in the solid color and in combination with black. The belts most in demand run in width from three-eighths of an inch to an inch and a half. Some wider ones are being shown and bought, but only in a limited way as yet. Buyers are showing considerable interest in belts of highly-colored leathers and suede. A wide range of browns is being shown, as are a variety of shades of red and green.

Medium Mixtures For Spring.

Buyers who visited New York last week to attend the opening of fancy worsteds by the American Woolen Company expressed the belief that the favored men's wear cloths for next Spring would be medium colored mixtures. They said that there is a distinct trend away from the piece dyes which have been in demand in recent seasons. In colors some importance was attached to the light shades, but not to the marked degree of two seasons ago. It was said that the medium tones, expressing the regained conservatism of male consumers, will receive most attention.

Retailers Are Buying Velvets.

Chiffon velvets are in active demand at present. The indications are that the fall will see a marked revival of consumer interest in these goods, particularly in the black and street shades. A steady increase in the call for dull-finished silks is also reported by wholesalers, who anticipated strong favor for plain weaves of this type during the early fall. Other silks wanted for prompt delivery by retailers are canton, satin and pebble crepes, chiffon moires and crepe failles. Wine shades, pheasant brown, rondac blue, sheril rose and black are the colors most in demand.

Order For Fall Millinery.

In millinery the demand for Soilet felts is an outstanding feature of the moment. These hats are made with very high crown. The interest in felts of practically all types continues strong, retailers placing very good orders for them for delivery during the next few weeks. An active call is also reported for velours in the new fall shades. Small shapes are wanted in these hats, on which self-trimmings or bands are used. In the stitched velvet hat, which is meeting with growing popularity, the soft "tam" effect in plain colors is favored.

SAFETY SAVING SERVICE

CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

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



NEW LOCATION

305-306 Murray Bldg.

GRAND RAPIDS,

MICHIGAN

Merchants Life Insurance Company



WILLIAM A. WATTS

President

RANSOM E. OLDS

Chairman of Board

Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich.

GREEN & MORRISON—Michigan State Agents

100% PROTECTION

Net Cost 70% of Stock Co. Premiums

OUR RECORD FOR 16 YEARS

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WILLIAM N. SENF, SECRETARY-TREASURER

EARLY LANSING HOTELS.

Graphic Description of a Half Dozen Hostelries.

Marietta, Ohio, Aug. 17—While there had been other hotels in Lansing, probably few readers of the Tradesman can recall anything in particular about them up to the Capitol Hotel, which was built in 1852. It was exceedingly well conducted as hotels went in those days. It was the headquarters for all the leading politicians, enjoyed a heavy commercial patronage, and many others who had occasion to visit the Capitol city. It remained in activity for some thirty years as the leading hotel of the city.

In the meantime the Hotel Everett had been built. This, too, was a hotel of no mean distinction for those days—a brick, three-story building, corner of Washington and Main streets. It enjoyed a very healthy patronage, both among politicians and commercial guests. Farnum Lyon, who in later years became famous as proprietor of the old Bancroft House, at Saginaw, was a clerk at the Everett for some years.

The Capitol Hotel died just a natural death after its years of usefulness, but the Everett, having been built by the Everett estate, a family of considerable importance, was removed from its original site, after some twenty years of existence, and turned into a school. Some say it became a part of what is now the Michigan Agricultural College.

The Hotel Hudson had also come into existence during these years. It was built by Michael Hudson, who had previously followed life on the lakes and had been rather a successful captain. I believe he at one time owned quite a fleet of lake boats. The Hudson was also located on Washington street, but was only three stories high. It was not as large as the Capitol or the Everett and was not as high-class as the other two hotels. Captain Hudson operated this hotel for many years with success.

With the coming of the Lansing, afterward Downey, and the outgoing of the Capitol and Everett, conditions changed at the Hudson each year. It was not conducted as well as previously. Its dining room was always a feature, the room itself being of more than usual pretentiousness and the foods served were equal to any hotel in Michigan. Along in 1910 the dining room went out of existence, that part of the house being turned into stores, as was the bar. The rooms were kept in a way as hotel rooms, an office for receiving guests being up one flight. The place so continued until 1919, when a disastrous fire swept that part of the city and nothing was left of the old Hudson. On the site there is now rather an attractive theater. Just when Captain Hudson died I do not know, but another lake captain, by the name of Parcell, had control of the house during its last years.

The American House, also on Washington street, nearly opposite where the Downey now stands, was built in the early '60s. It had sixty rooms and was in a class not so important as had been the Capitol, Everett and Hudson. Who built it I do not know, nor who conducted it.

The coming of the Hotel Lansing in 1864 was the important feature of hotel life in Lansing. Built by Gen. Baker, of civil war fame. It has been stated that the funds used in erecting and furnishing the Hotel Lansing were those given Gen. Baker by the Government of the United States for the part he had in capturing the assassin of President Lincoln. If I have been correctly informed, it was in this hotel the first elevator was ever placed in a hotel at the Capitol. A four-story brick building, on a prominent corner, a large dining room, a spacious lobby, a bar of more than passing beauty and

size. Its rooms were well arranged, well furnished and the hotel was exceedingly well conducted. While Gen. Baker was the owner and proprietor, his activities were confined to giving assistance to his managers. Gen. Baker continued there until 1888, when H. J. Downey bought both the real estate and building and the inside and good will. Downey previously had been more than a successful small town landlord at Emmett and other places in Michigan. I first knew Mr. Downey about 1893-4. He was an old school landlord in many ways. He disliked to have his modus operandi of conducting a hotel criticized in any manner. Still I am perfectly honest in saying that Mr. Downey was a popular landlord, citizen and man in general. His friends among the politicians were many; the hotel became the rendezvous of all the leading spirits of the political arenas of both parties. The house in the most part was well conducted, although I believe during the hard times of 1903-4 it became somewhat impaired. Its leading rate was \$2 per day, American plan, with some rooms higher, of course.

H. J. Downey died in 1894 and the business was carried on by the widow and Charles P. Downey, who had always been active with his father. He was considered one of the live wires in the hotel business of those days. A good fellow well met in many ways, but with some characteristics which made him none too popular with a certain class of traveling men. As a whole, he stood ace high with the politicians and had rather a reputation of playing to them more than the boys on the road.

I knew Charlie Downey well and am ready to say he conducted a good hotel. There was always one thing in his favor; he was not afraid to spend his money to keep the Downey as near up to date as possible. In 1910 the entire house was remodeled. An addition of forty rooms was made and the hotel was brought quite up to the minute. While considerable attention was given to the lobby, cafe, writing rooms, bar, etc., the rooms were not overlooked. New furniture was installed.

In 1912 a serious fire took place at the Downey. Most of the outside walls were left, but that was about all. The Downey interests were up and doing almost before the smoldering fires were extinguished. It was acknowledged in hotel circles that the New Downey was about one of the best pieces of work of making a new out of an old ever having taken place under like circumstances. The design of the rooms were of that date; they were furnished in the latest approved hotel fashion; they were all equipped with hot and cold water, many with private baths. One of the best of elevators was installed; the lobby was made more spacious than ever before; the cafe given especial attention; in the basement there was established a most excellent grill and club room. In short, the Hotel Downey was a first-class hotel. The business was excellent. While its rates were materially advanced, hotel life was changing fast and the Downey was meeting the desire. The cuisine took on a very decided improvement. Charlie Downey worked unceasingly to give to the patrons a good hotel and succeeded.

From then on the Downey Hotel has been the outstanding hotel of that city, notwithstanding that the Wentworth-Kerns was coming forward with rapid strides, meeting a demand fully as essential in hotel life of Lansing as the Downey.

Charlie Downey died in October, 1921, leaving a wife and two children. Mrs. H. J. Downey is still living and has a residence in California, where she spends much of her time.

The Downey interests have ever since been in control of the establishment, which has been kept up in most



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WRITE, PHONE, OR CALL
FOR INFORMATION

Fall term, August 30



M. E. Davenport, President

DAVENPORT-McLACHLAN INSTITUTE
Grand Rapids, Mich.

excellent repair. The hotel has continued to do a good business, not meeting possibly just the sanction of all, but yet the place has many friends. Some of them will stick there as long as the place continues as good as it is now being conducted.

F. C. Martindale, an attorney by profession, also with Detroit banking interests, married a daughter of Charlie Downey, and since the death of that gentleman has been the active head of the Downey in its management for the Downey estate. A delightful gentleman to meet, and from what we can observe in giving the place a very good going over, the Downey has been well conducted under his management. While he has other interests in Lansing and Detroit, he takes a keen interest in all proceedings at the hotel.

Oscar Downey, brother of Charlie, who at various times was active in the Downey, died in 1919. Oscar had never been in the best of health and while not nearly as active a hotel man as his brother, had many good qualities, with possibly some which did not meet approval of all.

All in all, the Downey has served its purpose well. That the coming of the Hotel Olds may cut in on the Downey goes without saying; but the writer has been in the business long enough to know that a new hotel such as the Olds will create a new business for that city which has never before been there. It takes two or three years to adjust hotel conditions to a profit proposition for all.

Between the coming of what is now the Downey, built in 1864, the Wentworth and Roosevelt have virtually been the only hotels coming into later activities of the city, which has three times doubled in population. Its manufacturing interests have grown by leaps and bounds. The Roosevelt did not fill the want of a high-class hotel, as the Olds had to be.

No reader of the Tradesman, who ever visited Lansing and the Downey for twenty-five years before 1918 will forget the memory of "Billie" Grove. "Billie" came to the Downey first in a minor position, then for years behind the desk, then for some six or seven years resident manager under Charlie Downey. At times "Billie" Grove was a gruff sort of cuss, but deep down he was always trying to please some one. He had friends by the hundred and could tell the name of every politician from Escanaba to Wyandotte.

"Billie" received a safe tip on Reo and Olds stock and cleaned up a quarter of a million, but he never quit working until his death in 1918. At one time he was at the Downey for five continuous years with not even a day off. He never married and was active at the Downey until his death.

Reno G. Hoag.

"Hard Work and Beefsteak."

Roger Hornsby, known to every follower of the National League, is entitled to a niche in the meat eaters' hall of fame. He recently spent a bad quarter of an hour trying to find out who was the miscreant that had spread the report that he had gone on a vegetable diet. On the contrary—and this may explain the meat shortage in part—he has a beefsteak for dinner every night, including Saturday, Sunday, holidays and pay days, and at the Cardinals' training camp he is reported to be doing valiant missionary work encouraging his associates to eat steak whenever it can be secured.

"How could meat hurt you?" he asked, scoffing at the report of the vegetable diet. "Meat never hurt anybody, as they say in the movies, to hard work and beefsteak."

Over the protests of vegetarians, it

must be said that on a beefsteak diet Hornsby has built himself up from a slender kid, with a batting average of 246, to a finely molded, well-knit man with a record of having led the National League in batting for six successive years. Of course, marvelous eyesight has been a tremendous factor in his advance as a batter. He takes good care of his eyesight, too. He never goes to the movies, reads but little, and in every way he can seeks to avoid eye strain.

Without trying to seem facetious, we suggest to Mr. Hornsby that if he go to a restaurant he had best not order a so-called small steak," lest he have eye strain finding it.—Butchers' Advocate.

Final Word From the Melvin Druggist

Melvin, Aug. 17—I am writing a few lines in reply to Mr. Stanley's last letter. I might go on and tell about all the very important offices I have held and about my honesty and paying 100 cents on the dollar and all the several other things which Mr. Stanley mentions about himself if I cared to and which are as true about myself as of him, but people here know these things and others are not interested. So what's the use? As to my being rich, Mr. Stanley knows better. What little I have accumulated has been by good hard honest work and not by sitting out under the shade trees. Of course, he is an old man and I have respect for him and want no quarrel with him. He has his friends and I have mine, which is the same all over. If Mr. Stanley wishes to continue his writing (with the assistance of others) to your paper, all well and good, as I hardly think it hurts me and does him no good; but I will probably not come again unless he steps too hard and tells things which are not right. Then I will claim the right to protect myself.

As for Mr. Cummings, his piece was all good, so far as he went, but I understand he has the only drug store in a county seat town and things there are different entirely from what they are here. Clarence A. Drake.

Cut It Short.

A learned professor was the speaker of the day at the weekly Kiwanis luncheon. He became increasingly nervous as the flying minutes were taken up by the regular business of the club. Finally, after a long introductory speech by the chairman he was given ten minutes for his lecture. Rising, he carefully unfolded his voluminous notes and his hearers prepared to be bored.

"Gentlemen, I have been asked to address you upon the antiquity of the microbe. As the time is short I will condense my remarks as much as possible." Folding up his notes he concluded, "Adam had 'em," and sat down amid loud cheers.

Cut price sales should either lead the procession or bring up the rear. The most foolish thing a merchant can do is to stage a price cutting sale at the height of the season when people need the goods and are willing to pay for them.

A stove without a fire-proof mat May send you out without your hat To hunt yourself another flat.

After studying law, a good many young men find they can make more money selling insurance.



The SKY CRY—

DARK forms pass across the moon's face—from out of the night comes the weird call that makes the heart beat fast. The ducks are flying.

For a thousand nights—'neath a thousand stars—as the falling leaves of countless years have foretold winter's approach—the southward-winged game has sent out this call as its precisely moving fleets came to rest for the night. Through these years, the lakes, the marshes and backwater of Michigan's rivers have given them shelter and food. But as man pushes his frontiers of civilization further—there is less and less shelter for wild game.

So Consumers Power Company is undertaking a statewide conservation work of benefit to Michigan.

At selected places along the rivers, in the quiet stretches above the dams where the waterpower plants make electric light and power, the Company is planting wild rice, sago tubers and grasses—of the kind needed for game food.

Consumers Power Company not only brings the heretofore useless energy of these rivers to help and serve nearly a million people in 201 Michigan communities—but also turns these faraway places to the uses of State conservation in helping bring back waterfowl and game.

For a thousand nights—'neath a thousand stars—Michigan has meant a haven for game. May it be so again.



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MARRIAGE A HANDICAP.

Most Firms Give Preference to the Unmarried Helper.

The suitability of married women for the world of business, industry and the professions has not yet been accepted in all quarters, if the results of a canvass of New York employment agencies is to be taken as an index of employers' opinions.

To most employers the married woman still seems to present a special problem. The occupations in which she is freely accepted as the equal or superior of single women seem to be limited in number and scope. Estimates go to show that a large proportion of the 2,000,000 or more women gainfully employed in this country are so employed because they feel that their contribution to their own or their families' income is essential, and that, if the economic pressure were removed these women would remain at home.

The element of uncertainty as to how long a married woman will remain employed and other factors, are against her in the minds of certain large employers of women. The Baltimore & Ohio Railroad, for example, recently announced that it would no longer employ married women whose husbands were able to support them.

The dividing line in the ranks of employed women seems to come, according to the canvass of the employment agencies, between women who take up professional or clerical work and the women in other occupations. These latter are the ones of whom Miss Mary M. Winslow of the United States Women's Bureau asserts: "Make it possible for the average married man to support his family according to American standards of living and we shall find that the problem of the employment of married women takes care of itself."

But the women of the smaller group—those pursuing a professional career, and a part of those in clerical or secretarial work—constitute another and a special problem for the employer, the agencies and the employers say. These women are working for a variety of reasons other than mere necessity: to escape from a dull round of housework; to afford "extras" for dress, home or family; to satisfy some urgent desire for self expression. And in most cases the evidence of the canvass shows, they have husbands capable of supporting them. Their entry into a workaday world not only brings up new problems for the employer but complicates the situation for single women dependent on their own earnings.

When the question "Do you find any prejudice or feeling against the employment of married women?" was recently put to a number of employment agencies of New York, the consensus of opinion was that married

women, living with their husbands and supported by them were handicapped in the competition for jobs. Widows and divorced women, it was agreed, experienced no such handicap. Some thought that widows with dependents were rated higher in point of reliability than unmarried girls.

The best chance for married women, it was said, occurred when youth and equipment were on her side and her competitor, though unattached, was more than thirty years old. The lower valuation of the average married woman was based largely on economic grounds. Employment agencies found, in placing women in office positions, that the average married woman, other things being equal, was expected to be less regular and permanent than the average unmarried woman. The employer presumed that her home duties would conflict with her office duties to the detriment of the latter and that her interest and ambition would not measure up to that of the woman dependent for livelihood upon her own efforts alone.

The Young Women's Christian Association, through its employment work, has had occasion to study the case of the married woman in business, but Miss Helen Winne, director of its employment bureau, hardly feels that the time is ripe for conclusions.

"Large numbers of employed girls, during the past few years, have married and gone on with their work without any substantial interruption," she says. "In the normal turnover which occurs in their kind of work, the mass of these girls will change their employment in a few years. When this time comes, that is, when these girls are looking for new positions, I think we may reasonably expect to find, in the reactions of the new employers, convincing evidence of their attitude toward the matter.

"Whatever that attitude will be, it may be depended upon to reflect the employers' experience with the married employed women of to-day. If, in seeking new positions, these girls find a decided prejudice against them, it will be good evidence that they have not, as a class, measured up to their unmarried sisters. If they do not find such prejudice, I shall take it to mean that they have fully measured up in all respects.

"All I can say, with an degree of certainty at present, is that, with the exception of a few corporations in which it is a policy not to employ married women, the matter seems to be an entirely individual one, in which the personality of the woman and the former experience of the employer are determining factors. Occasionally an employer will ask us not to send him a married woman, on any account. This is always based upon some particular experience, never on principal or theory. He has had a married employe in a position of trust who has left suddenly because her husband has had a change in his business, or a

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School will reopen soon. Put your stock in shape to supply the demand for this long-wearing boys' and girls' hosiery.

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PANAMA—Girls' fine ribbed cotton hose. Reinforced heel and toe. Colors Black and Brown. Sizes 5 to 10½. Packed one dozen to box. Price \$2.15 on 8, rise and fall 7½c.

SANDOW—Boys' 1x1 ribbed heavy weight cotton hose. Three thread leg. Reinforced heel and toe. Color Black only. Sizes 6 to 11½. Packed one-half dozen to box. Price \$3.00 on 8, rise and fall 10c.

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material raise in salary, or because a child is ill, or a cook unprocurable, or because of any one of the other dozens of claims on her attention that she considers prior to those of her employer.

"In such a case, the employer may show considerable irritation and even declares that he will never have another married woman in his business. But such cases have not been sufficiently numerous to justify any conclusions, except that, in general, married women are better adapted to work requiring highly specialized ability rather than punctuality, regularity or permanence."

Among the commercial employment agencies, the discussion went more emphatically against the married woman. One agency refuses to register married women for employment—not that its manager is prejudiced, for she has married women under her, but because she finds they cannot be placed.

"Not three employers on my entire list will employ a married woman, this manager explained. "I cannot begin to fill my calls, but they are all for unmarried girls under 30. In the better class of secretarial and clerical positions that I fill, I find a glaring lack of suitability in married women as compared with girls. They do not know what they want to do or how long they want to do it. The smallest occurrence in the average woman's domestic life takes precedence over any business obligation.

"The great influx of married women in the business world has complicated the situation tremendously. It has had a bad effect upon salaries and has lowered standards. The woman who can say any day, with care-free grace: 'My husband does not want me to work anyway,' cannot be expected to be worth the same to her employer as the girl who looks upon her work as her career."

Another agency found the feeling against married women particularly great in banks and trust companies, most of which, it was said, would not take them at all, if they knew it. In most lines of work, when an unmarried and a married applicant of equal qualifications were sent after the same job, it was found that the unmarried one, invariably, was chosen. Still another agency found the married applicants at special disadvantage when the position required the kind of fitness acquired only by long training since many of them care to work only a little while.

The feeling against the employment of married women is so well known, according to the director of one agency that many women seeking positions there do not admit being married, but represent themselves as single. This exchange never makes an issue of marriage and its patrons do so only in individual cases. The experience here indicated that a young woman, although married, was generally preferable to a single woman over 35 or 40, in the same kind of work.

One bureau, which places professional women, or those in highly specialized type of work, found another advantage for the married woman, if she selected social work. This, it was ex-

plained, was because social workers deal largely with foreigners and because these people have more confidence in a married woman.

Still another agency said that it placed married women in large numbers, giving this explanation: "Our observation is that they are preferred by certain companies who are looking for unskilled workers. In the less skilled kinds of office employment, multitudes of married women are willing to work for notably less than the unmarried. And they are willing to go on indefinitely in such positions, or similar ones, without promotion.

Make Suggestions on "Shortwear."

Two suggestions about short women's garments were made by retailers to Charles E. May, managing director of the Affiliated Specialists in Dresses for Short Women, on his recent visits to various stores located between New York and Chicago. One of these suggestions was that "shortwear" should be divided into two distinct classes. One of these would take in the very short woman and the other the woman who is from two to four inches under the so-called average height. It was pointed out that a garment suited to a woman 5 feet in height must necessarily differ from one intended for a woman six inches taller. The other suggestion was that more liberal allowances be made at the hip and bust lines of dresses in sizes 35½ to 41½.

Jersey Fabrics Selling Well.

A nice business is being done in jersey dress cloths, several of the leading producers of these goods being sold up. The vogue of the two-piece frock, for which these fabrics are favored, is strong, and the indications are that it will continue so well into the Fall. Both the staple and novelty types of jersey cloth are in demand, the former going into the cheaper garments. In the fancy jersey effects high-grade yarns are being used to a considerable extent, particularly those of the so-called zephyr variety, which possess softness and durability. Both solid color effects and varied patterns, including plaids, stripes, checks, etc., are featured.

Blouses Having a Good Season.

While the strike in the coat and suit industry is holding back sales of women's blouses in the New York market somewhat by making retailers uncertain as to the extent suits will be worn this Fall as a result of delayed deliveries, enough business is going through to keep manufacturers of these garments busy. In fact, leading members of the blouse trade assert that the season is proving a good one. Tailored blouses are having a free sale, and a steadily growing business is reported in velvet blouses. Broadcloth garments are also taking well. In the higher-priced goods novelty satins and metallic effects are being offered successfully.

Conditions Have Changed.

Wife—Darling, you used to be so loving—and now you are so changed. You used to chuck me under the chin.

Hubby—Yes, but in those days you had only one chin.

The Lessons of the Years



NEARLY FORTY YEARS AGO, WHEN THIS, the first Trust Company in Michigan, was founded, we believed that we had the right ground-work and a strong personnel and knew that we were amply financed to conduct our business successfully.

All this proved to be true, but we have learned during the years and daily see evidence of this; that

It takes more than a charter to make a Trust Company.

The founders of this company build well and their successors have measured up to their standards. But each succeeding year finds us stronger and better able to serve our clientele, as our working organization is strengthened to meet the requirements suggested by the experiences of nearly forty years.

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The Lessons of the Years

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Secretary—Paul Gezon, Wyoming Park.
Treasurer—F. H. Albrecht, Detroit.

Independent Grocers Sometimes Hold Umbrella For Competition.

Written for the Tradesman.

A grocery manufacturer who has been reading my stuff writes that his impression is that my articles encourage high mark-ups and he goes on:

"The average independent merchant charges too much. Consequently the chain finds it easy to beat him on price. For example, the chain sells jelly powder 3 for 23c where the independent gets 10c straight. Where independent pays 6c for an article, he asks 10c, while the chain gets—and is satisfied with—8c. A flagrant case I have in mind is that of a fancy biscuit which independent grocers sell as high as 75c per pound, as against a chain price of 46c. These differences are too great to cover the cost of delivery and credit, even allowing a good profit on such services."

This letter reminds me of an experience I had a few years ago in Bakersfield, California. I was to talk to a grocer meeting that night and, as I usually do, I walked around among the merchants during the day to remind them to come out and invited such as might think they "were not included." First, I called on three individuals and two of them asked me: "Why are you so in favor of the chains?" Next call was on a chain man. He said: "I suppose you are going to rub it into the chains as usual."

This shows that much depends on whose ox is gored; also that men are sensitive about anything favorable one may say about the other fellow and touchy when their own shortcomings are indicated. All of which is human nature.

Nevertheless, this manufacturer's contention is about 100 per cent. right. The question recurs constantly, "Who caused chain growth?" The answer supposedly uncovered by those who ask is, "Selfish, short-sighted manufacturers" or it is "the jobber did it," but the truth is that the grocers themselves have fostered chain growth and they are doing it to-day. Independent grocers set the stage and furnish the favorable conditions for the chain man to operate. They do this by their system of pricing by guess and be-gosh, without logic, exactitude or scientific reasoning.

My manufacturing friend is mistaken, however, in thinking or feeling that I have not insisted on this point. I have argued it out many times. Constantly I show merchants how to get enough. But I also insist with equal emphasis that they cannot get too much. My reasoning is along these lines.

Service grocers furnish two services not supplied by the chains. These are credit and delivery. The average cost of those services is 7 per cent. on sales, 3½ per cent. for each service. Such cost must be recovered from the grocers' customers, plus a fair profit. For

it is just as uneconomic to render any one service without profit as to render any other service; just as wrong to sell delivery and credit at cost as to sell merchandise at cost.

So far I seem to have no trouble in getting grocers to follow my reasoning. But when I indicate the extent of the economic profit on those two services and show them how exact must be their figuring to get right prices to cover, they apparently lost interest. Evidently, grocers feel capable of figuring that far without help—and that is the impression that leads to disaster.

For let this fact sink in: it is just as disastrous to charge too much as to charge too little.

Want an example? All right. This example is not only recent but typical. On my various cruises I stop at wharfs everywhere. I drop in unexpectedly on towns of all sizes, places I never planned to visit. There is always a basic assortment of canned foods aboard, so the crew need never fear absolute starvation; but fill-ins are picked up en route, not only because that saves too much advance thinking and stocking up, but for the novelty and pleasure of buying what may take the fancy at the time. In this way I discovered a meat market where delicious meats may be purchased and happened on the first English muffins I have seen in a long time, both in the small town of San Rafael, California, lately.

But on going into a service grocery store, I was asked 65c for a staple item in canned meat which my wife had purchased recently in a chain store for 49c. Now that difference of 16c was simply insurmountable, and, figured on a basis of percentage of excess, here was nearly 33 per cent. asked. Later investigation shows many things. The "list" for one thing is \$6.05. On that basis, 65c will show only 22.8 per cent. plus for margin. On such an item, that is hardly sufficient. But I find that grocers who know their business buy that item to-day at \$5.22 per dozen. Figure 25 per cent. margin and the item can be sold for 58c or 59c. Being a closely competitive item, it should be sold for 55c and would yield nearly 21 per cent., which on a staple canned item is not so bad. Finally, we'd have paid 55c without batting an eye; but we did not buy at 65c.

To return to the meat man aforesaid. I noticed his register has no figures between 5c and 10c. My chops cost me 55c or 60c or 65c. At the cash-carry store, they cost me 43c, 47c, 49c, as the case may be. This non-splitting of the nickel is a Western habit which costs individual merchants in all lines many a sale and serves to furnish the field for the chain grocer, Penney, Woolworth, Kresge and others.

One may argue all he likes, the customer is bound to notice unfavorably a difference in jelly powder of 23¼ per cent. She is sure to feel hurt when asked 40 per cent. margin on articles which cost the grocer 6c, as contrasted with the 20 per cent. which contents the chain grocer. Science in pricing would cause him to sell most such items at 9c, three for

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

THIS GROCER SAYS:

"Into our store, regularly, come our Yeast-for-Health enthusiasts. They become friends; they get a habit of coming to see us. They are a 'peppy', healthy lot; and they eat a lot of groceries. We know, because we sell them all the groceries they eat."—W. Harry Knox, Poughkeepsie, N. Y.

FLEISCHMANN'S YEAST

service

Sold From Coast to Coast

Putnam's

MALTY MILKIES

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

MEAT DEALER

25c, which would yield him from 4 per cent. minus to 11.11 per cent. plus more than the chain on items at 6c cost and 8c more in the case of the jelly powder. And not a customer of the credit-delivery grocer would kick, even subconsciously, about such differences. Reason? The differences would be logical, reasonable, explicable and right.

The instance of the biscuit price is matched by that of canned pineapple. Following 1920, large cans of pines had sold properly, cost considered, at 60c per can. But costs receded. Instances are on record of 60c in independent stores against 38c in cash-carry chains. Can any reasonable man expect custom when he insists on such differences?

This last season certain grocers bought canned pineapple for \$2.15, but they maintained their former season's price of 35c per can. That was a margin of 48.8 per cent. plus. A price of 25c would have yielded 28½ per cent. and would have compared so favorably as to promote no resistance with the chain cash-carry price of 23c.

Chain merchants foresaw opportunity for tremendous sales of pines when this last season's prices were named. They bought heavily, pushed vigorously and offered freely on a correct basis. They walked away with business from grocers who retained a price-basis utterly unjustified by any current condition; and it was independent grocers who held the umbrella for the chains in this instance.

The basis of compensation for service rendered is not changed. The laborer is as worthy of his hire to-day as ever. He has no more difficulty in collecting it now than had those fellows who wrought in the vineyard of old. But because this is true, it does not follow that he can collect double and treble payments any more than they could do that.

There is no dodging the issue. Pricing of merchandise must be done on a scientific basis. That comes hard to grocers as a class because most of them do hate to work above the collar. But those who hope to survive must do it, more diligently, more consistently now than ever before.

Paul Findlay.

Bacon As a Condiment.

We have been asked to pass on to others a seasoning for meat dishes that has been tried out and found to be good. A lady who derives a great deal of pleasure in making new food dishes finds that she can use bacon in a way not generally thought of. She fries the pieces to a very brown crisp and then pulverizes them in a wooden bowl until they are as fine as a coarse powder. She selects her bacon with care, so that it will be mild and flavorful, and after it has been reduced to a powder sprinklers it over other dishes that she desires to give a bacon flavor to. She especially recommends this method of seasoning, which she terms a condiment in serving steaks and chops, as well as beans, stews and many other dishes. This may be a new way to use bacon for most house-

wives, and should furnish a means of supplying this delectable food to those who object to fat in a visible form. Any new way to use bacon should be highly prized, for it is a good food and is fully as flavorful when properly cured and smoked as any meat that can be considered. At the present time there is no especial reason why bacon should be used in more than normal quantities as far as the economic features of marketing are concerned. The supply of bacon is not large in the country, and the prices realized for this ever-popular part of the hog are far from the point where they spell ruin to producers. No matter what complaints may be registered against prices of pork products by slaughterers bacon should not be included, for it is bearing its full share of the responsibility of the hog. But there are other times when bacon becomes one of the hardest sellers among pork cuts at anything like a price in line with live hog costs. We had a very forceful illustration of such a condition during the years of 1923 and 1924, when bacon was such a drug on the market that in many cases large quantities of it was sold below the price paid for live hogs during recent weeks. The dealers who had to dispose of bacon at that time complained because they found little possible expansion in its field of ordinary use. Few people make a full meal on bacon, nor can they be induced to do so no matter how low the price is. They cut the two to four slices with their eggs in the morning, and a few extra pieces may be used in cooking, but on the whole the normal consumption possibilities remains about the same. If a new way has been found to use bacon it will be sure to be appreciated by the industry. Incidentally, for those that care to try out bacon as a condiment, an excellent way is to use it pulverized in gravies and sauces. You will be surprised.

"Yakalos" Produce Good Beef.

The new breed of livestock called "yakalos" is being developed in the national park at Wainwright, Alberta, Canada, by crossing buffalos with yaks. "Yakalos" combine the meat producing qualities of the yak—originally from the Orient—with the foraging characteristics of the buffalo, according to G. B. Rothwell, director of the animal husbandry division of the Department of Agriculture. The new animals breed true to type, he said, and have proved more adaptable than "cattalo," evolved several years ago by crossing buffalo with domestic cattle. Cattalos are sterile.

The meat of Yakalos is described as almost identical with beef, aside from being finer grained. The animals are hardy, can forage for themselves, are capable of wintering in the open, and are resistant to many of the common diseases of domestic cattle.

Tough on Flappers.

The gum-chewing girl
And the cud-chewing cow
Are somewhat alike—
But different somehow.

What difference?
Oh, yes; I see it now,
It's the thoughtful look
On the face of the cow.

PEACHES CANTALOUPE

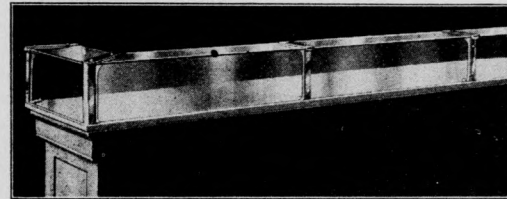
These seasonable fruits, along with all year 'round "Yellow Kid" Bananas, are the leaders now.

Arrivals are liberal, quality excellent and prices reasonable.

Order plenty now. Write, wire or phone us.

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

Which Would You Rather Sell?

? || ONE MATCH
OR
TWO MATCHES || ?



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

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

And you will sell two boxes almost every time.

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

THE DIAMOND MATCH COMPANY

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.

Planning For the Fall Sporting Goods Trade.

Written for the Tradesman.

It is time for the merchant who has not already done so to carefully consider his plans for the fall and winter sporting goods trade.

In all merchandising, it is vitally important to look ahead. The dealer who, while attending to the immediate demands of business, also finds time to look to the future and to plan his next move, is the merchant who secures the maximum of results with the minimum of effort.

In preparation for the fall and winter sporting goods trade, a great deal of useful work can be done now. For one thing, the stock can be got ready.

Getting ready the stock means that you should, first, have a clear-cut idea of just what you will be likely to need; and second, that you should either have the goods actually in stock or be sure of your ability to get them in ample time for the fall and winter trade.

In estimating your requirements, your previous year's business should be a fairly dependable guide. But you cannot follow the procedure of stocking the same lines to the same extent. Your last year's trade will reveal what lines are popular, and in what proportion they are popular; and where different varieties of the same line of goods are concerned, which of these varieties sells the most readily.

Yet there are always changes taking place in sports. The popularity of baseball, in spring, fluctuates very little, perhaps; but it is different with almost all other sports. Thus, in my own town, every few years there is a temporary boom in cricket, due to the efforts of a few enthusiasts to revive the game. Lacrosse rises and falls in popularity. Soccer and rugby fluctuate. Lawn bowling has experienced a steady growth; as has golf. Most of these, of course, do not figure in the fall sporting goods; but the instances cited illustrate my point, that there are fashions and fluctuations in sports, and that it will pay the dealer, not merely to look back to last year's business for guidance, but to consider the trend of popular sentiment.

The great point, in gauging the probable demand for various sporting goods lines, is to know your community; and that in turn simply means to know the individuals interested in sports, with their individual preferences and prejudices.

The individual retailer, closely in touch with past, present and probable requirements of his community, will know pretty well what to order. It is not enough to order so many of each article on the mere chance of selling the specified quantity; buying is rather a matter of knowing what lines you are pretty sure to sell.

A careful overhauling of the stock is usual in August, the earlier in the month the better. Simultaneously, an

effort should be made to get rid of odd lots and broken lines of summer sporting goods.

As good a way as any to turn these odds and ends into useful cash is to put on a special sale with genuine price reductions. This can be linked up with your midsummer clearing sale, or can be made an independent feature as you prefer.

If you put on a sale of this sort, play it up to the limit. Advertise the sale, put on special cut-price displays of sporting goods, price-tag every article in conspicuous figures, showing original price and reduction.

It is not necessary to put on an elaborate window display in connection with such a sale. Your appeal is based almost solely on price; and if your sale goes as it should, your window display will not last very long. The two big points are to quote attractive prices and to let the public know that a sale is on; and a very simple window display will achieve these two purposes. Save your elaborate displays for fall or winter, or both.

Your special sale of summer odds and ends should serve the purpose, not merely of clearing out these odd lots, but of attracting sporting goods enthusiasts to your store. In this way you will get in touch with a lot of new customers, and if you handle them tactfully, you can get a line on their particular interests and their probable fall requirements.

It pays to gossip a little with such transient customers. Take time to talk over the sports in which each individual is interested. Try to be interested in every line of sport; and even though you may at the start know very little about some sports, you cannot talk with a lot of enthusiasts without acquiring a great deal of valuable information. The more you know, the better you understand sports, the more readily you will sell; and the more you understand the peculiarities and prejudices of the transient customers the clearing sale brings to your store, the more likely you are to convert them into permanent customers.

If you have not previously "specialized" in sporting goods, now is as good a time as any to begin. It is practically impossible to build up an extensive sporting goods business with the stock scattered here and there through the store. Sporting goods should, as far as possible, have a department to themselves; and be placed under the general supervision of a salesman with an intimate knowledge of sports and sporting goods equipment.

Every form of advertising matter should be made use of to emphasize the fact that you handle these lines. This is especially true when your sporting goods department is a new thing in your store. Once it becomes known that a hardware store is the headquarters for sporting goods of all kinds, that reputation will help to draw trade. There are, indeed, few lines of trade where word-of-mouth advertising from customer to customer counts for more than in the sporting goods department.

The department ought to have a

10% off on time payments 15% off for cash on our Sample line of **Gibson Refrigerators**. We have number 124-125 and 126 in stock.

Also a number of smaller used boxes.

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

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



Protect
Chicks &
Plants with
CEL-O-GLASS

**FOSTER, STEVENS
and COMPANY**
Grand Rapids

Write for circular

specialist in charge—a man who understands sports and is something of an enthusiast. This does not mean that you have to go out and hire a high priced man with extraordinary qualifications to sell these lines. It does mean that you should pick from your staff to take charge of the department the one man best qualified for the work.

The department can't be left to run itself; nor can it be left to the staff as a whole. You get better results where some one member of the staff is specially responsible. Pick from your staff the one man, even if he be a junior, who shows a special interest in sports and a liking for handling this line, encourage him to keep in touch with developments in the world of sport and especially with local interests, and encourage him also to study the lines you handle and the customers who buy them.

"To sell sporting goods, get into the game," is an old axiom. The ideal sporting goods head is a man who has an interest in and knowledge of every pastime, and who is tolerant to all.

Here a pitfall presents itself which you must avoid. Many sporting enthusiasts have marked prejudices. The baseball enthusiast as a rule looks down on other athletic sports. The cricketer is prejudiced against baseball. The tennis player thinks football unnecessarily rough. So it goes.

Now, a salesman with such prejudices will hardly make a sporting goods department the success it should be. It requires a man with a broad and tolerant outlook, friendly to all forms of athletics yet showing pronounced favor to none.

With a good man in charge, and a well-selected stock, you are ready for the fall trade. But here is another point worth remembering. Cater to the boys—the young men and the sporting enthusiasts of to-morrow.

The "Run-along-and-don't-bother-me" attitude toward boys with their voluminous enquiries and their petty purchases may seem to save time and trouble at the moment; but in adopting such an attitude you are antagonizing the prospective customers of a few years hence. Avoid that mistake. Instead of hostility or indifference, give the boys, however small their purchases, a hearty welcome and friendly attention.

It is good policy to encourage this juvenile trade by stocking lines of special interest to boys. A line of boy scout supplies helps to attract them; and cheap balls, bats, skates, sleds, and the like, meet their financial requirements and at the same time get them into the habit of buying at your store. If you cater to the boys when they are young, when they are grown they will not depart from you.

It pays also to take an interest in any local efforts to encourage athletic sports. If a local athletic organization, or a county league of any kind, is being organized, get into the organization and help it along. If a municipal skating rink is mooted,

back the project. For fall sports, it will be worth while perhaps to offer a prize for the winner in this, that or the other popular event. Whatever helps sport, will help the sporting goods business in your store.

Victor Lauriston.

Cereal Men Warn of Hot Weather Spoilage.

The cereal section of the American Grocery Specialty Manufacturers' Association is making its annual drive to prevent spoilage and waste in the handling of these perishable goods. In a letter to wholesale grocers, Chairman Henry Muller of the cereal section, and Secretary H. F. Thunhorst say:

"Each year cereal manufacturers are compelled to redeem a large volume of spoiled goods, the greater portion of which could be avoided by and through proper care of cereals in the jobber's warehouse. The turning out of the old stock first is the most important. Many are the cases where jobbers return spoiled stock many years old, although purchases have been made at regular intervals.

"We are making a personal appeal to each cereal buyer to help reduce this enormous loss. May we not have your assurance of help? We suggest that new stock be not piled in front of the old—that the piles be worked from the sides down, instead of the front. Keep the floors clean—sprinkle lime on floors and cracks and keep cereals in a dry, cool place, away from the sun.

"If these rules are followed much good will be done."

Women's Neckwear Is Active.

Manufacturers of women's neckwear in this market have had a satisfactory business on Fall lines so far this month, novelties showing up strongly in the merchandise under order. Cape effects in neckwear promise to be an excellent item for the entire season, according to the United Neckwear League of America, both in made sets and in yard goods. One of the season's novelties is a new kind of yard goods, so made that it can be cut in sections to form a cape collar, and buyers are said to approve of it very strongly. Tailored vestees of crepe de chine, satin and georgette crepe have also moved well to date.

New Underthings Are Attractive.

Designers of underthings for young women and women with youthful figures appear to have struck a particularly acceptable note with the lines of girdles and bandeaux they have turned out for the coming season. These are made of silk and in a variety of colors that includes such shades as absinthe, peach, watermelon and rose. Many of the articles show unusual touches of black net in futuristic motifs and delicate edges. Medallions of hand-made petit point, fine pleatings of self-material and other dainty touches set them off and add to their general attractiveness. They are taking extremely well with the trade.

A "Hello" People.

The United States has 14.2 telephones for every 100 people. Great Britain has 2.8 and France 1.7.

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

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

FERRIS INSTITUTE

BUSINESS TRAINING

Bookkeeping and Accounting
Banking
Business Administration
Secretarial
Salesmanship
Advertising
Stenography
Civil Service

Graduates admitted to University of Michigan and other colleges and Universities without examination. Tuition and living expenses surprisingly low.

University and College Trained Teachers

Write for interesting 160-page book. It's free.

Ferris Institute

Big Rapids, Mich.

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.

TAKING INVENTORY

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



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

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

I. VAN WESTENBRUGGE

Grand Rapids - Muskegon
Distributor

Nucoa

The Food of the Future

CHEESE of All Kinds
ALPHA BUTTER
SAR-A-LEE
BEST FOODS Mayonaise Shortning
HONEY—Horse Radish
OTHER SPECIALTIES
Quality-Service-Cooperation

COMMERCIAL TRAVELER

News and Gossip About Michigan Hotels.

Glen Lake, Aug. 17—The announcement has been made to the effect that W. F. Rick, now proprietor of the Hotel Benton, at Benton Harbor, has acquired by purchase the New Park Hotel, at 67th and Stony Island avenue, Chicago, but I am unadvised as to just what Mr. Rick's plans are for the immediate future. If there is anyone in the great commonwealth of Michigan who is entitled to own and enjoy a good hotel anywhere, it is the said Rick and his most capable wife. They came to Benton Harbor some three years ago from Des Moines, took a lease on the Benton in the face of the fact that a new hotel was in contemplation there, and made good. Liked by everyone, they have continued to retain the bulk of their old business and have builded up with new, so they have little felt the encroachment of competition. I hope they will not give up their Michigan holding or residence, for they have many warm acquaintances among the members of the Michigan Hotel Association, as well as the Greeters, and they would be sorely missed should they decide to finally transplant their affections to Chicago.

Joe Oberlin and wife, formerly of Hotel Whiting, Traverse City, took a sudden notion two weeks ago to drive to California, and how I hear from them at Los Angeles. They want to get a hotel, but my prediction is that when they acquire one, it will be in Michigan. I hope they get it, too.

William Travelbee, who has been connected with the Hotel Harrington, Port Huron, as auditor, has purchased the Hotel King, Reed City, from A. A. Brubaker, and has already taken possession of same. The Brubakers took possession of the King about a year ago and have been delightfully pleasing to their patrons, but Mr. Brubaker's health has been wretched and they have finally concluded to go back to Harbor Springs, where they have heretofore been interested in hotel work and own considerable resort property.

Reed City should be a good hotel town and the King, which has undergone much physical improvement during the Brubaker regime, ought to bring in satisfactory returns to the new owner, who prior to his connection with the Harrington was for twelve years associated with hotel work, having been connected with the Morton, at Grand Rapids, and other first-class institutions. I shall watch him grow.

The formal opening of the new Roosevelt, at Pontiac, is carded for September 15, which is evidence of rapid construction, for ground was broken for the erection of same late in the winter. It will offer to the public 200 rooms of strictly modern construction and ought to be a credit to the Oakland county city which now has a population of upwards of 40,000.

John Shilling, clerk at the Belvedere, at Charlevoix, displayed a high order of heroism in an emergency the other day. He had climbed to the top of an 80 foot steel tower on the North pier to get a view of the surrounding country when he was attracted by screams from a four-year-old child who had cluded her nurse and fallen into the channel between the piers. Seeing he was the only man near enough to render assistance, Shilling dove from the top of the pier into the Channel and brought the baby ashore, which act certainly makes him deserving of a Carnegie medal.

Ever since Ward B. James became Manager of the Hotel Tuller, Detroit, and allied interests, there has been noticeable improvement everywhere, and now the cafeteria, ever popular in the past, has been rehabilitated and is receiving special consideration from the public. A new ventilating system,

an exclusive attraction, has been installed and is said to have made a hit with the public. All of which confirms what I have always claimed for Mr. James, ever since I first met him—that he is a "comer" and is brim full of ideas which are being profitably introduced by his backers.

Again the matter of tipping is being treated by the organs of the commercial travelers, who take the position that the hotels are to blame for the custom. The American hotel operator has never been in favor of the system, for various reasons, the principal one being that whenever a guest gives a gratuity he expects something out of it, and the operator is the one who holds the sack to his own sorrow, unless he keeps very strict tab on the output of his establishment.

In Europe, especially in England, hotel men are beginning to realize that it is a practice which cannot be stopped and are now casting about for means to regulate it. The most feasible one seems to be to "levy a fixed percentage on their clients' accounts in lieu of tips to the servants to be divided among them equitably."

This is all nice in theory and is being worked out quite successfully in some exclusive clubs, but it is doubtful if it can be successfully carried out in the hotels of this country.

America is made up quite largely of individuals, who, through force of circumstance, have suddenly acquired riches and are inclined to be ostentatious in disbursing same. To-day we have the hotel guest, who, ordinarily, before Dame Fortune knocked at his door indulged in his bath of a Saturday night at home, but who now insists that life is not worth living if he cannot spend his money for the same convenience every night in the week, whether he avails himself of it or not. He bursts into a hotel and begins showering money right and left among bell hops, porters, waiters, etc., because it "indicates" that he is a Croesus. Put up a notice to the effect that "tipping is not allowed" and it has the same effect upon him that the display of a red rag does to the male of the bovine species. He not only wants to tip, but it pleases him most when the dear public is cognizant of the fact.

Years ago the Wisconsin legislature passed an anti-tipping bill which proved just as popular as the eighteenth amendment on the East side in New York City. The facts are that notwithstanding all this hue and cry about the system, there is no one who is willing to take the initiative and while we will hear it berated at intervals, the public will continue to pay, and if he gets special service the landlord will also pay.

The United Commercial Travelers have received another turn down at the hands of the Interstate Commerce Commission, which has refused to interfere with the Jessie James regulations of railroad corporations which drag down a surcharge of 50 per cent. on all Pullman fares, notwithstanding the fact that the railroads are earning unheard of dividends. If there is any doubt in the mind of the average American citizen about the honesty of the personnel of the I. C. C., he might just as well remove the doubt, for the railroads are in the saddle and the regulation body is strictly under their control, to do their bidding. The commissioners may not be on the pay rolls of the corporations, but one notices that when one retires, he quickly enters railroad service.

Frank S. Verbeck.

Panhandlers as Table Waiters.

The Tradesman has received many complaints from traveling men regarding the manner in which the waiters at one of the hotels in Holland panhandle the guests of that house. One glance at the assortment is enough to convince any experienced traveler as

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.

HOTEL CHIPPEWA

European Plan
MANISTEE, MICH.
HENRY M. NELSON, Manager
New Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms
Hot and Cold Running Water and Telephone in every Room
\$1.50 and up
Dining Room Service
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
Turkish Baths
Luxurious Rooms
ERNEST McLEAN.

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.

HOTEL BROWNING GRAND RAPIDS

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



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

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.

HOTEL HERMITAGE

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

HOTEL RICKMAN KALAMAZOO, MICH.

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

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

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.

NILES, MICH.

The Four Flags Hotel NOW OPEN

80 Rooms—50 Baths
30 Rooms with Private Toilets
"You will like it"
C. L. Holden, Mgr.

to the true character of the men. A well-known Grand Rapids traveler thus describes a recent experience he met at the hotel in question:

Grand Rapids, Aug. 14—I read your Out Around last week with much interest, especially the paragraph in which you referred to the Chicago men now employed as table waiters at one of the Holland hotels. Tips are surely their long suite. With a party of six, myself included, I stopped there for dinner Sunday, Aug. 8. The dinner check called for \$9. The waiter accepted from me \$10 and disappeared. I would have preferred to have change brought to me and used my own judgment regarding the tip, but, as you say, it really was taken care of with no unnecessary effort on my part, so I can vouch for the correctness of the item in Out Around. J. H. Millar.

Pullman Car Rates Upheld By Government Examiner.

Washington, Aug. 14—If the Interstate Commerce Commission accepts the recommendation of Examiner John B. Keeler, the plea of organizations of traveling salesmen for a 20 per cent. reduction in the rates of Pullman sleeping and parlor car accommodations at this time will be denied. Mr. Keeler, after hearing extensive testimony, has found that "the existing charges are not shown to be unreasonable" and advised that no reduction be made pending the outcome of the valuation which is being made of the Pullman Company properties.

The fight for lower Pullman rates was undertaken in May, 1920, by the National Council of Traveling Salesmen's Associations, the Commercial Travelers Mutual Accident Association of America and the International Federation of Commercial Travelers' Organizations. They asked that the previous rates be restored and that the Pullman Company be ordered to "return to passengers such excessive tariffs as have been collected."

Mr. Keeler reported that it appeared that much of the dissatisfaction was attributable to the so-called surcharge of 50 per cent. of the Pullman charges proper, which surcharge, although collected by the Pullman Company, went to the railroads. A special investigation was made by the committee, and there was a separate decision by which this charge was found not to be unreasonable.

The examiner's recommendation, made public to-day, dealt only with the request for a 20 per cent. reduction in the regular Pullman rates. It said in part:

"The increase assailed is the only general increase which has been made by defendant since its organization in 1867. There was a reduction of 20 per cent. in upper berth charges in 1911 so that the general level of charges for such space is no higher to-day than it was half a century ago.

"Very little evidence was introduced by complainants in No. 11567 in support of their allegation that the rates of defendant were excessive. Rather they relied to a large extent upon Section 15 of the Interstate Commerce act which provides that as to any rate, fare or charge increased after Jan. 1, 1910, the burden of proof to show that such increased rate, fare or charge is just and reasonable shall be upon the carrier."

The Pullman Company, for the investigation, segregated its various interests so that definite figures could be obtained as to the valuation of properties engaged in the operation of sleeping and parlor cars as a common carrier. Investment value of its plant, capital, materials and supplies, and cash, was fixed at \$172,355,419.72 in 1923, \$186,191,455.75 in 1924 and \$214,212,669.07 in 1925. Net operating income for the three years was put at \$9,070,457.74, \$6,796,021.85 and \$12,146,220.02, respectively.

The examiner said that if these

book-investment figures represented value for rate-making purposes, the Pullman Company's property, used for transportation service, gave a return of 5.26 per cent. in 1923, 3.65 per cent. in 1924 and 5.67 per cent. in 1925.

"An element to be taken into consideration in this connection, however," Mr. Keeler reported, "is that during the period in question defendant had accrued depreciation reserve of \$74,563,071.03 in 1923, \$78,889,339.64 in 1924 and \$87,131,154.38 in 1925, which had been accumulated through charges to operating expenses. If the depreciation reserve be deducted from the book investment, the rates of return for the years in question would be increased to 9.27 per cent. in 1923, 6.33 per cent. in 1924 and 9.55 per cent. in 1925.

"Furthermore, there were charged to operating expenses during this period Federal income tax accruals of \$2,390,274.48 in 1923, \$1,190,423.89 in 1924 and \$1,933,642.02 in 1925. If these be eliminated from operating expenses the rates of return would be 11.72 per cent., 7.44 per cent. and 11.08 per cent. respectively."

The examiner said a study of the contracts of the Pullman Company with various railroads disclosed great lack of uniformity in their provisions, the result of bargaining between the defendant and the railroads. This lack of uniformity, he found, was perhaps greater than was justified and he said the contracts were "worthy of careful scrutiny by the rail carriers."

In discussing maintenance costs the examiner said that whereas in 1915 the Pullman Company had 2,199 wooden cars and 5,008 steel cars, it had in 1925 only 430 wooden cars and 8,293 steel cars. On Feb. 15, 1926, he also said, the company had increased wages 8 per cent., adding \$1,000,000 a year to the operating expenses.

Annual Outing of Lansing Travelers.

Lansing, Aug. 17—Of the 250 members of the Lansing Council, No. 306, U. C. T., 60 per cent. and possibly more do the most of their traveling now by automobile, according to C. L. Stebbins, veteran traveler, and one of the committee who is framing the big doings slated by the council for members and families at Duck Lake August 21.

The same old rig in which the salesman ambles about his territory, distributing sales talks and taking orders, will be used to convey the ambler and his family to the Calhoun county lake on the day of the outing. The old work bus will be transformed into a joy vehicle and the council member won't even try to remember the latest yarn for that is sometimes part of the "boot" which the buyer expects the salesman to throw in with the goods.

Because times have changed and salesmen are now able to spend nights at home or at least week ends, the picnic is possible. In the old days before the automobile it would have been like assembling the ten tribes of Israel to get enough travelers together for a day's fun. Traveling by train was a slow process and by schedule. Now the traveler makes as many towns as he can and has no train schedule to bother.

Mr. Stebbins declares that railroad time tables are now as rare in a traveler's kit as a hymn book. And so the automobile has made the annual picnic possible, says Mr. Stebbins, with the chance to meet up with old pals and eat home cooking together and play games right out in the open where every man may look his wife in the eye.

Battle Creek—G. Stealy succeeds H. J. Kenison in the grocery business at 36 Greenwood street.

Fremont—Roy G. Preston succeeds A. A. Johnson in the grocery business R. F. D. from Fremont.

German Syndicate Plan Fails.

Recent endeavors to establish a table glass syndicate in Germany evidently have been unsuccessful. A determined effort was made a few months ago to organize a syndicate among the Saxon glass manufacturers, but negotiations have been checked pending an agreement with the Bonn Association in regard to organizing the regional associations into a general cartel. It is believed that prospects for either a Saxon syndicate, or one covering the entire industry of Germany, are dubious. If no agreement can be made some of the weaker producers may have difficulty in operating, as competition is very keen in the industry.

Alter Potato Standards.

United States standards for potatoes have been revised in an order signed by Acting Secretary of Agriculture C. V. Marvin, it was announced at the Department of Agriculture. Under the old standards, potatoes under 1 1/4 inches in diameter had to be shipped as United States No. 2 grade. This was considered an injustice to Southern growers who produced large numbers of potatoes of smaller size, but otherwise of United States No. 1 quality, and the standard has been amended to allow the quoting of a United States No. 1 1/2-inch minimum grade. A number of other changes have been made in gradings.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Aug. 17—The flying trip recently taken by Paul Gezon through Northern Michigan and the Upper Peninsula appears to have revived interest in the State organization of which Mr. Gezon is Secretary in many localities which have been lukewarm on the subject of retail organization heretofore. The effect of the good seed he sowed on this trip will be in evidence at the next annual convention, which will be held at Flint.

H. T. Stanton (Lee & Cady) has returned from California, whither he was called by the death of his daughter, Mrs. Chase S. Osborn, Jr.

No business can be progressive unless it is given a chance to be prosperous.

HOTEL KING

REED CITY, MICH.
Now under new management.
Good Meals, Clean Beds and friendly service will make you feel at home.
W. N. TRAVELBEE, Prop.

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

CODY HOTEL

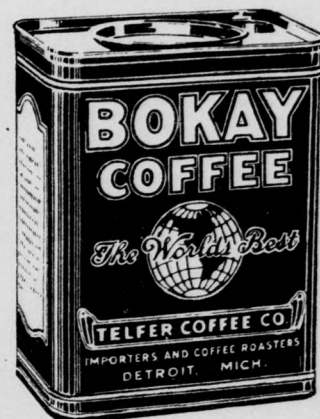
GRAND RAPIDS
RATES { \$1.50 up without bath
 \$2.50 up with bath
CAFETERIA IN CONNECTION

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.
LANSING, MICHIGAN
Sidewall Protection
(REG. U. S. PAT. OFFICE)
Added Reinforcement. An original Patented and Visible Plus Feature



DELICIOUS



Added Protection for your Store Against Thieves

They usually enter Rear Window — Are your Rear Windows equipped with Window Guards. If not, kindly forward us the dimensions between the window casings and state number of windows and we will quote on your requirements. Do not delay—write today.
HAVEN-BUSCH CO.
501-518 Front Ave.
GRAND RAPIDS, MICHIGAN



OCCIDENTAL HOTEL

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

Henry Smith Floral Co., Inc.

52 Monroe Ave
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65173, Bell Main 17

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.

Retires After Forty-One Years of Service.

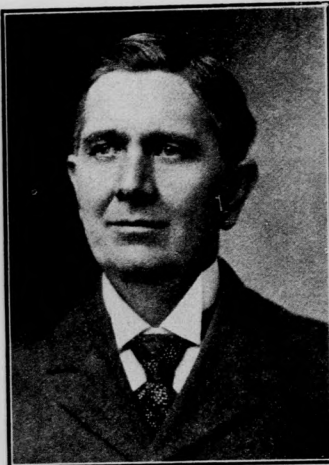
Sparta, Aug. 16—Milo Bolender has retired from active business, having sold his store and stock, Bolender's Pharmacy, to the Perry Drug Co., with Bert Perry, of Ludington, as manager.

He had been proprietor of this store for twenty-six years, coming to Sparta in 1900. Prior to that time he was for many years engaged in the drug business at Hubbardston.

For forty-one years, rain or shine, early and late, he has stood at his post behind the counter of his store, dealing out not only powders and pills to the sick, but also dispensing, when needed, wise counsel to the well, to those in trouble and to those discouraged.

Many a youth in the vicinity thanks him for a "word fitly spoken," encouraging him to stay in school and finish with a diploma and then go on to college; often furnishing the necessary equipment to enable him to do so, thus being better fitted for his life's work.

"It is a great thing for a merchant



Milo Bolender.

to know how to buy goods and it is a great thing, too, for a merchant to know how to sell goods, but it is a more wonderful thing for a merchant to know how to lay hold of the heart strings of the people about him—how to cultivate the friendship of customers in such a way as to build them up."

Notwithstanding the laxity in uprightness in modern commercialism, he has always said, "There is more in life than the making of money," and has held to the ideals he started in business with.

His store was never opened for business on Sunday. He was always glad and willing at all times to accommodate customers for necessities, but has never sold a cigarette. He didn't want any one to put them before his own boys and he would not be the one to sell them to his neighbor's boys. His dealings with the public have been characteristic of his slogan, "Your money's worth and service with it."

He has watched with interest the growth and development of the village and boosted for it. He and his family have always stood for the best things in community life—church, school, lecture courses, etc.

Fortunate, indeed, are those who have an asset in worthy children. The sacrifices they have made are forgotten and they are happy in living their lives over again through them.

Milo Bolender and his faithful wife have not only put their two sons through the U. of M. and given their daughter a college training, but have helped them to a fine musical education, enabling them to contribute much to community life.

Dr. J. Edson Bolender, the elder son, is now practicing medicine in Sparta and is a specialist in ear, eye, nose and throat diseases. He is an exceptional violinist and leader of the Sparta orchestra.

Dr. G. K. Bolender, the youngest child, a dentist in Detroit, is a good cellist and is tenor soloist in the First Presbyterian Church, Detroit.

The daughter, Mrs. Neal Spanenberg, of Sparta, is a creditable pianist and vocalist. The three grand children all show musical ability.

Is Pharmacy Really a "Profession"?

Medicine, law, dentistry, the ministry, veterinary medicine and pharmacy are usually considered the well-known professions. However, pharmacy cannot be considered with the other groups in this designation, for anyone can open a drug store and run it practically as he pleases.

The American Pharmaceutical Association is soliciting from pharmacists a fund of \$500,000 for a building and headquarters in the nature of a foundation as the center of pharmacy in America. Would it not be better if pharmacists, through their state organizations, insisted on legislation and law administration which would place pharmacy on a professional basis instead of merely being a profession in theory?

For example, the law in all states designates the qualifications and regulations under which pharmacists shall practice but in practically all states there are chain stores under central business management which do not comply with the law. Personal investigation has shown that in one city alone a group of chain store pharmacies under one business management has not the number of registered pharmacists as they have number of drug stores.

In one city recently, a non-druggist who had previously employed a registered pharmacist was without a registered pharmacist for about forty-eight hours. The state inspectors arrested this non-druggist and prosecuted him, whereas in another section of the same city a similar violation was permitted to continue for about two years.

What does the State Board of Pharmacy do for the ethical licensed pharmacist to protect him in his rights? A person is required to go to high school four years and take four years at a college of pharmacy and then pass the examinations under the State Board of Pharmacy with a high average in order to be licensed, while in competition with those registered pharmacists are ex-saloon keepers and others with no knowledge whatever of pharmacy, operating drug stores. Some of the latter have been found to have hanging in their stores the license of a registered pharmacist. In one case the individual to whom the license had been issued was found to have been dead for a number of months. In other cases the person to whom the license was issued were found to have been working elsewhere.

As operated in some chain stores under central management, there may be a registered pharmacist in one store and no registered pharmacist in any of the affiliated stores throughout the city. In other instances, only assistant pharmacists have been found to be in charge.

Under our present law administration, any one, even though he may not be a citizen of the state or of the United States, may own and operate drug stores, with whom the licensed pharmacist, of whom citizenship is required in addition to other qualifications, must compete.

An editorial in a recent issue of a pharmaceutical magazine pointed out that the physician's duty is not completed when he writes a prescription, but that it is also his duty to satisfy himself that the prescription will be taken to and filled by a qualified, legally licensed pharmacist. This safeguard is important.

In Ohio, for example, the contrast between law administration under the State Board of Pharmacy and the State Medical Board is apparent to anyone who investigates. The medical laws are carefully and thoroughly administered to safeguard and protect the public and to insure the public that those who are licensed to practice medicine are sufficiently well qualified to prevent, in as far as possible, the practice of medicine by those who have failed to qualify and secure a license. On the other hand, the requirements to secure a license in pharmacy are sufficient and reasonably high, but the

other duty of seeing to it that only qualified and licensed pharmacists "practice" pharmacy is not consistently or thoroughly enforced.

The solution which should be discussed by the pharmacists in each state and which should be adopted as a primary policy by the American Pharmaceutical Association is direct ownership of drug stores. In other words, pharmacies to be operated only by licensed pharmacists. This question should be scheduled for discussion at the meeting of all pharmaceutical societies.

Under the present situation in many of the states it is well recognized that conditions are deplorable; that law violations are the exception rather than the rule and that no profession or business is so sadly neglected or wrongfully violated as that of pharmacy. The situation has become such that even public at large distrusts the integrity of the individual pharmacists.

A. Tachauer, M.D.

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	10 1/2
Calfskin, Cured, No. 1	13
Calfskin, Cured, No. 2	11 1/2
Horse, No. 1	3 00
Horse, No. 2	2 00
Pelts.	
Lambs	50 @ 75
Shearlings	10 @ 25c
Tallow.	
Prime	07
No. 1	07
No. 2	06
Wool.	
Unwashed, medium	@ 35
Unwashed, rejects	@ 25
Unwashed, fine	@ 30



THE GOODRICH WAY

"Operating Steamships Every Day in the Year"

DOUBLE DAILY SERVICE

**Muskegon-Grand Haven
 Electric Via Grand Haven**
 LEAVE GRAND RAPIDS
 8:40 P. M. G. R. TIME
 Day Boat Every Saturday
 Leave Gd. Haven 10:30 A. M.

**Michigan Electric Railway
 Lines Via Holland**
 LEAVE GRAND RAPIDS
 8:00 P. M. G. R. TIME
 Day Boat Every Saturday
 Leave Holland 9 A. M.

FARE FROM GRAND RAPIDS \$4.20

ROUND TRIP \$7.30

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

SAVE MONEY — Travel the Cool, Clean, Comfortable Way
 Ticket sold to all points South and West

Reservations on Detroit, Cleveland and Buffalo Steamers

Vacation Trips on All Great Lakes Steamers.

Four Ticket Offices for Your Convenience as Follows:

Muskegon Electric
 156 Ottawa Ave.
 Dial 80223

**PANTLIND
 LOBBY**

Michigan Electric
 Rear Hotel Pantlind
 Dial 93445

GOODRICH CITY OFFICE
 PEARL AND OTTAWA

WITH CONSOLIDATED RAILROAD TICKET OFFICE

W. S. NIXON, Gen'l Agt.

DIAL—88428—62343

Perspiration Liquid.

A fairly satisfactory liquid preparation used to prevent perspiration is a 2 per cent. solution of zinc chloride in water, colored and perfumed if desired. A similar product enjoys a large

sale which would indicate that it is at least effective, and I doubt that it is harmful.

The noisy car doesn't have the most speed.

Summer Specialties

Better Place Your Orders Now For

- INSECT DESTROYERS DRY CLEANERS WALL PAPER CLEANERS CHAMOIS SKINS HAT CLEANERS SPONGES STRAW HAT COLORING SHOE POLISHES DYES SHOE DYES SHOE BRUSHES FEATHER DUSTERS

Window Brushes, Window Rubbers, Vacuum Bottles, Etc.

SHERWIN-WILLIAMS PAINTS Complete Line Everything They Make

SPORTING GOODS

Baseball, Tennis, Golf Goods—Full Line

BATHERS SUPPLIES

Hats, Caps, Slippers, Water Wings, Ear Drums, Water Balls, Bandeau's, Suit Carriers, Etc.

FOUNTAIN SUPPLIES

Everything for the Fountain. If you have no catalogue write for one.

Hazeltine & Perkins Drug Company

Wholesale Only MICHIGAN Manistee Grand Rapids

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

Chicago

GRAND RAPIDS

Detroit

First National Bank Bldg. Telephone Citizens 4212 Main 656

Congress Building

THE TOLEDO PLATE & WINDOW GLASS COMPANY

Mirrors—Art Glass—Dresser Tops—Automobile and Show Case Glass

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN



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 Citiz. Telephone 51-916 Grand Rapids, Mich.

REYNOLDS - Slate-Clad - SHINGLES "BUILT FIRST TO LAST"

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.

Table with multiple columns listing various drugs and their prices. Categories include Acids, Ammonia, Balsams, Berries, Extracts, Flowers, Gums, Licorice, Potassium, Roots, Seeds, Oils, and Tinctures.

GELATINE



26 oz., 1 doz. case 6 00
3 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

OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributer



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

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

MOLASSES

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



Aunt Dinah Brand
No. 10, 6 cans to case 3 00
No. 5, 12 cans to case 3 25
No. 2 1/2, 24 cans to case 3 50

New Orleans

Fancy Open Kettle 74
Choice 62
Fair 41

Molasses in Cans

Dove, 36, 2 lb. Wh. L. 5 00
Dove, 24, 2 1/2 lb. Wh. L. 5 20
Dove, 36, 2 lb. Black 4 40

NUTS.

Almonds, Terregona 30
Brazil, New 25
Fancy mixed 22

Whole

Filberts, Sicily 28
Peanuts, Virginia Raw 09 1/2
Peanuts, Vir. roasted 10 1/2

Salted Peanuts.

Fancy, No. 1 14
Jumbo 17
Shelled. 76

Almonds 76
Peanuts, Spanish, 125 lb. bags 11 1/2
Filberts 32
Pecans 1 10
Walnuts 70

OLIVES.

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

PARIS GREEN

1/2 21
1 25
2 28 and 5 27

PEANUT BUTTER



Bel Car-Mo Brand
24 1 lb. pails 19
8 oz., 2 doz. in case 5 10

PETROLEUM PRODUCTS

Iron Barrels
Perfection Kerosine 15.6
Red Crown Gasoline, Tank Wagon 19.7

Polarine

Iron Barrels.

Light 62.2
Medium 64.2
Heavy 66.2
Special heavy 68.2



Sendac, 12 pt. cans 2 70
Sendac, 12 qt. cans 4 60
PICKLES
Barrel, 1600 count 17 00

SWEET SMALL

30 Gallon, 3000 42 00
5 gallon, 500 8 25

Dill Pickles.

800 Size, 15 gal. 10 00
COB, 3 doz. in bx. 1 00@1 20

PLAYING CARDS

Battle Axe, per doz. 2 75
Dicycle 4 75
POTASH
Babbitt's, 2 doz. 2 75

FRESH MEATS

Beef
Top Steers & Heif. @17 1/2
Good Steers & Hf. 14@16

Cows

Top 14
Good 13
Medium 12
Common 10

Veal.

Top 21
Good 19 1/2
Medium 16
Lamb.
Spring Lamb 28

Mutton.

Good 14
Medium 12 1/2
Poor 10

Pork.

Light hogs 19
Medium hogs 20
E. Z. Combination, dz. 1 35

PROVISIONS

Barreled Pork
Clear Back 34 50@35 00
Short Cut Clear 34 50@35 00

Lard

Pure in tierces 16 1/2
60 lb. tubs 16
50 lb. tubs 15 1/2

Sausages

Bologna 15
Liver 14
Frankfort 19

Smoked Meats

Hams, Cert., 14-16 lb. 36
Hams, Cert., 16-18 lb. 37
Ham, dried beef sets @32

Beef

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

Pig's Feet

Cooked in Vinegar
1/2 bbls. 2 50
3/4 bbls. 35 lbs. 4 50

Casings

Hogs, per lb. @63
Beef, round set 20@30
Beef, middles, set. @1 75

RICE

Fancy Blue Rose 07 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

Middles 15 1/2
Tablets, 1/2 lb. Pure 1 40
Tablets, 1 lb. Pure 19 1/2

Herring

Mixed, Kegs 1 10
Mixed, half bbls. 9 25
Queen, bbls. 18 60

Lake Herring

1/2 bbl., 100 lbs. 6 50
Mackerel
Tubs, 100 lb. fncy fat 24 50

White Fish

Med. Fancy, 100 lb. 13 00

SHOE BLACKENING

1 in 1, Paste, doz. 1 35
E. Z. Combination, dz. 1 35
Dri-Foot, doz. 2 00

STOVE POLISH

Blackine, per doz. 1 35
Black Silk Liquid, dz. 1 40
Black Silk Paste, doz. 1 25

SALT.

Colonial, 24, 2 lb. 95
Colonial, 36-1 1/2 1 25
Colonial, Iodized, 24-2 2 00

SPICES.

Whole Spices.
Allspice, Jamaica @24
Cloves, Zanzibar @40

Pure Ground in Bulk

Allspice, Jamaica @18
Cloves, Zanzibar @46
Cassia, Canton @25

Seasoning

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

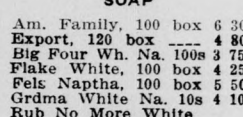
Worcester

AA-Butter 4 09
AA-Butter 4 09
Plain, 50 lb. blks. 4 40

SOAP

Am. Family, 100 box 6 30
Export 120 box 4 80
Big Four Wh. Na. 100s 3 75

CLEANSERS



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

TABLE SAUCES

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

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Brillo 85
Climaline, 4 doz. 4 20

TEA.

Japan.
Medium 37@33
Choice 37@47
Fancy 54@55

WOODENWARE

Baskets
Bushels, narrow band, wire handles 1 75

Churns.

Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55

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

Palls

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
Glass, 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, Manila, white 05 1/2
No. 1 Fibre 08
Butchers Manila 06 1/2

YEAST CAKE

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

YEAST-COMPRESSED

Fleischmann, per doz. 34

Do We Need a Change in Nominating Methods?

Grandville, Aug. 17—Our modern methods of choosing public officials to carry on the affairs of state are more than a mere jumble of puzzling problems. It is hard for a voter to know exactly what he wants with dozens of candidates hooked up for a single office. Often the least desired man gets into the position which should have a man of probity and ability to fill.

It was not so in the old days when a man walked up to the polls and picked his ballot or, perhaps, had it with him when he started from home.

To avoid the pulling and hauling about the voting place the voter could secure his ballot early, take it home with him and leisurely look it over. Should he desire to vote for someone not on the printed ballot he can insert the name he wants in writing and all was well.

The Australian system of voting was, when it came about, hailed as a panacea for many of the disagreeable features of the old time ballot. In fact, the present marking of ballots in a booth is not bad, but when accompanied beforehand by the primary farce, makes for elections founded, not on common sense, but on a childish example of horse play. Elections today are more like circus performances than honest to goodness expressions of public opinion.

Unless we get back to the good old days such as prevailed when the Pathfinder was pitted against Buchanan for the presidency we may expect disappointments in the men we elect to public office, a disregard of many laws and a general disposition to shirk duty.

Political responsibility consists in buying official positions while the common man goes fishing and forgets all about his duty to his country.

Back in 1856 the men of the new settlements were fully alive to their responsibilities. The question of slavery extension occupied the minds of all classes of citizens, and the Pathfinder, in the person of John C. Fremont, won a magnificent victory in the new states of the Northwest, including our own Michigan.

As a boy of nine I attended the polls held in a shed-roofed building which was at the time utilized as a place for holding school services. Talk around the polls waxed hot and furious at times, yet never came to blows.

A mill crew of twenty men marched in a body to the polls, shelled out ballots furnished them by the mill boss, and cheerfully marched back to work having fulfilled their duty by voting en masse for James Buchanan. Later the redoubtable Truckey from the Dam came up at the head of more than a score of redmen of the woods who cast a solid ballot for Fremont and Dayton. The little backwoods town recorded a handsome majority for the new party of freedom.

Free soil Democrats and earnest Whigs made up the new party of freedom, a combination which won its first National victory four years later under the lead of the rail splitter of Illinois, Abraham Lincoln.

Right here in Kent county to-day there are dozens of candidates for a single office and the one chosen may not be the choice of a quarter of the voters.

The primary method of nominations has proven ineffective and should be turned out to grass. Homely every day common sense would indicate a return to the convention manner of choosing candidates. If we continue along present lines much longer the holding of elections will not only prove farcical, but absolutely worthless as in any way giving expression to public opinion, and public opinion is what should rule in this republic of ours.

In many states less than half the recorded voters go to the polls on election day. How can the wishes of

the people be made known under such conditions?

What we need is a square turnabout with regard to our manner of choosing our public officials. Make it an inducement for men and women to go to the polls and vote, that inducement being the knowledge that the public wishes can and will be expressed at the ballot box. Until such time we may expect only the present slipshod manner of performing a public duty.

It will not be necessary to throw aside the present method of marking ballots within the privacy of the booth. That system is not at present on trial, but rather the nominating methods which for efficiency would discredit the common sense of the ordinary school-boy.

The main fault with the old system was in the manner of voting at the ballot box and not in the method of nominations. The Australian system has much to recommend it while the primary nominating method is all bad.

In early days the term of "voting early and often" was perhaps not wholly facetious, since under Tammany rule in New York, such methods were said to frequently prevail. However, well guarded polls need have no scandals, and choosing candidates by convention is the safest, sanest method yet instituted.

Unless voters believe they are to have a voice in choosing men of honesty and competence to represent them they will take no interest in elections. Nominating conventions in times past were well patronized by common people who believed in the men they wanted and feared not to get out and aid in placing them in the running.

Shall we soon get back to the old, reliable methods, or will the people let public responsibility go hang, and continue along the present lines of farcical nominations and elections?
Old Timer.

Too Hasty.

When Doctor Osler, long ago,
Declared that man past forty years
Had lost the bright and youthful glow
That brings to fruitage great careers;
Although it caused our hearts to ache,
And gave our sympathies a shock,
We promptly took our Uncle Jake
And tossed him off the nearest dock.

"It's sad," said we, as he went down
And cast at us a glance severe,
"But he would gather no renown
If he remained upon this sphere."
The world would profit not a whit
By any deed or word of his.
It's more, perhaps, than he'd admit
But he is better where he is!"

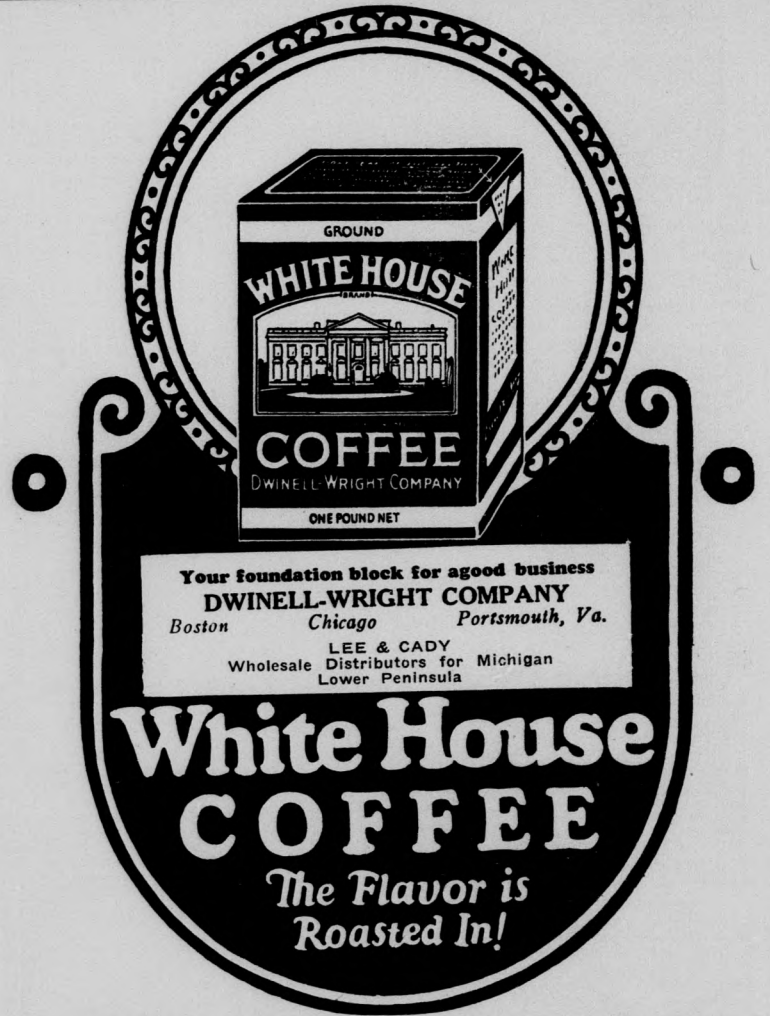
But now that Henry ford declares
That every man that he's enrolled
To help him manage his affairs
Is well past forty-five years old,
And that no man whose age is less
Can walk the rough and troubled way
That leads directly to success,
We're filled with a profound dismay.

Supposing Uncle Jake were here;
Suppose that he could be restored;
He might achieve a great career,
And get a job with Henry ford.
We may have made a grave mistake;
The pangs of anguish wring our brow
While thinking of poor Uncle Jake—
But, after all, it's too late now!
James J. Montague.

Mufflers Selling Well Here.

A nice business is being done in men's and boys' mufflers for fall. In active demand are those made of radium and crepe silks set off with embroidered dots and fancy figures on solid grounds of white, tan, gray, navy, powder blue and black. These types are being featured in both reefers and squares. Imported cashmere mufflers, wholesalers report, are being ordered in fairly large quantities. There have been few calls for men's knitted mufflers so far, but it is expected that the demand for them will be good later in the season.

Too much talk ruins the teaching.



GROUND
WHITE HOUSE
COFFEE
DWINELL-WRIGHT COMPANY
ONE POUND NET

Your foundation block for agood business
DWINELL-WRIGHT COMPANY
Boston Chicago Portsmouth, Va.
LEE & CADY
Wholesale Distributors for Michigan
Lower Peninsula

White House
COFFEE
The Flavor is
Roasted In!

You Know These Products!

These Are the Shredded Wheat Products—You Know Them

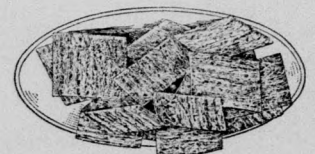
**SHREDDED
WHEAT BISCUIT**
The Whole Wheat Cereal

TRISCUIT
*Shredded Wheat in
Wafer Form*

You have sold them for many years—your customers know them—always pure, always clean, always the same high quality. We make no other food product. Only two food products to stock—sells every day—moves quickly.



Shredded Wheat



Triscuit

The Shredded Wheat Co.

Niagara Falls, N. Y.

Another Case Where Directors Did Not Direct.

Advices from Philadelphia seem to indicate that the Philadelphia Retail Grocers' Association, which was seriously impaired in the collapse of the Girard Grocery Co., the big buying exchange that has so long been in the trade limelight, will be reorganized under the leadership of William Smedley, State secretary and long the moving spirit in the days of the Girard prosperity.

The belief in trade circles seems universal that it was a collapse due to crooked individuals rather than an inherently weak system. As the lawyer-editor of the *Grocery World* says: "Any business run as the Girard now proves to have been run would have collapsed in time, and the fact that the Girard took five years to die shows how constitutionally strong it was."

The chief hope of saving anything out of the wreck appears to lie in pursuing the directors on the theory that directors are expected to direct, but in this case didn't. The editor says in this connection:

"If the stockholders go after the directors on this theory I don't see how they could lose."

Sizing up the situation, that writer—and counsellor—says of the mess:

"The blackened carcass of the Girard Grocery Co. has been pretty well opened up now and outsiders have been let in to what has been going on there. In a nutshell it is this: Back five years ago the concern's capital, through losses, became impaired. The sugar loss was one cause, depreciation in inventory another.

"There were probably half a dozen ways of meeting the thing properly and possibly one wrong way. The management adopted the latter, which was to conceal the loss by padded statements. So for five years those three men, Kaiser, Schooch and Farley, have lived with fraud, lived over a volcano, knowing that their company was a whited sepulchre, knowing they were practicing dishonesty not only to the people they were buying goods from, but to the members they were constantly coaxing to put money in their thrift fund. Faking annual reports, faking income tax reports, lying, lying, forcing smiles of delighted prosperity—for five years.

"What for? To make a personal clean-up? No signs of that so far. No signs that any of the three men benefited at all, except in the prolongation of their jobs. Schooch says they did it 'so as to safeguard the interests of the 'small investor' but that of course is silly. I don't know why they did it—the only explanation I can think of is that they all went crazy at the same time. Personally, I would rather see them in an asylum than in jail, but they should certainly go to one place or the other.

"One old member 83 years old had \$13,000, all he possessed, in the thrift fund and depended entirely on the interest for his living. Outside of everything else, do you see how men could have been so damnably coldhearted?

"Seven hundred grocers will suffer

from this failure. Some very badly. Many have lost every cent they have been able to save in their whole lives.

"To get back to the beginning of the story, the first false statement was made five years ago and it has been kept false ever since. All three men knew it and consented to it, although to Schooch fell most of the actual work of making the statement up. Not one of the statements issued by the Girard Grocery Co. in five years has been honest.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Aug. 17—These are what they call the busy days at the Soo, with the hundreds of tourists coming in daily from all parts of the country, congregating at the tourist camp, which is a small village in itself. From what they tell us this is one of the best camps on the map.

We were pleased to hear the nice report of Paul Gezon, Secretary of the Retail Grocers and General Merchants Association, in last week's *Tradesman*. It takes the visitors to tell of all the nice side trips near the Soo—to the Les Cheneaux Islands, Mackinac Island, St. Joe Island in Canada and numerous other interesting places which are near by. After they have spent a day at our famous locks, through which so many large boats pass daily, it seems hard to move on from here in the good old summer time.

Next week will be Kiwanis week here and from all accounts many hundred of the members from all over the State will be our guests during the convention. A nice side trip has been arranged over the Algoma Central Railway to Agawa Canyon. The scenery on this trip compares favorably with the Canadian Rockies, through the wilds of Canada, the home of the moose and other game.

T. J. Lucas, who for a number of years conducted a grocery and general store at Brimley, has disposed of his stock to the Superior Mercantile Co. and A. W. Reinhart, and will discontinue business. Mr. Lucas has not as yet announced his plans for the future.

Statistics show that very few died from spring fever, but many victims had their incomes cut off.

W. Forsyth, of Lapeer, traveling salesman for Swift & Co., paid us a visit last week, accompanied by his wife and family. This was their first visit up North, as they call it down at Lapeer. They enjoyed the sights, but regretted they did not have a longer time to stay and see more of the country.

The Roach Canning Co., of Grand Rapids, expects to build a pea canning factory in Cloverland as soon as they are assured that they will have enough crop to make the investment profitable. They expect to put up a \$100,000 structure. This country is noted for its fine peas which for years have been sold to the seedmen.

The paint and decorating business conducted for the past eight years by John H. Oremus, has been sold to V. L. Phenix. Mr. Oremus expects to move to New York, where he will engage in a similar line. He has been a resident here for the past twenty-five years and made many friends who will regret his departure, but wish him every success in the metropolis.

Stockings must be hereditary. They seem to run in many families.

Macki & Co., merchants of Dafter, have sold out to David A. Lunkko, who will continue the business. Mr. Lunkko has been with the firm for a number of years, being well and favorably known through the country.

The Soo Co-Operative Co., which has been trying to induce the farmers in Chippewa county to raise \$50,000 for a Soo creamery, has decided to drop the proposition for the present,

as the farmers are not ready to take on any more at this time. It is not likely that they will build a creamery elsewhere, as we have plenty of creameries here to take care of all of the cream which the farmers can produce for some time.

William G. Tapert.

Worden House Now In Its Own Building.

Lansing, Aug. 17—The Worden Grocer Co., which has been operating at 414 North Washington avenue for several months, since it bought out the Kent Storage Co. interests at that address, is now doing business in its own building, at 312-16 North Grand avenue.

The Worden company conducted a wholesale grocery business at the Grand avenue address for several years until it withdrew from the local field temporarily, a year or so ago.

Lack of facilities and warehouse space at the Kent location and a healthy growth of business made it necessary for the concern to seek larger quarters.

Now that it is in its old quarters again, it is planned, additional truck service will be established to better facilitate handling its business in the Lansing territory. The headquarters of the house are in Grand Rapids.

Broad Silk Market Is "Spotty."

A somewhat improved demand for Fall broad silks is reported in the trade. Retailers are placing orders for September and October delivery, while the dress manufacturers are providing a fair amount of duplicate business on certain fabrics, particularly satin Cantons. The general situation for Fall, however, continues spotty. Some houses are credited with doing quite well, while others are not. Complaint is heard everywhere in the trade about the emphasis placed on price in the operations of buyers.


The Height of Cruelty.

"Jones is the meanest man on earth."
"What did he do?"
"He's deaf—and he's never told his barber."

When tempted to spend a dollar foolishly, remember that you worked hard to get it.

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.

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JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
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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

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—Market and grocery stock and fixtures. Old established business. Good location. Live Southern Michigan town. Mechanical refrigeration. Wish to retire. Address No. 348, c/o Michigan Tradesman. 348

Wanted—Experienced merchandise man to manage special sales organization and business brokerage business. One who has owned a retail store preferred. Merchandise Advertising Service, Ionia, Mich. 349

List your store with us for quick and sure sale. Dry goods, shoes, clothing and general stocks. Merchandise Advertising Service, Ionia, Mich. 350

FOR SALE—General stock and store building located at good country trading point about twenty miles from Grand Rapids. Cash sales average \$100 per day. Consideration is about \$4,000, on which terms can be arranged if desired. Address No. 351, c/o Michigan Tradesman. 351

FOR SALE—House and lot in the heart of Kalamazoo, near Bronson Park. One of the few close-in buys. A wonderful buy. A nice home. And will in the near future grow into big money. A. E. Irwin, 436 Academy, Kalamazoo, Mich. 352

Hardware Store—Invoice \$9,000. Building \$4,500. Good clean stock. Ideal location, 25 miles northwest Traverse City. On easy terms, or will trade for property. Address Room 12, Traverse City Hotel. 353

General Merchandise Stock—including a full line of hardware. Invoice about \$8,000. Good business, in prosperous locality. Mostly cash business. Annual sales about \$30,000. Must sell quickly. F. H. Krull, Palmer, Indiana. 354

For Sale or Rent—Two-story modern brick building for general store; also fixtures, but no stock. Established thirty years. Located in Kalkaska, Mich. Write Glazers, 9318 Kerchava Ave., Detroit, Mich. 355

For Sale—Best winter and summer hotel in Western Michigan on main Trunk line. Grand Rapids patronage daily. Well equipped and making money. Best reasons for selling. Address No. 356, c/o Michigan Tradesman. 356

WHOLESALE AND RETAIL GASOLINE BUSINESS FOR SALE—One of the finest stations in Michigan, doing 300,000 gallons gasoline business a season. Business this year double over last, with chance for business to double next year. Address No. 346, c/o Michigan Tradesman, and owners will give all particulars. 346

FOR SALE—Hardware stock which will inventory about \$5,000. Building 40x40. Living rooms above. Ill health and must sell. Will allow a discount on goods on shelves. Freight allowed also. Business has been picking up this season on both hardware and implements. Address No. 347, c/o Michigan Tradesman. 347

FOR SALE—An established business for ten years in a 100 per cent location. Live Western Michigan city 15,000 population which is steadily increasing. Stock consists of dry goods, shoes and furnishings. Store 23x110 with basement, tile floor, five or ten year lease. Stock at present inventories \$10,000. Reason for selling, owner leaving city. Address No. 334, c/o Michigan Tradesman. 334

FOR RENT—Store building in a most desirable location. Muskegon Heights, Michigan. Can be used for any business. 24x112 with basement. Will give lease five to ten years. Apply Muskegon Heights Bazaar Co., Muskegon Heights, Mich. 335

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., North-ward 5695, Detroit, Mich.

FIRE AND BURGLAR PROOF SAFES
GRAND RAPIDS SAFE CO.
Tradesman Building

CRIMINAL PSYCHOLOGY.

How To Combat America's Fastest Growing Crime.

I am asked to describe what has been called America's fastest growing crime—the crime of forgery, alteration and manipulation of bank checks and other negotiable instruments whereby criminals are taking from the business public of America more than \$200,000,000 annually.

Two hundred million dollars a year doesn't sound like so much money when you say it fast, but if you remember that the Woolworth building, probably the best known structure on the Western Hemisphere sold recently for \$11,000,000 and that the losses sustained annually by banks and business men would buy eighteen Woolworth buildings at the price, you can realize that the situation confronting us to-day as regards forgery is one worthy of our most serious consideration.

Nor is it difficult to understand why we have had this tremendous increase. Modern crime is educated crime. Criminals to-day find it more profitable and safer to swindle hundreds than to rob one by knocking him on the head. In the case of a burglary or holdup, the difference between liberty and imprisonment may be only the difference of a few seconds, whereas with check crimes, the skillful criminals generally manage to time their forgeries in such a way that they have thirty days to make a getaway before the victim discovers that a criminal act has been committed against him.

At this time we will consider only the professional check crook, the man who makes it his business to constantly think up new and novel schemes of defrauding. Many of these men enjoy princely incomes contributed largely by the carelessness and gullibility of bankers and business men. One couple arrested recently in Chicago boasted to the police, "We are hundred thousand dollar a year men," they said, gloating over their ill-gotten gain.

The brains of the check book gang is generally the "scratcher" who is able to raise, alter, manipulate and counterfeit any check that may be brought to him. He has brains enough to know the dangers of coming in contact with the public, so he delegates to his accomplices the more hazardous task of "picking up" the checks, getting signatures or checks of business men and bankers; also he has other associates who undertake to "lay down" the forged paper, getting in exchange for it, cash, bonds, diamonds, automobiles, fur coats or anything of value which can be readily transported to another town and there sold.

Taking up first the duties of the "picker up" we find there are many ways in which he can secure checks or the banking signature of business men and bankers. He may write a letter necessitating a reply, in order to get the signature of the signing officer. He may send a solicitor around to get a small subscription for some charity or advertising scheme. He may make a purchase and return the goods by mail

for refund. He may rob mail boxes. It is a matter of court record in Philadelphia that a crook once offered a thousand dollars a week for an assistant whose duty it was to rob mail boxes and turn over all the funds received to the "scratcher" when then had headquarters in a leading Philadelphia hotel.

One time in our New York Laboratory we tried to determine how difficult it would be to get checks and within a few weeks' time we accumulated quite a variety of checks of well-known concerns, gotten on one pretext or another, and all for small amounts, but carrying the banking signature of various firms.

After the "picker up" has gotten your check, he turns it over to his boss, the "scratcher," who can raise, alter, counterfeit, duplicate or manipulate the check in any way. A quite modern type of check crime is the duplication of the check by the printing process, often hundreds being made from the one copy, which gives the key as to the size, shape, color and form of the bank's check or draft, which can then be duplicated in a small basement printing plant, operated by the crook.

The "layer down" secures cash on banks largely because of his skill in building up confidence in himself and his business to take the banker off his guard. To circumvent the nefarious plans of the forger's accomplice, who is always at work trying to "lay down" the forged paper, the following suggestions are made.

1. Never let a stranger hurry you or confuse you by any unusual method of procedure. By arousing the sympathy of the teller, asking his help to make the train, by cashing a check out of regular order, this crook dulled suspicion by keeping the teller's mind busy on other factors of the case.

This is one of the things that the crooks have learned about "victim psychology."

Now another example, also drawn from our own claim records.

One day a crook broke into the bachelor apartment of T. J. M., who had an apartment at 1931 Chestnut street, Philadelphia, which apartment was untenanted during the day. Ransacking the place, the only thing of value which he found was a certificate of ten shares of stock of the Gramophone Company of England. From the telephone book, he selected the name of a broker at random, called up, asked the latest quotation on Gramophone stock and asked the broker to send a boy with a check for ten shares to his apartment, promising to deliver the stock to the boy and execute all the transfer papers, etc., that may be needed.

This explains how he got possession of a good size check from the brokerage house, but the next question that naturally arises in your mind is how a crook, even if he had such a check, could get the cash on it from the bank, when he was an absolute stranger. Here, again, his methods showed that he had studied "bank teller psychology" and that he understood the usual reaction of the man behind the desk in a banking institu-

tion. He purposely presented the check so that it would be turned down. The teller said to him:

"Yes, that check is all right, but we can't cash it for you, Mr. M. You're a stranger to us." To this the crook replied:

"I told Walter when he gave me this check that I thought it wouldn't be necessary for him to come over to the bank with me to get it cashed. I couldn't bear to take him away from his business, as he had a number of customers waiting to see him. I'll tell you what I'll do. I'll go back and if he is still too busy to come with me, I'll have him O. K. my signature. Will that be all right, Mr. Teller?" Upon the teller's assurance that it would, the crook left the bank, went into a telephone booth in a nearby drug store and by creasing the check through the center brought the signature to the proper position for muscle forgery of the maker's name as an O. K. endorsement. Having this O. K. on the check he smoothed it out again, returned to the bank where he presented it with a statement that "Walter was still busy, but had O. K.'d the signature for him, whereupon the teller handed out the currency and when last seen the man was enjoying life in a wheel chair in Atlantic City.

The lessons from this case for the bank teller are first, as regards the diagonal crease through the center of the check. Whenever a stranger presents a check supposedly bearing the maker's O. K. signature look for evidences of this diagonal crease through the center, and if you find it, detain the man and push your button to summon the police, as he is undoubtedly a muscle forger.

2. Always analyze carefully the suggestions of a stranger. Many of the modern-day crooks rival the stage magician in their ability to make bank tellers see what they want them to see and believe what they want them to believe.

In Cleveland, a "scratcher" operated for years from a printing establishment located within two blocks of the public square. He conducted a business according to a Dr. Jekyl and Mr. Hyde system. By day he was doing a legitimate printing business, his presses humming with letterheads, envelopes, statements and billheads, and other harmless printed circulars.

By night, all the printing arts were employed in making counterfeits and duplicates of various checks received from his customers during the day, which counterfeit checks were sent to accomplices all over the State of Ohio and adjoining territory in hundreds and thousands. In some cases, seven distinct printing processes were necessary to make exact duplicates of the checks used as copy. But whatever one printer has turned out, another printer can duplicate, and many of the examples we have seen of this man's work were most marvelous reproductions.

The lesson that the bankers and business men should get from this is:

3. Never assume that a check is genuine simply because it looks business-like and appears to be on the proper form. Crooks have discovered

that business-like checks find ready acceptance and they are printing them up by the thousands for the purpose of defrauding.

At a leading bank in New York City a stranger recently came in to open an account, depositing several checks on large Western banks and presenting what appeared to be perfectly good letters of recommendation,—which letters, of course, later proved to be forgeries. This stranger was frankness in itself. He said that he knew the bank couldn't pay him until it had been given time to collect the checks he had deposited and assured them that he wouldn't attempt to draw money until they had verified the genuineness of his checks and had received replies from his references in the West, if they cared to write them.

Here again he showed his knowledge of "bank Vice-President psychology," for he knew that his very eagerness to have his references investigated and his willingness to await return on the Western checks he had deposited, would, in itself, put at rest any suspicions they might have had concerning him. Therefore, when several days later—but still a couple of days before they could possibly have had a return from the checks of the West—the stranger again presented himself at the bank and had no difficulty in having the Vice-President with whom he talked previously O. K. his check for \$10 drawn to "cash." The Vice-President knew that it was against uncollected balance, but was willing to hazard so small a sum as \$10 against the thousands in checks the man deposited, and he was willing to act upon his evident honest appearance. However, the stranger took the \$10 check bearing the vice-president's O. K., raised this check to \$1,007. Then, instead of presenting it to the teller, who would know that no return had been made on the previous deposit, the crook presented this check at the foreign exchange window, securing for it a thousand dollars' worth of easily negotiable travelers' checks. The lesson in this case for bankers is that their people in the bond department, foreign exchange department, etc., should be just as well posted as to the acts of the crooks as are the tellers and, also

However, crooks have found out that bankers and business men prefer to have the checks they cash certified, and they are perfectly willing to be accommodating, so the crooks of today are turning out certification stamps by the hundreds, for the purpose of defrauding. Anyone with a small second-hand vulcanizing outfit, which can be established in a cellar somewhere, can turn out rubber stamps at a cost of forty or fifty cents apiece.

5. The fact that a check appears to be certified doesn't mean anything. The crook can forge certification stamps just as easily as he forges or duplicates any other portions of the check.

W. L. Barnhart.

Progress can never do her best as long as fire places preventable ash heaps in her way.

An easy job is no place to show your skill.

You Can Call
MONROE
by
Long Distance
for 50c

from
GRAND RAPIDS
AFTER 8:30 P. M.

Here are the rates:

DAY
4:30 A. M. to 8:30 P. M.
"Anyone" call ----- 95c
"Particular Person" call ---\$1.20

NIGHT
AFTER 8:30 P. M.
"Anyone" call ----- 50c
"Particular Person" call ----\$1.20

"Anyone" call means that central needs only to get any person who answers at a given number—while a "Particular Person" call means that central will have to locate a particular person at the number given. This takes more time and therefore costs more.

"Anyone" calls save money.



**MICHIGAN BELL TELEPHONE
COMPANY**

One System One Policy Universal Service

Fast Selling Lines

mean rapid turnover of stock--less money invested and more profit for you. It is to your advantage to push

K C Baking Powder

*Same Price
for over 35 years*

25 ounces for 25c

The price is on the package and in all K C Baking Powder advertising.

Your profits are always protected.

The turnover is fast.

**Millions of Pounds Used
by Our Government**



The Mill Mutuals Agency

Lansing, Michigan

A. D. BAKER *Secretary and Treasurer*

Representing the

Michigan Millers Mutual
Fire Insurance Company
and associated companies

Combined Assets of Group \$33,389,609.28

Combined Surplus of Group 12,306,262.36

Fire Insurance—All Branches

Tornado

Automobile

Plate Glass

**20 to
40%**

**SAVINGS MADE
Since Organization**