

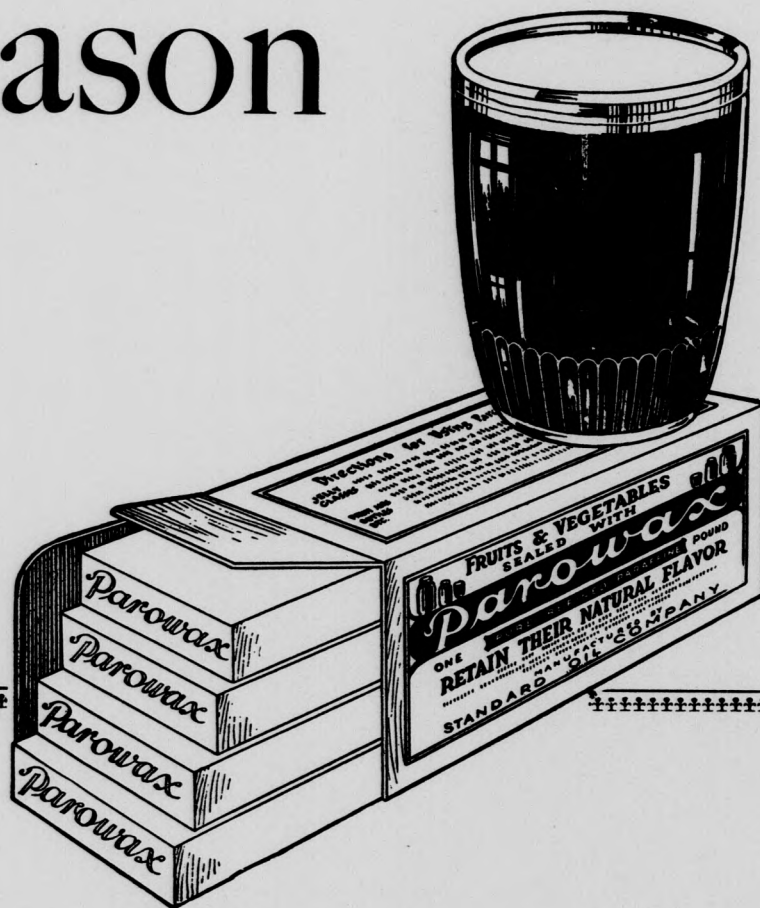
What's The Use?



What's the use of sighing when the rain begins to fall;
 Isn't the rain a blessing, when you take it all in all?
What's the use of balking when the hill is steep and long;
 Isn't the vision clearer, when your head's above the throng?
What's the use of doubting when the writing's on the wall;
 Don't the swallows migrate, when fair Summer bows to Fall?
What's the use of floating, when the current's swift and strong;
 Does the blithely gathered honey to the idle drone belong?
What's the use of crying, when the milk is on the floor?
 Cows are wending homeward and the maids are at the door.

What's the use of bluffing, when you know you can't make good;
 Don't we crush the idol when we find its merely wood?
What's the use of cringing when huge spectres would appall?
 Face the music grimly, with your back against the wall!
What's the use of knocking when some things are going wrong;
 Isn't the morning brighter, when you greet it with a song?
What's the use of looking on the darker side at all?
 Little rays of sunlight always pierce the darkest pall.

Parowax Season



THIS IS PAROWAX SEASON—the time of year when Parowax sales run the largest. For the housewives of the Middle West know that nothing else protects their preserves from mold and fermentation like an air tight seal of Parowax.

This year, the sale of Parowax is larger than ever before. Each year there is an increase in the number of women who use this modern way of preventing their preserves from spoiling.

The dealer who sells Parowax profits by this demand. Keep the Parowax packages out on your counter, so that your customers will know that you handle it.

Standard Oil Company
[Indiana]

MICHIGAN TRADESMAN

Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 13, 1926

Number 2247

MICHIGAN TRADESMAN

(Unlike any other paper.)
Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.
DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By
TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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under Act of March 3, 1879.

MERGER THAT DID NOT MERGE

Consolidation of Trust Companies Proved Very Unpopular.

The proposed merger of the Michigan Trust Co. with the Grand Rapids Trust Co. was declared off at a meeting of the directors of the former institution Monday. The directors of the latter corporation acquiesced in the abandonment Tuesday. The opposition to the movement was well organized under the management of Edward Lowe and the legal direction of Butterfield, Keeney & Amberg. The opposition centered on T. William Hefferan as President.

Who formulated the plan is not made public, but Joseph Brewer is authority for the statement that all the overtures for the merger came from Michigan Trust sources and that about all the Grand Rapids Trust negotiators had to do was to name the terms. The plan was submitted to the boards of the respective companies the afternoon of October 1 and unanimously adopted by both. It was an interesting coincidence that the action of the boards came just as the Grand Rapids Trust was moving into its new building and the announcement added considerable eclat to that happy occasion.

The announcement of the proposed merger was a great surprise in financial and business circles and nowhere was the surprise greater than to the stockholders in the Michigan Trust who had not even an inkling that any change was contemplated. They seemed in much of a daze last week, but this week leadership developed which would make the ratification meeting something more than a formality. It seemed to be the impression that the approving votes of the Grand Rapids stockholders would be practically unanimous.

On the face of the returns the merger plan gave the Grand Rapids Trust the advantage in name, location, control of the board and possession, while

the Michigan Trust could point with pride to the chairmanship of the board and the executive vice-president. The prospectus, however, was silent on the fact that Mr. Stevens, who was to be chairman of the board, was suffering such serious impairment of health it was unlikely he would be able to give any attention to business and that Mr. Avery, who was to be executive vice-president, was said to be planning a four months trip around the world, leaving early in the new year. The Michigan Trust element would have a further advantage in having 10,000 votes in the annual election of directors, while the Grand Rapids Trust would have only 6,000, but the annual election is not until mid December and in a re-organization process a man of Mr. Brewer's energy and efficiency could go far before that.

Recent statements show both companies strong in good earning assets and with the fewest possible bones left of the customary dead horse. The Michigan Trust has a book value of about 178 and the Grand Rapids Trust of 209, but the statements do not reveal the \$60,000,000 in various sorts of trusteeships accumulated by the Michigan Trust in its nearly forty years of business, some of them the choicest that Western Michigan has ever produced, and many with long years yet to run. nor the \$10,000,000 on the books of the Grand Rapids Trust. The market value of the two stocks has been around 220 with a jump to 265 when the proposed merger was announced.

Would a new trust company have been organized if the merger had gone through? This phase of the subject was being freely discussed and the impression appears to be that the answer would be in the affirmative. Some of the talk was based on the city's "need" for more than one company, but more of it rested on the solid foundation that there would be good money in it. A study and comparison of the trust company statements show that for the year ending June 30 the Michigan Trust earned around 13 per cent. on its \$1,000,000 capitalization, equivalent to about 65 per cent. on its old original capital of \$200,000, and for the preceding year did a little better than this. The Grand Rapids Trust sold \$300,000 new stock last year at 200 and, making allowance for this, its earnings are estimated at around 20 per cent. on the average amount of stock outstanding; for the preceding year the showing is said to have been around 18 per cent. The "earnings" seemed to be quite as impressive as "the need" when the matter of starting a new company was discussed. Incidentally it is recalled

that when Hugh E. Wilson started out to organize the Grand Rapids Trust in 1913 the impregnable position of the Michigan Trust was urged against him. But he won.

As to the form of the new competition there were those who seemed to think the organization of an entirely new company would be the best way, provided the "proper parties" headed the movement, while others suggested that the line of action would be in the expansion in the function of some of the present banking or investment houses. A few simple twists of the wrist, it is said, could convert the Old National Co. into a full fledged trust company, with a well established investment business as a nucleus. It is recalled that the Grand Rapids Savings once had a well-defined ambition for trust company affiliation and action from that direction might be looked for. But at this stage of the game, all this is just talk. That there is such talk and that the talk takes such a wide range is an indication of the interest the situation developed. It may be added that very little of the talk is hostile. Rather, it is speculative, with an eye on possible new opportunities which the proposed merger might have opened.

The Michigan Trust Co. is the oldest in the State and one of the oldest of its kind in the country. According to tradition, Anton G. Hodenpyl, with the late Judge George P. Wanty as his legal adviser, conceived the idea of a corporation to act instead of the individual in bankruptcy, receiverships, trusteeships, the management of estates and similar capacities. The idea was put up to the late Lewis H. Withey, who had just cleaned up on his lumbering operations, and Mr. Withey agreed to head the organization, with the understanding that his position should be largely honorary, the younger men to do the work. Mr. Withey then went off on a trip to Japan, leaving Mr. Hodenpyl to work out the plan. It was found that Michigan had no law under which a trust company could be organized and an enabling act was secured from the Legislature of 1889. The organization immediately followed, with Mr. Withey as President and Mr. Hodenpyl as Secretary, and with \$200,000 capitalization, well distributed among the strongest Grand Rapids and Western Michigan business men and financiers. Business was started with offices and safety deposit vaults in the Shepard building on Fountain street. Soon after the organization of the company occurred the R. G. Peters failure, with liabilities running into the millions. Creditors and other interests asked for the appointment of the Michigan Trust as

receiver. Judge H. F. Severans in the United States Court was willing, but he called for precedents for so unusual a proceeding. Prolonged search of the law books produced a case where a bank in Colorado had been appointed to a receivership and this was accepted as sufficient, but in making the appointment Judge Severans stipulated that President Withey give his personal attention to the business. This first corporation receivership in Michigan was conducted with such success that not only were the Peters' creditors paid in full, but several millions of assets were turned back to Mr. Peters.

In those days a corporation for administrator or executor of an estate was admittedly feasible and might even have advantages over the traditional individual, but how could a corporation act as guardian or in other intimate relationships? The very idea caused a smile. But the Michigan Trust Co. showed 'em. The company was guardian of an attractive young woman. A married man of family began paying her attention. The Trust Co. as guardian warned him off, but he heeded not. The company thereupon hired a local strong arm and the Lothario received just such a thrashing as an irate dad or big brother would administer. The strong arm went to police headquarters with a request for his own arrest, pleaded guilty in police court to assault and battery and the Michigan Trust Co. paid the fine. The case attracted National attention.

The capitalization of the Michigan Trust remained at \$200,000 during its first corporate term of thirty years and then was increased to \$1,000,000, the stockholders receiving five shares of new stock for each one share held. Until the merger plan was announced this stock had a market value around 220. An original investment of \$1,000 in the company is now worth well over \$10,000, to say nothing of the cash dividends which have been paid. The company is uncommonly strong in stockholders who have been in from the start or their heirs.

The Grand Rapids Trust Co. was organized in 1913 by Hugh E. Wilson and in the original organization Grand Rapids Savings Bank interests were strongly represented, with the view that eventually the two organizations would be brought together. A few years later, when the Grand Rapids Savings interests wanted to close up the affiliation, the understanding was repudiated and the Grand Rapids Trust went "on its own," with an emphasis that left no doubt as to its independence. The company has been highly successful, with the completion of its splendid new building as the latest demonstration of its progress.

MICHIGAN INDIANS.

How the Saginaw Chippewas Exterminated the Sauks.

Written for the Tradesman.

While they were all gone from Michigan long before the white man came, the earliest authentic records of Indians in Michigan come from the recorded traditions of the Lenni Lenapes, as they called themselves, generally known to us under the name of Delawares, so called after the region in which they were found by the whites. Their tradition tells in the simple character writing on bark rolls of the life where it froze, stormed, snowed and was cold, so "such as were free floated up the rivers in their canoes." Then "Head Beaver" and "Big Bird" counseled that they go to "Snake Island," to which all agreed and they all "went over the water, the frozen sea, to enjoy it." It is generally agreed by the best students who have studied it that their ancient home referred to was somewhere in the vicinity of Hudson's Bay, from where they went up the rivers and, most students agree, crossed Mackinac strait. From there they, no doubt, wandered Southerly across the Lower Peninsula, which their tradition had called "Snake Island." During some season here their corn failed. "There was no rain and no corn, so they moved further toward rising sun." To complete this move they crossed "Fish River," which is thought to be the Maumee. There they secured new seed corn and there, too, the "lazy ones left them" to stay, when they moved to the "East land."

That they were in Michigan a good many years there is no question. While here they were opposed, according to their tradition, by the "Tawa," probably the Ottawas, and the "Talega" thought to have been the Cherokees, and by several others who cannot be identified. The people who left them near "Fish river," whom they call the "lazy ones," were, no doubt, the Maumees. Another source of their troubles was probably some branch of the Iroquois, but just who and where is not very clear from their story. The whole is very interesting to students by way of locating these tribes in this section when the Delawares crossed Michigan many years, probably centuries before the first white man was here.

Another very early Indian tribe in the Eastern portion of the Lower Peninsula was the Sauks. This tribe, one of the strongest in this section at that time, seems to have had no idea of the right of property. The Chippewas, their neighbors to the North, were very bitter, but very much afraid of the superior strength of the Sauks. There are two or three legends as to just what it was that finally gave the Chippewas the courage to plan the attack. All through the country just North of the strait there is a tradition that the ravages of the Sauks finally became unbearable and an agreement was made that if they came against them again, all should unite to do them battle. One night, as the story goes, they received word that the Sauks were coming and as strong a

force as they could gather mustered in the woods surrounding the place where they would naturally land. When the Sauks, all unconscious of this ambush, landed, the chief is said to have kicked his canoe to pieces and told his followers to do the same, saying that there were plenty more a little ways down the shore and when they wanted them they would help themselves. No sooner was this done than the waiting warriors rose up and proceeded to annihilate the party. Whether news of this was what finally gave the Saginaw Chippewas the necessary courage, or just what it was cannot be said definitely, but something of this kind was told to Fr. Dabloh, Fr. Marquette's superior, when he was prospecting in the neighborhood just before Fr. Marquette's settlement at St. Ignace.

The truth of this tradition is not so much of interest, but something finally gave the needed courage and the Chippewas sent of their young men to tribes toward the South of the Sauks, who joined the Saginaws near the mouth of the Saginaw river and a war dance was held there. The whole force was divided into two war parties, one of which went up the Saginaw river about to what is now the site of Bridgeport, near where they destroyed the principal town of the Sauks, and the other went up the Tittabawassee river to the vicinity of what is now Midland, where they destroyed the second largest Sauk town. Both were complete surprises and the work was accomplished thoroughly.

As this is written the author has just come from an interesting visit to the field South of Midland where the work of that awful day a few centuries ago could be easily visualized. Not far from the present county infirmary is the site of the old village. Imagination could almost hear the war whoop which came but a few minutes after the approaching war party had been sighted. There was a fight for home, but it must have been a short one, and then the flight to a hoped for place of shelter began. All during the years since the white man came there has been the gathering of Indian war relics from the old village site, a couple of miles or so to the Northwest, where the Sauks were driven into a pocket. The Pine river flows into the Chippewa and then a little ways the Chippewa empties into the Tittabawassee. There or near there was the final stand of the defeated Sauks, and there they went down—men, women and children. As the writer and his friends went over the field, relics from the long ago were still to be found, with others furnished by residents nearby who had picked them up from time to time. Their silent story told of the presence on that day of slaughter of braves from tribes further to the South and Southeast than students have supposed. It must have been a gathering of agrieved peoples to annihilate their common enemy and their work was both cruel and thorough.

With the two largest towns destroyed the work of exterminating the smaller Sauk towns and villages was but the work of a few days at their leisure. Those who escaped fled to an

island, where the invaders simply rounded them up and allowed them to starve. So great was the destruction that when the whites came they found so many human bones they named the place Skull island, which name it still holds. The victorious Saginaw Chippewas reported that they had killed every male Sauk and all but twelve of the Sauk squaws. This must have

been somewhat exaggerated for a small remnant afterwards appeared in the Upper Peninsula and later in Wisconsin, where Nicolet found them about where the city of Green Bay, Wis., is now located, in 1635. They were never very strong, however, after their total defeat in Lower Michigan.

The Saginaw Chippewas gradually took possession of their lands after the

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While all the bonds we offer for sale have been purchased for our own investment after careful consideration and investigation, we realize that among the securities offered by us, there are some bonds which will fill the particular needs of one investor, while others, of the same general class, as bonds, may be even more desirable for another investor.

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*United States and Foreign Governments
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It always is a pleasure to go over with investors the matter of fitting the securities which they own to their particular needs or desires and, being in close touch with the more important security markets of the country, we often are in a position to advise a change or concentration of holdings which will increase their earnings and desirability.

Our bonds are from \$100 to \$1,000 denominations. We would be pleased to put you on our mailing list for our monthly circular, "Investment Suggestions".

**THE
MICHIGAN TRUST
COMPANY**
GRAND RAPIDS, MICHIGAN

The first Trust Company in Michigan

Sauks were driven out. Just what happened will probably never be known. The Chippewas told the whites when they came to that region that the Sauk ghosts haunted them. They said their young men would go hunting and never come back; that they would set their traps and find them sprung, but no game; that strange figures would be drawn on the trees, and similar lurid stories. The poor Chippewas finally became so panicky over it that they left the whole Sauk territory to a wilderness for several years.

The Southern Ottawas were neighbors to the Sauks to the West and their only friends. Just what happened to the Ottawas is hard to determine. Some believe they fared the same as the Sauks, but whatever it was they do not appear to have been in Southwestern Michigan after the Sauk massacre.

It is claimed by some that about this time the Iroquois undertook to preserve all of the Lower Peninsula, except a small portion at the North, for a hunting ground and that the Neutrals, who were partially their allies at that time, were to maintain it. The scheme does not appear to have worked out satisfactorily and was of short duration, if it was ever really put across.

When the whites came the Chippewas occupied all Lower Michigan which drained into Lake Huron, and the Pottawamies all Lower Michigan which drained toward Lake Michigan.

The Sioux were in the extreme Northwestern portion of the Upper Peninsula most of the time, with other tribes coming and going in parts of their territory. Much the same was true of the Chippewas in the region of the Soo, with about the same conditions with the Ottawas in the region just North of the Strait. The Menominee and Fox tribes were like swarms of bees going out from parent tribes thereabouts and to some extent uniting with wandering offshoots of other tribes who happened that way. The Hurons in Michigan were bands which came to the Upper Peninsula after their defeat in what is now New York State to escape their untiring enemy, the Iroquois, who pursued them everywhere.

A. Riley Crittenden.

Supports the Tradesman's Position on Southern Discrimination.

Grand Rapids, Oct. 8.—On returning from my vacation I received your letter and the Tradesman containing your answer to the Outlook article on the colored man, for which I am very grateful to you.

I enjoyed your article in the Tradesman. It is indeed an interesting and well composed article. I am glad that your experience with colored people enabled you to write with such simplicity and fairness. There are good colored people and there are evil ones, and so often when a white person comes in contact with a few evil colored people he classes all as being evil. I am thankful that you are just enough to make a distinction. I want to thank you for the article. It is just fine.

That white man who stated in the Outlook that the Southern white man is the colored man's friend was stating senseless stuff. What sort of a friend has he proven to be to the colored

man? The Southern white man has never yet built an institution of higher learning for the colored youth. High schools in the South are scarce; colleges financed by the South are unknown. The institutions of the South cannot produce a scientific or learned colored man. Colored men of conspicuous character have had to leave the South and come North for the training and development of their intellect. In some places of the South as low as one dollar per capita is spent for the education of a colored child. Virginia spends twenty dollars per capita on the white child and five on the colored. These woeful statistics prevail throughout the South.

As for treatment, the truth has never been revealed. All manner of cruel and brutal treatment is carried on and the law seldom defends. A colored woman has no protection in the South. Colored people are excluded from cars and coaches which are sanitary; their section of the city is left unimproved; men mobbed, often, while the law remains silent and inactive; wages are paid according to color. The colored school teacher of the same grade receives about fifty dollars less than the white teacher. Does all this look as though the South is a friend of the colored man? Alas, for all their friendship they have never been friendly enough to treat them as human beings; they never have been friendly enough to stimulate culture, manhood, womanhood and superiority among them. Surely it is an abuse of the English language and of common sense to print such verbiage.

It is indeed kind of you to defend a needy and helpless people. May God bless you. Ellis A. Christian, Pastor St. Philip's Episcopal Church.

End of the House of Claffin.

New York, Oct. 12.—Few recent happenings in the mercantile life of the country have met with as much comment as has the announcement of the forthcoming dissolution of Claffin's, Incorporated. This great jobbing house, the successor of Claffin, Mellen & Co. and H. B. Claffin & Co., was an institution in this city for over three-quarters of a century, with an enviable record of fair dealing and business uprightness. It was known all over this country and in many European ones for its extensive dealings and had a list of customers who were not only loyal to the house but also to individual salesmen in it. Buyers from out of town used to ask for the particular ones with whom they were accustomed to deal and would always find them, because the employees of the house did not change. For years the custom was for retailers from all over the country to visit the house twice a year and buy everything they needed—"from soup to nuts," as the old expression had it. Many of these buyers did business with no other house. But customs have changed. Now there are many resident buyers and the purchasing is in small quantities for quick delivery. The staples also, which formed the bulk of the old trade, have been relegated to the background, while ever fresh novelties absorb the demand. Specialty houses have arisen to meet the newer requirements, and these cut into the business that formerly went to the house of Claffin. It was only a question of time when the shrinkage in the volume of business would make it impossible to proceed on the old lines. So the directors determined they would wind up the affairs of the concern before it was too late. But the passing of the old house will bring regret to many merchants of long standing, some of whom were aided in establishing themselves in business by the advice and material aid given them by the concern.

Worry is part of your overhead that can be decreased at will.

What a difference!



See It

Plumper! More tender! Filled with the nectar of ripened grapes. Such an improvement over the old seedless raisins



Smell It

The fragrance of fresh grapes in Sun-Maid Nectars. No other seedless raisins have it



Taste It

The real grape taste captured in Sun-Maid Nectars. For the first time in seedless raisins

Use it to boost your carton seedless sales

Watch how big Sun-Maid Nectars go over this fall! Women are bound to use a lot more of these new seedless raisins that give the real flavor and fragrance of the fresh grapes to their cooking.

Once tried, no other kind of carton seedless will satisfy your customers. That means you need to carry just one brand.

SUN-MAID Products

Distributed by

SUNLAND SALES COOPERATIVE ASSOCIATION
Offices throughout the World

MOVEMENTS OF MERCHANTS.

Pottersville—William Hawley has engaged in the boot and shoe business.

Wallin—R. Boden succeeds Ola Francisco in the grocery and general store business.

Holland—The Holland Chimney Co. has increased its capital stock from \$50,000 to \$200,000.

Litchfield—Leo Church has opened a grocery store which he will conduct under his own name.

Grand Rapids—The Elliott Boot Shop has engaged in business at 225 Ottawa avenue, N. W.

Ann Arbor—The Hudson Sales & Service, has increased its capital stock from \$5,000 to \$25,000.

Charlevoix—The Charlevoix Hardware Co. has increased its capital stock from \$30,000 to \$50,000.

Bannister—Leon T. Cox has traded his general stock of merchandise for a farm near Vestaburg.

Detroit—Sydney K. Kahn, boots, shoes, etc., 5048 Joy Road, held a meeting of his creditors, Sept. 27.

Sears—Arthur Crittenden has sold his grocery stock and store fixtures to Ward J. Hill, who has taken possession.

Adrian—The Hart-Shaw-Miller Drug Co., 101 East Maumee street, has changed its name to the Hart-Shaw Drug Co.

Kalamazoo—The Kalamazoo Cement Products Co. has added a complete line of builders' materials to its regular business.

Lansing—L. J. Hughes, for the past five years connected with hotel Kerns, has purchased Gardner's restaurant, 209 East Michigan avenue, taking immediate possession.

Lansing—The Jay Shoe Co. of Lansing, Inc., 4 Strand-Arcade building, has been incorporated with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Roscommon—The Mari Lake Fur Corporation has been incorporated with an authorized capital stock of \$75,000, of which amount \$45,520 has been subscribed and paid in in property.

Coldwater—The stock and store fixtures of the department store of the late Frank E. McCort has been purchased by the Tribolet Co., owner of a chain of five and ten cent stores.

Owosso—The Owosso Supply Co., 434 Corunna avenue, mill supplies and fittings has been incorporated with an authorized capital stock of \$5,000, \$1,050 of which has been subscribed and paid in in cash.

Colon—The Colon Elevator Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$20,900 has been subscribed and paid in, \$13,000 in cash and \$7,900 in property.

Detroit—The Michigan Fixture Co., 3000 East Jefferson avenue, has been incorporated to deal in store fixtures and fittings, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in in cash.

Lansing—Neisner Bros. have completed the work of remodeling the two stores at 210 South Washington avenue, making one large store, and

opened their store to the public. Five cent to a dollar articles will be sold.

Detroit—The Auto Spray Painting Co., 4555 Sixth street, has been incorporated for reconditioning automobiles, etc., with an authorized capital stock of \$25,000, \$3,000 of which has been subscribed and paid in in property.

South Haven—The Wolverine Service Stations has been incorporated to deal in petroleum products, auto supplies, etc., with an authorized capital stock of \$50,000 common and \$50,000 preferred, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Ruby Stores Co., 12022 Grand River avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000 all of which has been subscribed and paid in, \$8,000 in cash and \$17,000 in property.

Detroit—A. R. Reno & Co., 10537 West Jefferson avenue, has been incorporated to deal in drugs at retail and to conduct retail drug stores, with an authorized capital stock of \$100,000 common and 150,000 shares at \$1 per share, of which amount \$100,000 has been subscribed and \$85,000 paid in in cash.

Saginaw—The fourth annual buyers' show of the Saginaw Wholesale Merchants Bureau will be held at the Saginaw Auditorium Tuesday and Wednesday, Oct. 19 and 20. Invitations have been sent out by the various wholesalers in Saginaw to all of their retail merchants and a great many of them are planning to attend either one or both days of the show. The show is for retail merchants only and gives the merchant an opportunity to see the various lines handled by Saginaw houses. A big program of entertainment features has been arranged for both days.

Manufacturing Matters.

Detroit—The American Linen Supply Co., 5100 Tillman avenue, has been incorporated to retail linen and manufacture linen garments, with an authorized capital stock of \$25,000, \$22,000 of which has been subscribed and paid in in property.

Detroit—The Evenheat Oil Burner Sales Co., 1634 West Canfield avenue, has been incorporated to deal in and install oil burners for homes, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Continue as Merchandizer Rather Than Speculator.

Written for the Tradesman.

The wheat market has shown some strength during the past few days, principally on additional unfavorable reports from Canada, but as yet, there is no indication of an active bull campaign to materially advance either wheat or corn. It is difficult to get enthusiastic about the long side of wheat, and yet there are factors shaping up that may bring about somewhat higher prices later.

Our visible supply is still above the 75,000,000 bushel mark; a very substantial amount of wheat in sight with no immediate prospect of finding an active market for it. Of course, the invisible supply is what will ultimately

tell the story, and while many guesses are being made as to the amount of wheat unmarketed, many claiming farmers have been more free sellers this year than last, and consequently a larger visible supply has been built up, yet we know of no one who claims to actually know. It is not expected the United States Government report will show much change in estimates from private advices and the report of a month ago, but some buying has developed on the theory the Canadian government report will show quite a substantial reduction in their estimates on account of the unfavorable weather conditions during the past three or four weeks.

The big traders are apparently "laying low" so to speak, not finding sufficient reason for either heavy buying or selling. Of course the "scalpers" are always busy, and they are generally busiest when the activity of the wheat market is confined to narrow limits. No one seems willing to grab off a big lot of wheat, or sell it either, for a long pull; they are awaiting developments.

A clearing up of the Canadian situation, and improved ocean shipping facilities through the settlement of the English coal strike, which would mean lower ocean rates, will tend to give the trade a better line on what is liable to happen to wheat prices. As stated heretofore, world stocks are far from burdensome, and present prices pretty well represent the true value of wheat from a world standpoint, consequently with normal trade activity and clean shipping facilities prices should hold very well.

It would be a real pleasure to give the flour buyer a definite, dependable statement; to be able to make a dependable prediction as to the future action of the market, but there are so many "ifs" and "ands" involved in the present situation; there are so many things that can and may happen, it appears to be the wise course to continue to pursue the conservative policy of buying amply to cover requirements, rather than go heavily long or short, in other words to continue a merchandiser rather than become a speculator.

Lloyd E. Smith.

Raincoats Much Called For.

Retailers' stocks of the brightly hued gossamer weight raincoats are reported as extremely low, with many manufacturers of the better-grade merchandise unable to book any orders for the remainder of the year. One factory reports that it could sell its product three or four times over, and predicts that the present condition will prevail for some time. No novelties, therefore, in these lines are at present contemplated. It is pointed out that the hand-to-mouth system of buying is especially difficult to cope with by manufacturers who make their own fabrics with the steam-heat system of drying. Makers of the cheaper, acid-dried grades who buy fabrics in the open market, it is said, are better able to meet the situation, although here, too, there is considerable difficulty in supplying the demand.

Leather Goods Business Active.

Business in leather goods, both staples and novelties, is reported as well ahead of last year, and factories, though working overtime, are unable to supply the demand for early deliveries. Some manufacturers have stopped taking orders for the remainder of the year. In the staple lines, women's fitted cases are outstanding in all grades. Especially popular are the cowhide imitations of moose and pig grain, deer hide and snake, which have to some extent superseded the black cobra. They come in a variety of colors, black, browns, blue and, in the case of the smaller articles, old rose. Outstanding items among the novelties are picture frames, cigarette cases and book-ends of batik leather.

Belated Orders For Toys.

Considerable activity in last-minute orders for toys is reported by manufacturers, some of whom have been unable to accept further business for the remainder of the year. In general, the conditions in the toy market during the last nine months have been somewhat better than in 1925. Large department stores are opening their holiday toy departments on Nov. 1, at least three weeks earlier than in former years. Most in demand are "scooters" and other wheel goods, as well as constructional and other educational toys.

Favored in Men's Shoes.

New lines in men's shoes show little deviation from former styles, although in the better grade merchandise there is a tendency toward the narrow-toed custom last, and fewer models in the heavy square-toed brogues. The effort of some manufacturers to popularize a "Burgundian," or wine-colored, leather has as yet met with little success, and the conventional tans and browns are in greatest demand. A somewhat greater demand for blacks is indicated for this Winter, it is said. As in most other apparel lines, business at the moment is exceptionally brisk.

Call For Fur-Trimmed Coats.

Despite the unseasonable weather, there is an active demand for women's coats, especially the sport models with fur trimmings. There is a considerable shortage of merchandise, due both to the strike and the depletion of stocks during the cool weather last month. Wolf is the outstanding fur in popular-priced lines, with high colors and plaids leading among the fabrics. Imitation fur fabrics, caracul, leopard, muskrat and broadtail effects are also popular, it is said, for the first time in several seasons.

Men's Buttonless Gloves.

Men's gloves without button or fastener will be put on the market the latter part of this month by a leading manufacturer. Although similar to the popular slip-ons, they are so designed as to fit snugly over the wrist. Priced at \$5 retail, they come in the light-colored goat, deer and pig skin, which are easily washed in soap and water. In the staple lines capes are said to be stronger than for some seasons past, while gray mochas are less in demand.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6 3/4c.

Tea—The market has been rather quiet for the last two weeks, but there is nevertheless a good everyday demand. India black teas are higher in primary markets and firm in this country, so are Ceylons. Formosas and green teas are dull, without change.

Coffee—The market for Rio and Santos coffee, green and in a large way, advanced a small fraction early in the week and then slowed off again to a point lower than had been reached before. At this writing the market for all grades of Rio and Santos is a substantial fraction lower than a week ago. This is in spite of news from Brazil of a shorter crop. Milds have not felt as yet the effect of the weakness in Rio and Santos. They are unchanged from a week ago.

Canned Fruits—No change in California fruits or Hawaiian pineapple. The market is firm throughout.

Canned Vegetables—Tomatoes are firm and strongly held. Buyers are being required to pay about 30c per dozen more than was expected for this year's tomatoes. It is impossible to get any concessions in price for any size for 1926 tomatoes. California packers were selling lots of stuff in the East, but they are about sold out. Of course, a little of the tomato shortage can be made up if we have continued warm weather, but counting even on that, the shortage as compared with last year is expected to be about 9,000,000 cases. There is some carry-over, however, from the 1925 pack. As this goes to press it is reported that here and there packers are slightly shading prices. Peas are still weak and very much neglected. No change since the last report, although the market is very soft. Corn is firmer and fairly active. No pressure to sell.

Canned Fish—Salmon shows practically no change. Both red and pink salmon are easy and very dull. The recent decline of Maine sardines has killed buying to a great extent. Tuna, shrimp and crab meat are all firm and fairly active.

Dried Fruits—Low priced dried fruits at primary markets have disappeared. Bulk Thompson raisins cannot be had for less than 6c f. o. b.; small sized California prunes, 70s to 90s, are back at opening; Northwestern packs are firmer on all sizes, while there has been even more of a decided improvement in peaches and apricots. The change has not been forced nor unexpected, but has been the logical result of conditions which made an abnormal market on all packs. Part of the change has followed the disappearance of stocks out of growers' hands. Few peaches and apricots are held and packers have comparatively small tonnages considering the long selling season ahead. The apricot tonnage is now estimated to be greatly reduced below early forecasts and well under that of last year. Spot prunes have improved in tone and distributors have advanced their quotations on vari-

ous sizes. Old crop Oregons are narrowing in volume and assortment. There is also a cleanup of spot raisins which puts the trade in the favorable position of immediately drawing upon new crop as it comes in to satisfy their transient outlets. Decidedly there has been improvement in the market last week.

Beans and Peas—The market for dried beans presents a contradictory appearance. Some lines are weak. Others strong. Pea beans and white kidneys are firmer on account of scarcity. Red kidneys and California limas, on the other hand, are weak and tending lower. Green and Scotch peas are about steady.

Cheese—Cheese is in fair demand and steady. Offerings are rather light.

Nuts—The development in the nut situation this week, outside of gradually increasing fall business, is the offering of new crop California walnuts at about 3c over last year. The higher price reflects a smaller crop here and in foreign territories and there were prompt and favorable responses from buyers who had tentative contracts made subject to approval after prices were named. In fact, it is quite possible that packers may not be able to make 100 per cent. deliveries.

Rice—The chief feature of the domestic rice market has been the increase in working stocks of early and late variety available at the mill and to a lesser extent at distributing centers. There is no longer a pinch in supplies. Trade outlets have expanded enough to absorb the excess without disturbing values and the market rules steady and is fairly active.

Salt Fish—Mackerel, especially domestic shore mackerel, continues in very good demand, with quite a few new buyers, who are being attracted to mackerel on account of the comparatively low prices. Mackerel is steady to firm and shows no change in prices.

Syrup and Molasses—New Orleans molasses is expected in about two months and buyers are going slow in their purchases on this account. There is, however, a very fair business, without any change since the last report. Sugar syrup is firm, with a steady movement. No change in price has occurred. Compound syrup is also steady, with a very fair demand for the season.

Provisions—Hog products have been weak in primary markets since the last report, but in the East the jobbing market for all hog products has been fairly steady. The market, however, has undoubtedly been in buyer's favor. This applies to all hog products. Beef products are quiet and show no change.

Review of the Produce Market.

Apples—Strawberry, Wagners and Wealthy command 60@1.25 per bu. Bananas—8@8 1/2c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans\$5.20

Light Red Kidney 8.25

Dark Red Kidney 8.25

Beets—\$1 per bu.

Butter—The market is unchanged

from a week ago. Jobbers hold fresh packed at 43c, prints at 46c and June packed at 41c. They pay 25c for packing stock.

Cabbage—\$1 per bu.

Cantaloupes—\$1.50@2 per bu.

Carrots—\$1 per bu.

Caiflower—\$2 per doz.

Celery—30@50c per doz.

Cocoanuts—90c per doz.

Cranberries—\$4.75 per 50 lb. box Cape Cod.

Cucumbers—\$2 per bu.

Eggs—There has been an active, keen demand during the week for fine fresh eggs and at this writing the market is firm and about 3c higher than a week ago. Medium and poor eggs are neglected and very irregular in price. Local jobbers are paying 41c this week for strictly fresh.

Egg Plant—\$1.50 per doz.

Garlic—35c per string for Italian.

Grape Fruit—\$6.50@6.75 per case for Isle of Pines stock.

Grapes—Calif. Tokay, \$2.75 per crate. Concords and Niagaras, \$2.50 per doz. 4 b. baskets; Delawares, \$3 ditto.

Honey Dew Melons—\$1.75 per crate for either 6, 8, 9 or 12.

Lemons—Quotations are now as follows:

300 Sunkist\$5.50

360 Red Ball 5.00

300 Red Ball 5.00

Lettuce—In good demand on the following basis:

California Iceberg 4s, per bu.\$4.50

Hot house leaf, per bu. 2.00

Onions—Home grown, \$2.25 per 100 lb. sacks; Spanish, \$2 per crate.

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

100\$8.00

126 8.00

150 8.25

176 8.50

200 8.50

216 8.50

252 8.50

288 8.00

344 8.00

Sunkist Red Ball, 50c cheaper.

Peaches—Gold Drop and other late varieties fetch 75c@1 per bu.

Pears—\$3 per crate for Calif.; \$2 per bu. for Flemish Beauty; Kiefers, \$1.50 per bu.

Peppers—Green, \$1.25 per bu.

Pickling Stock—20c per 100 for cukes; \$1.50 per 20 lb. box for white onions.

Plums—\$1 for Guis, Lombards and Green Gages.

Potatoes—Home grown \$1 per bu.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls 23c

Light fowls 15c

Springers, 4 lbs. and up 23c

Broilers 17c

Turkeys (fancy) young 39c

Turkey (Old Toms) 32c

Ducks (White Pekins) 26c

Geese 15c

Radishes—15c for outdoor grown.

Spinach—\$1.25 per bu. for home

grown.

Squash—\$1.25 per bu. for Hubbard.

String Beans—\$2.50 per bu.

Sweet Potatoes—\$4 per bbl. for

Virginia.

Tomatoes—\$1.50 for 1/2 bu. basket for ripe; \$1 per bu. for green.

Veal Calves—Wilson & Company pay as follows:

Fancy 17@19c

Good 17c

Medium 15c

Poor 12c

Wax Beans—\$1.75 per bu.

New Bond House Opens Offices Here.

P. W. Chapman & Co., Inc., who have recently opened offices in the Grand Rapids Trust building, rate among the older conservative investment banking houses and have offices in many of the principal cities of the country.

Of late years this company has been particularly identified with the financing of centrally located large office buildings in the loop of Chicago and the financial district of New York City.

These bonds enjoy a wide distribution and are considered very marketable through any reputable dealer. Many real estate bonds on the market to-day may be sold only through the house from which the bonds are purchased.

George E. Decker, well known in investment banking circles is in charge of the local office. Mr. Decker received his early training with the Michigan Trust Company, with which institution he was associated for approximately nine years. Mr. Decker of late years has been associated with P. W. Chapman & Co., Inc., throughout this territory, with offices in Chicago.

Earl W. Moore, who has been associated with Mr. Decker for some time, will be in direct charge of local retail distribution. Mr. Moore is very well known in this territory and needs no introduction especially to the investment public with whom he has dealt for the past ten years. He was connected with the Grand Rapids Street Railway Co. for twelve years. For the past year he has been connected with Howe-Snow & Bertles.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 12—Wm. J. Clarke, the Harbor Springs banker and real estate operator was in town one day last week. Accompanied by his wife and daughter, he will leave Jan. 10 for California, where they will spend the remainder of the winter months.

John Hiller, 507 Terrace Court, Kalamazoo, representative for the Holland Ladder & Manufacturing Co., of Holland, is in New Borgess Hospital, Kalamazoo, undergoing an operation. His friends hope for his early recovery and to see him back soon, shaking hands again.

Lapeer—The Aro Products Co. has been incorporated to manufacture and sell auto parts and accessories, with an authorized capital stock of \$40,000 common, \$60,000 preferred and 3,000 shares at \$1 per share, of which amount \$2,000 and 2,020 shares has been subscribed and \$4,020 paid in in property.

Detroit—The Lennon Manufacturing Co., 9101 Woodward avenue, has been incorporated to manufacture tools and machine parts, with an authorized capital stock of \$100,000 and 15,000 shares at \$5 per share, of which amount \$1,000 and 10,000 shares has been subscribed, \$2,000 paid in in cash and \$25,000 in property.

This life is all a fleeting show,
And no wise man regrets it.
Man wants but little here below,
And generally he gets it.

Be interested in your job and you will be there on time.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Another gang of crooks from Chicago has put in an appearance at several points in Michigan. In some places they claim to represent the Style Clothing Manufacturers. In other places they use different alleged firm names. They confine their operations to farmers and mechanics who ought to be patronizing regular dealers, instead of sharks who insist on cash in advance and then send such inferior garments that the purchaser promptly returns them to the shipper. Then the victims proceed to write letters of enquiry which are never answered.

Another swindle is very common at this time of the year. It takes the form of sharpers who sally into Michigan from Detroit, Toledo, South Bend, Ft. Wayne and Chicago, purchasing chickens from farmers. The chickens are crated and shipped in exchange for checks which come back unpaid, usually endorsed "Party not known at this bank." Merchants everywhere should warn their farmer customers never to accept checks from strangers in payment for anything. It is a very simple matter for a man who wants to be crooked to write a check for any sum of money and sign a fictitious name. Then he can skip the country before the truth of the matter is found out. The one who accepts the check is left to "hold the bag."

The Credit Assurance of the United States, which has been doing business in Grand Rapids for some time through aman named John Drew, has not filed a \$5,000 bond with the Secretary of State, as required by Act No. 210, Public Acts of 1925. Any one who entrusts claims to this concern evidently does so at his own risk.

In 1923 the two members of the firm of Delfin & Klang were sentenced for eighteen months to the Atlanta Penitentiary for concealment of assets in the bankruptcy of their concern. Recently released from prison, Delfin & Klang confessed to a member of the United States Attorney's office in New York City and to members of the Credit Protection Department of the Association that they had been assisted in their crime by their attorney, Max G. Cohen.

Cohen was tried before Judge Holmes and a jury in the United States District Court in New York City for subordination of perjury. In the course of the trial it was shown that Cohen had served a two years' term at Mac Neill Island Prison at Portland, Oregon, for a similar offense in a bankruptcy case.

Cohen regained his rights as a citizen and later came East and practiced law. For several years he has been prominent in New York among bankruptcy attorneys and is reputed to have had an unusually large bankruptcy practice.

In commenting on this case, the Evening World of New York, said in an editorial that Cohen had advised

his clients, Delfin & Klang, to "lie like hell," and that besides Cohen had not been prevented from practicing in New York by the American Bar Association despite the fact that it was commonly known that he had served a prison term for a crime which, of course, was also a breach of the ethics of the legal profession as interpreted by the bar association. In taking the association to task for this, the newspaper said in part:

"Did any of the Bar Associations start proceedings against Cohen for the second perjury offense? They did not. The proceedings were instituted by a Federal investigator aided by the Fraud Bureau of the National Association of Credit Men."

The editorial contains following this a quotation from the Canons of Ethics adopted by the American Bar Association which explains about upholding the honor of the profession. The Evening World then concludes:

"When the Bar Associations begin to enforce the above instead of merely preaching it, how many lawyers will they discipline in this city and State? How many disbarment proceedings will they start in the Appellate Division of the Supreme Court against lawyers guilty of suborning perjury and manufacturing defences in criminal cases?"

"In the twenty-four years from 1900 to 1924 there were only 134 convictions for perjury in New York county—an average of less than six a year. In the twelve years from 1912 to 1924 there were only seventy-one perjury convictions in the Borough of Brooklyn. Granted trial judges are lax in instructing prosecution of perjury cases only too apparent. Have not the Bar Associations a very special duty of their own in this direction, to enforce their code upon ALL members of their profession? A duty they honor with more words than action."

One of the aims of the Credit Protection Department is to exert effort to put behind bars those attorneys who have been engineering bankruptcies in New York for several years with impunity. The conviction of a few of these lawyers will go a long way to breaking up the bankruptcy rings which have thrived in New York, Philadelphia and some other large cities where the possibility for gathering the loot is great.

Scotts, Oct. 12—George Webster, livin' near this place, reported to the sheriff that he had been bilked out of \$70.08 by two men who came to his farm to buy chickens and other fowls. One of the strangers drove a Buick coupe and the other one drove a Ford truck. The man in the coupe transacts the business and writes the checks, it is claimed, while the truck driver loads the poultry "purchased." The two men gave Webster a check signed with the name "George C. Brown," and made payable through the Peninsular State Bank of Detroit. The check was returned from the Detroit bank with the notation that it was worthless.

Detroit, Oct. 12—Bad check passers in Detroit can no longer escape prosecution by making good on the check, according to a ruling to the Wayne County prosecuting attorney's office. Flying worthless paper is not only reprehensible and all too frequent, but also all too expensive for the courts in view of the practice of complainants

withdrawing their complaints when the culprit makes good the loss after the machinery of the law has been set in motion at considerable expense to arrest and prosecute him, or her. ("Her," because no inconsiderable part of the bad check passers in Detroit are women, indulging their penchant for shopping for pretty things with worthless checks.)

Complainants who decline to prosecute after appealing to the police and courts will, if necessary, be arrested on bench warrants and themselves prosecuted on charges of compounding a felony.

The new policy on bad checks is of a part with other recent measures to check the abuse of the law for private advantage, including requirements that complaints must bear the expense of extraditing and bringing back fugitives from justice if they do not press the case through to trial and a proposed law to hold the initiators of trivial, unfounded prosecutions responsible for the time and expense of the court wasted by them.

Will Enlarge the Business.

Several years ago Charles Donovan engaged in the manufacture of a washing powder in this city under the style of O-So-White Products Co. Sales gained in volume every year and two or three years ago the business was merged into a corporation under the same style with an authorized capital stock of \$150,000, of which \$86,500 was issued, \$76,500 being held by Mr. Donovan. The latter sold most of his interest last week to his associates, whose holdings are now as follows:

Dr. Charles H. Bull, \$24,500.

Sophus C. Johnson, \$22,000.

P. C. Johnson, \$22,000.

The directors will be Dr. Bull, Sophus Johnson, P. C. Johnson, Chas. Donovan and J. Oom.

The officers will be as follows:

President—Sophus C. Johnson.

Vice-President—Dr. Charles H. Bull.

Secretary—Charles Donovan.

Treasurer—P. C. Johnson.

It is understood that the active management of the business will be vested in P. C. Johnson, who will devote his entire time to the business.

Uncover Pot of Gold Buried in 1864.

Southdown, Ky., Oct. 8—The industry of a hen and her brood of chickens has solved a mystery of 62 years' standing—that of what became of a pot of gold buried by a man who hid his ready cash as he entered the Civil War in 1864. The hens and chickens invaded the garden of Mrs. R. Addington. They scratched over a considerable area and displaced various vegetables until Mrs. Addington saw them and hurried to drive them out. As Mrs. Addington approached the spot she saw something shining just where the scratching had been energetic. The shining thing was a \$5 gold piece. Mrs. Addington produced a sharp stick and began scratching. After considerable work she uncovered a pot of gold and silver coins. Her grandfather, John Addington, had buried the money there in 1864, just as war's call came to him.

Corduroy Cords

Let
Your
Next Tire
Be a
Corduroy
—Built as good
as the best and
then made better
by the addition
of **Sidewall
Protection**



THE CORDUROY TIRE CO.
GRAND RAPIDS, MICHIGAN

Sidewall Protection

(REG. U. S. PAT. OFFICE)
Added Reinforcement. An original
Patented and Visible Plus Feature

\$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 CO.
Grand Rapids, Michigan.

Bonds are secured by First Mortgage on property appraised by two officers of the Michigan Trust Company at \$554,000, making this less than a 50 per cent loan. Average Net Earnings, before Federal Taxes, of Wurzburg Dry Goods Company for past four years, up to January 31, 1926, were approximately 3 1/2 times combined annual interest charges and serial bond requirements.

In Opinion of Counsel These Bonds Are a Legal Investment for Savings Banks in Michigan.

Price to Yield 5% to 5 1/4% according to Maturity.

HOWE, SNOW & BERTLES

(Incorporated)
Investment Securities
GRAND RAPIDS
NEW YORK CHICAGO DETROIT SAN FRANCISCO

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.

Tribute To the Memory of Ernest C. Below.

Ernest Carl Below, son of Mr. and Mrs. Charles Below, passed into the glorious life above on September 21 after an illness of but a few hours. He was born in Manistee, Michigan, May 1, 1874. His parents were of sturdy, pious German stock and prominent members of Trinity Lutheran church, Manistee. After receiving his education in the Christian day school connected with Trinity church, and in the public schools of the city, Ernest entered the employ of the Buckley & Douglas Lumber Co. who, besides operating a sawmill and salt works, ran a general store. From the position of clerk he rose to the position of head clerk and buyer in this establishment.

In 1902 he accepted a position of salesman for the National Grocer Co., Traverse City branch. From January 1, 1910, dates his connection with the Lemon & Wheeler Co., Grand Rapids. He remained with this firm until after the death of Mr. Lemon, the firm was absorbed by the Worden Grocer Co., and remained with the Worden house, as one of its most efficient salesman until the day of his death.

Ernest Below was married October 12, 1897, to Miss Gertrude Warnes, who survives him with one son, Carl, 26 years old. Two daughters, Ermine and Alzada, died at the age of 12 and 19 years, respectively. It was exactly fifteen weeks to the day that his daughter Alzada passed on until his own passing.

He also leaves his father, Charles Below, and two sisters, Mrs. Elizabeth Ames and Mrs. Alma Eastman.

Ernest Below was a member of Trinity Lutheran church of Manistee since his baptism in infancy and became a voting member in 1900. The funeral services were held at the home, 316 First street, on Thursday, Sept. 23, and interment was in Oak Grove cemetery. Rev. J. H. Todt, pastor of Trinity Lutheran Church and Ernest's pastor for twenty-seven years, conducted the services, speaking words of comfort to the mourners from Romans 8, 28: "Ye know that all things work together for good to them that love God." Ernest Below was laid to rest amid a profusion of floral offerings sent by many relations and friends who loved and honored him.

His cordial and pleasant manner endeared him to his many friends in Manistee and on the road. His conscientious thoroughness in attending to his work was appreciated by his clients and the firm which employed him.

He was a devoted husband, a wise and tender father, a true friend and, above all, a fine Christian who based his hope of eternal life on the redemption of Jesus Christ his Savior. These are abiding memories of him while our hearts are wrung with grief by a loss so great.

J. H. Todt.

Dean Effinger Convert To Forestry Activity.

Grand Rapids, Oct. 12—The abundant fall rains speak for the well-being of the forests and the young pines show a good year's growth and in the

realm of forest management we can see prospects of good portent.

The recent forestry tour with Col. Greeley as a prominent member brought from another one of the party a notable utterance by Dean John R. Effinger, of the college of literature, science and the arts at the U. of M., as follows: "I am returning determined to urge upon my colleagues that we have a duty to perform in forestry and I hope that we shall be able to establish, in connection with the university, the biggest and best school of forestry in existence."

Here we have a leader in university work brought into first hand contact with the meaning of forestry to our cut-over lands and in conjunction with the presence of the Chief U. S. Forester and the above quotation gives us a picture to encourage all thoughtful citizens.

This experience meant much to the Dean and he shows his desire to have the science of forestry so represented at the University that all the thousands of students shall have contact with the truths and realities of forestry such as made the impression on himself.

The students can not all be foresters, but it is wise that all should have a just appreciation of forestry as a basic science on which we must build as a foundation for statewide welfare and prosperity.

We of the woods are well pleased to have this brought forward in such a manner by the educators and there is another matter which all citizens should bring to their own consideration.

It is quite certain that the Hon. Fred W. Green will have opportunity to choose a new Director of Conservation.

And there are matters in charge of that department which will indirectly affect the interests of all Michigan people for generations to come. I urge that the new Director be a man holding a Master's Degree in Forestry.

His Department has State land in its charge to an amount that demands thoughtful leadership by the Director.

If he has thorough forestry training, that part of his work will be easily managed and be a help in mastering all other phases of the departmental work.

In his speech at the State convention Mr. Green expressed the desire to know the ideas of interested people in this connection.

We all will be gladdened by the thought of a better Michigan and the evidence piles up to show that the science of forestry will lead us to accomplish much that will make for greater welfare and enjoyment and prosperity.

The Conservation Department can be a leader in State activity, bringing constructive development of an enormous acreage and we all can ask for a new Director well fitted to the task.

Frederick Wheeler,
Vice-Pres. Mich. Forestry Ass'n.

Near-Sighted Man.

A near-sighted man lost his hat in a strong wind. He gave chase, but every time he thought he was catching up with it it was whisked away from under his hand. A woman screamed from a nearby farmhouse: "What are you doing there?"

He mildly replied that he was trying to retrieve his hat.

"Your hat!" exclaimed the woman. "There it is over there under that stone wall; that's our black hen you've been chasing."

Misuse of Words.

Edison, with all his inventions, was a piker compared to the ambitious young photographer who advertised: "Your baby, if you have one, can be enlarged, tinted and framed for \$8.79."

WORDEN GROCER COMPANY

THE PROMPT SHIPPERS

Don't hesitate to recommend

QUAKER SALAD DRESSING

Wonderful Spread for the Kiddies Bread

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

It makes friends for the dealer

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

Ottawa at Weston

Grand Rapids

The Michigan Trust Company Receiver



White House COFFEE

A GROCER handles few products that cause more "kicks" than coffee. Yet often poor coffee is not his fault and not the fault of the customer. Coffee can be good only when it is roasted just right. Sell White House Coffee. Makes good, whoever makes it.

LEE & CADY

Distributors

The Flavor is Roasted In!

CAMPAIGN HAS HAD EFFECT.

The extension of a \$30,000,000 credit to co-operative marketing associations in the South which have been hard hit by the slump in the cotton prices is a good example of the legitimate use of Government funds to help the farmers. The money will be used to assist in the orderly marketing of the largest cotton crop in history and will be of invaluable assistance to a section just now well-nigh paralyzed at the prospect of a loss of some \$400,000,000 on its principal farm product.

President Coolidge has said repeatedly that he wanted all the possible aid given to agriculture which was consistent with the principles of sound economics. This credit, with a number of others that are shortly to be announced, is a quiet answer to the rabid proponents of such pieces of legislation as the McNary-Haugen bill. Other plans for relief are under discussion, some of them grandiose in scale. Texas bankers have discussed raising funds to take a million bales off the market, and at Los Angeles representatives of the State banking associations heard the figure of 3,000,000 bales mentioned, but refused to take any action upon the plan, preferring to concentrate upon a campaign for reduced acreage next season.

In other years the South has had to take its medicine, as bitter as the dose has often been. At best, cotton is one of the most uncertain of all crops; a planter is never sure of his profits until his money is in the bank and his product on the way to the mills.

One fortunate feature of the present situation is that the long and sternly waged campaign for diversification has had its effect. The South now finds itself with an excellent yield of food-stuffs. The recent profitable cotton years, however, brought the planting of a greater acreage than usual. Whatever is done about the present problem, there is certain to be a reduction of acreage next season; this fluctuation has become inevitable, with or without such campaigns as are under discussion by bankers and co-operative marketing associations.

Much may be done and has been done in the way of co-operative marketing, the bonded warehouse system and more efficient farming to minimize the element of chance in cotton production and selling, but there is little hope of an absolute prevention of wide swings.

BIG COTTON ESTIMATE.

In anticipation of a Government report that would show a larger prospective yield of cotton than previous estimates indicated the quotations during the past week kept sagging and wound up below the thirteen-cent mark. When the figures were issued at noon on Friday they merely confirmed the general belief, but they still lowered prices further. The odd thing about the whole cotton situation has been the self-delusion of so many in the trade and out of it. Thus it was known that the acreage planted was a record one and although there was a late start to the crop there was no remarkable infestation

by the weevil. The chances all were, almost from the outset, that the crop would be large. If the latest estimate prove correct, the yield will be a record one, even overtopping that of 1914. But the elements have yet to be considered. An early frost, for example, would make a material cut in the crop. The present prices of cotton are considered low, even when the production estimates are taken into account, and no one concerned in producing cotton goods cares so much for cheap cotton as is sometimes imagined. For reduction in the price of the raw material means reduced purchasing power of a large section of the population which usually takes a lot of cotton goods. Not much, if any, aid in keeping up cotton prices is expected from the various movements set on foot. The loan of \$30,000,000 by farm land banks to co-operative associations is one of these. But the amount could take care of too small a percentage of the crop to make an impression. Under the influence of falling prices in cotton, gray goods have dropped quite a bit on futures, but spots have been little affected. Finished fabrics have been passing in fair volume through distributing channels without price change. The demand bids fair to continue for some time. Knit goods are showing activity in certain directions. Thus, the call for heavyweight underwear is unabated and the same is true of hosiery. Orders for Spring weights in underwear are withheld because buyers expect recessions in price which manufacturers of the goods are not prepared to grant.

WOOLS AND WOOLENS.

At the London wool auctions which closed on Wednesday last most of the sales were to Continental and British buyers. Only 1,000 bales were bought on American account. About one-seventh of the offerings were withdrawn. The changes in price were, in general, of small account and the outlook for the next sale, which will take place in November, is said to be for a reaction. Carpet wools, however, continue to show a marked advance in price. There is a little more buying of wools in this country, but most of it is not in large quantity. Imports are still of small proportions. In the week ended with Oct. 2, for instance, the quantity brought in was only 3,669,997 pounds, of which 2,639,323 pounds were carpet wool. Domestic mills are, in general, quite busy with orders, the greatest activity in men's wear fabrics being in worsteds. A number of openings of women's wear weaves took place during the past week the principal one being that of the American Woolen Company. That was especially notable for the large variety in the offerings. The prices for certain fabrics show a slight reduction. Certain imported weaves were also put on sale here during the week. Clothing manufacturers have been and still are doing a good business on Fall and Winter goods. Many have opened their lines for Spring and others are preparing to do so within the next few days. In some instances prices show a slight reduction; in others the effort has been to give a little better value

for the same money. Some openings of women's wear fabrics are scheduled for this week and others will come later. In one noteworthy instance there will be no formal opening at all. Goods are being shown from time to time and orders taken.

GARMENT CONDITIONS.

When the time came for Fall and Winter buying by retailers they were warned that it was unsafe to postpone their orders for certain goods too long. This was especially the case with regard to women's apparel, as to which a strike was in progress which promised to be quite prolonged. Some heeded the warning, but the number was few, because the habit of piecemeal-buying had become too fixed. Buyers felt quite sure that when the demand arose they would be able to secure what they wanted, just as was the case in former years. This time, however, they erred in their surmise. When they came into the market late, they discovered that not only were wanted goods scarce but that cutters-up had not even laid in any stocks of fabrics that could be drawn on for making up the garments. This scarcity led to something of a scramble, resulting in higher garment prices in many instances and taxed the resources of the cloth manufacturers. Among the incidental consequences have been the restriction in the number of styles and the prolonging of the buying season. The primary market for dress goods is now busy in supplying needs that should have been attended to long ago. Fall buying at retail, which was checked somewhat early in the past week by wet and humid weather, started up again as the temperature went down. A conspicuous feature of the week's mercantile activity was the success of the big rug and carpet sale featured by the Alexander Smith & Sons Co. The bidding at this was brisk throughout and the prices showed advances over the old list. The result was taken as evidence that business in floor coverings is good and that supplies were needed to replenish stocks in the hands of retailers all over the country.

ANOTHER OUTRAGE.

None of the conventional excuses for reversion to lynch law appear in the most recent Southern atrocity. The three negroes who were shot to death at Aiken, S. C., one of them a woman, had received prompt enough trials, and one of them had just been cleared of the charge of conspiracy to murder before he was taken out and lynched. The South Carolinians who took part in the brutal murder of these negroes expressed all too plainly their contempt for the machinery of justice in their own state. It does not appear that the jailer and the sheriff made any determined effort whatever to save their prisoners. The cold-bloodedness of this particular lynching is, however, the most striking thing about it; the reputed crime of which the negroes were convicted at their first trial occurred months ago, and, unfortunate though it was, it did not even at the time of its commission have any of the usual elements which drive a populace

to forget civilization and turn back to the law of the jungle. Our Southern States have proved that lynchings are by no means inevitable and thereby improved their standing among the civilized communities of the world. South Carolina could do much to remove this stain by punishing the men who so openly insulted the courts of law of the state, but that they will be punished is too much to hope for. If that were even remotely possible, the lynching would never have occurred.

CANNED FOODS SITUATION.

There is really nothing wrong with the canned food situation from the standpoint of present and prospective consumer distribution. All products are being used in regular distributing channels and there is no handicap of dearth of supplies to lead to prices out of line with the housewives' pocketbook or her ideas of value. Canned foods are reasonably priced at retail and there is a movement under way fully up to normal.

The main difference with the situation to-day and that of other years is in the method of wholesalers in conducting their business. Distributors have not loaded their warehouses and public storehouses with merchandise and neither have they made their usual contracts for goods to be moved from the factory. The canner has been forced to be the banker and the warehouseman and to assume the functions of the wholesaler.

Naturally there is more or less complaint about the new method of operation and the frequent attempts to get the wholesaler interested in merchandise have led to cutting prices which have had quite the opposite tendency. The wholesaler frankly admits that he has changed his buying policy and slashing prices makes him confident that it is unwise to buy heavily until there is more stability to values.

OUR CROWDED COURTS.

Thousands of "dead cases" have been cut from the calendars of the Federal courts, with a corresponding speeding up of the cases left. These cases had been burdening the docket for so long that there was little probability of their being prosecuted. The particular point of interest about them is that a good many were the outcome of the Volstead law. There was the more reason for dropping them, since so large a number of similar suits have been brought in vain. This clearing out of old lumber relieves the congestion somewhat, but it cannot do the whole job. The statement issued by Chief Justice Taft admits the necessity for additional judges in places like Detroit, where the rapid increase in population naturally means an increase in the demand for legal machinery. But mere multiplication of judges would be shortsighted. The judges who are already on the bench could do much to expedite matters by refusing to allow arguments over technicalities to be drawn out to their present interminable lengths. They could also cut down their vacations without endangering their health. No small part of the cure for the scandal of our court procedure is in their hands.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Greenville people are still claiming that that city is the world's greatest potato market. As to the merit of the claim I have no knowledge, but the wagon and truck loads of tubers I saw headed for Greenville on the public highways Saturday certainly bore witness to the enormous volume of the potato shipping which centers in the beautiful city on Flat River.

Sidney appears to be holding her own, which is no mean accomplishment, considering her nearness to Greenville and the good roads which now span the country in all directions, practically annihilating distance and rendering the transport of heavy loads an easy accomplishment.

The same condition appears to apply to Sheridan, which must be helped greatly by the enormous milk condensery conducted by Libby, McNeal & Libby.

Vickeryville looks about the same to me as it did when I called there three years ago. With the old town on the hill and the new town centered around the depot—one-half mile apart—the trading area is pretty well spread out.

Butternut looked prosperous to me and I hope she does not belie her looks.

Carson City presents an enterprising appearance, no matter from which direction she is approached. I distinctly recall a visit I made the town about fifty years ago—five or six years before I started the Tradesman—going by stage from Pewamo. The trip was made in June, just after a heavy shower, and every growing field and every farm animal we passed looked good to me. On that occasion I made the acquaintance of Frank A. Rockafellow, whose friendship and co-operation I enjoyed as long as he lived. I have met many town boosters in my day, but I do not now recall a man of that type who worked more unselfishly for the good of his town and the progress of his section of the country than Mr. Rockafellow. In many cases town booming is accompanied by the element of personal selfishness or resentment which finds expression in curtailment of the accomplishments of the other fellow. No such spirit ever actuated Mr. Rockafellow. He welcomed competition, because he realized fully that it was the life of trade, and I happen to know that he assisted more than one young man to get a start in life which enabled him to demonstrate whether or not he was capable of achieving success.

Subsequent visits to Carson City were so pleasant that I was prevailed upon to become a stockholder and director of the Carson City Savings Bank, which justified its existence as a necessary factor in bringing about equitable relations between the financial and mercantile interests of the community. When the bank had accomplished that result I cheerfully headed the movement which resulted in the merger of the institution into the State Bank of Carson City.

Middleton looked good to me as I inspected her main street and called on my customers there, all of whom regard their fall business as satisfactory.

Instead of going to St. Louis around by Pompeii, I headed due North to interview a couple of merchants of whose existence I was previously unaware. I found E. H. Cross pleasantly installed in a comparatively new store at Newark Corners and added his name to our list. I then went three miles West to the store of Edward B. Everest, who has been a careful reader of the Tradesman for the past five years. En route to St. Louis I added H. & S. Young to the army of Tradesman readers.

I am always glad to add a cross roads merchant to my list, for several reasons. In the first place, he needs the information the Tradesman can give him from week to week. He needs the protection afforded him by our Realm of Rascality. He needs the market prognostications we deal out each week under the proper headings. The Tradesman gradually gains the confidence of the merchant and becomes to the store what the Bible is to the home—an unfailing source of information and inspiration. Cross roads merchants have one peculiarity which I wish all my readers possessed. If I fail to call on them for two or three years, they always insist on paying as far in advance as I have permitted them to get in arrears. They say they do this to assure me that they have the same confidence in me that I have demonstrated I have in them.

My traveling friends and Verbeck, our hotel correspondent, have always written so generously about the Park Hotel, St. Louis, that I determined to ascertain how much of their estimate was fact and how much was due to exaggeration. A belated dinner, owing to St. Louis being on fast time, soon convinced me that Landlord Stafford and his estimable wife are entitled to all the pleasant words which can be said of them. Handicapped by a building which was erected in the eat-and-sleep era, they manage to make up for some of the shortcomings which confront them by good housekeeping, good food and good service and send every guest away with a warm spot in his heart for people who can thus dignify their calling.

My week end found pleasant fulfillment as the guest of Herbert Montague, Superintendent of the Michigan Masonic Home, at Alma. I have visited a good many institutions of that kind, but never before found one where I wanted to remain over night. How Mr. and Mrs. Montague have succeeded in overcoming the so-called "institutional odor" usually prevalent in charity institutions is more than I can understand except on the theory that they keep everything so clean that there is no possible lodgment for anything unwholesome. Old people are proverbially untidy and careless in their habits, but they are treated so generously at the Alma institution that they apparently co-operate in every

way with the management in making his sanitary system a splendid success. Mr. Montague has now managed the Masonic Home fifteen years, which is a long time for any man to remain in a position of that kind. I have always been familiar with his buying methods and feel no hesitation in stating that the knowledge he acquired as a wholesale and retail merchant at Traverse City for over thirty years enables him to save the institution at least \$10,000 per year. Mr. Montague has grown grey in the service of the Masonic Home, but everything in and about the place is spic and span. He was always strong in executive ability and advancing years appear to have even strengthened his capacity to perform along executive lines. Where the Masonic fraternity can ever find a man who combines buying experience and executive capacity as Mr. Montague does, whenever he decides to lay down the duties of his position, is more than I can determine.

En route home Sunday we tarried at Ithaca long enough to spend an hour at the wonderful colonial home of Charles G. Graham, who has achieved distinction in many different lines of human endeavor. He was twenty-four years on the road for the John V. Farwell Co., wholesale dry goods house, Chicago, during which time he made the acquaintance and friendship of many of the leading dry goods merchants of Michigan. He is a peppermint growers of considerable experience. He is a 33d degree Mason and has held the office of executive head of the Michigan Knights Templar. He has succeeded in everything he undertook to accomplish and has made his mark in many different directions. Pending the sale of his farm near Ithaca and his palatial home in the city of Ithaca, he has under consideration several offers from wholesale establishments in two or three different cities, one of which he will undoubtedly accept during the next month. Any house which is so fortunate as to secure the services of Mr. Graham will find it has a gentleman of high degree, a business man of remarkable ability and unimpeachable integrity and a genial and resourceful companion and leader. I wish there was a place for him in the Grand Rapids market, but none of our dealers appear to be aware of the wonderful asset he would be to any jobbing house if given free rein to carry his ideas and plans into execution.

I have frequent occasion to commend the presence of women in stores because of their almost universal fidelity and faithfulness, but in one of the towns I visited last Saturday I found a woman in a hardware store who would impair and ultimately destroy any business she happened to be connected with. Loud mouthed, sarcastic, resentful, petty in her methods and abusive in her conversation, she will drive away customers faster than her well meaning husband can attract them by honorable methods and patient industry. My heart goes out in sympathy to any man who is so unfor-

tunate as to have such an embargo on his career.

I wish my good friends in the country would cultivate the habit of greater promptness in sending in their subscription money, instead of waiting for me to come after it, as too many of them do. In the nature of things I cannot call on all my customers every year. I aim to see them all as often as once in five years, but in the meantime some of them retire from trade and associate themselves with banks, factories and farms. Such changes require the expenditure of extra time on my part in looking up my patrons, whereas if they always kept their subscriptions paid in advance I could make my calls purely social, instead of combining the social and business elements.

The trees have taken on much additional color during the past week and in many places the reds and yellows predominate over the green. Unless there is much rain and wind this week the fall colorings ought to be at their most glorious stage next Sunday. I sometimes wonder if many of the automobile accidents at this time of the years do not result from the drivers looking admiringly at the forests and wayside trees when they ought to keep their eyes on the road ahead.

E. A. Stowe.

More Orders For Umbrellas.

A marked increase in quantity orders for men's and women's umbrellas from all sections of the country is reported. The better grade of staples and novelties are in greatest demand. The 16-rib styles are leading, especially those with the "Artgraphic" floral and bird decorations, which are priced at \$3.37 to \$7.50. Blue, green, cardinal and brown are the favored shades. All-over plaids are also in demand. The children's "Uncle Wiggly" umbrellas, introduced last year, continue strong. One manufacturer reports a marked increase in the demand for men's umbrellas, for which an order for 1,100 for immediate express delivery was received from a Chicago retailer a few days ago. Straight short root handles in natural wood with leather loop, known as the "Wellington," are popular.

Oriental Rugs Gain Favor.

Good business in Oriental rugs is indicated for the coming season, it is said, some importers asserting that the popularity of plain domestic carpets, so long favored by decorators, is on the wane. Oriental rugs of the cheaper grades now imported in such large quantities have convinced consumers of small means that Eastern rugs are no longer a luxury beyond their reach. Prices are firm, although some importers have noted a depreciation in quality. Indian rugs, at from \$2.25 a square foot wholesale, are said to be in demand. There is some scarcity of the 9 by 12 sizes in all types, some wholesalers have found, although it is admitted that the price question is a main factor, with no acute shortage even in these sizes.

SHOE MARKET

Handling Shoes and Handbags To Match.

There is general interest at this time on the part of shoe dealers in the way handbags and accessories are merchandised in shoe stores, the success that has already been achieved, the profit possibilities and the sources of supply.

Many shoe dealers believe that as women's shoes continue to be sold largely for style reasons, handbags will maintain their place in shoe stores.

Bags and purses were once regarded as containers for everything that a woman would carry if she had sufficient pockets. Especially in the vogue of black in apparel it is the accessory which is used as a highlight for the otherwise sombre scheme.

The average shoe retailer when he thinks about putting handbags in his store is pretty much at sea as he does not know this market. He is not informed regarding the supply and therefore he is not apt to be a well-informed buyer.

There are two distinct classes of handbag manufacturers—those making popularly-priced merchandise and those producing deluxe and luxury-types. The former popular-price group wholesale their product at or about \$24, \$35 and \$48 per dozen. The higher grades start around \$60 and step up to \$120 per dozen.

Early in August the fall buying season commences in earnest, manufacturers concentrating on higher-priced goods. As warm weather approaches, the manufacturers face a dull season and are likely to step down in the quality of products to attract volume.

The price for handbags retailing in the summer months in specialty shops and department stores for \$2.95 is around \$22.50 per dozen. While bag manufacturers charge \$24, \$36 and \$48 per dozen, it is quite customary for the \$24 grade to be purchased at \$22.50 and the \$36 grade at about \$34.

About 90 per cent. of bags made in America are produced in New York City.

Ordinarily bag manufacturers do not carry their merchandise in stock. Everything is made up to order with delivery generally in two to three weeks.

The mark-up on handbags is practically the same as on footwear.

The envelope and book styles in the past season were the best sellers but the pouch style will be the leader for the fall and winter season, according to well informed individuals in the bag trade.

Shoe retailers desiring to play safe in their stock of bags have been accustomed to order five and six in book envelope and pouch styles.

The practice of leading stylists who foresaw possibilities in handbags has been to purchase the same leather that the shoe manufacturers were using and turn this over to the high-grade makers of bags, to make up in given designs designated by the shoe buyer.

Two-tone effects of leather were usually ordered because it was not deemed practical, except in special cases, to order bags in strict accord-

ance with the shoe patterns. The customer might not want a bag to match her shoe and this would leave a specially ornamented handbag on the merchant's hands without good opportunity to dispose of it. With bags of the same tone or color effects of the general run of shoes, the shoe merchant can sell one type of bag with a variety of shoe patterns, if the same colors and leathers were used as in the shoes.

The handbag is never displayed, of course, until the customer has definitely chosen her shoes, since previous knowledge that a certain pair of shoes is likely to be part of a set that the shoe clerk will push might result in prejudice or resistance.

Several popular-priced shoe stores interviewed on their results with handbags report surprising success for the short time in which the idea has been worked.

Where the shoes retail for \$10, bags to match have been sold for about \$8 to \$10. Notwithstanding the fact that women who spend \$10 or less for shoes are not so likely to have an extra \$8 or \$10 to spend on an accessory, a few shops seem to average about one bag to every five customers.

The average specialty shop seems to work on a ratio of ordering half a dozen bags to every 30 pairs of shoes made of the same materials and shades.

Tell Customers Price of Goods at Beginning.

Do not wait for a customer to ask for the price.

He may not. He may walk out of the store.

You can take this as final; the customer does not like to ask questions. Most of all, he hates to ask the price.

He somehow feels that questions, and particularly the direct question of "What is the price?" obligates him to buy.

He has a reluctance to assume this fancied obligation.

He stands looking, word-fencing, waiting to learn the price by accident.

The salesman often tells the customer everything except what he most wants to hear—the price.

Then the customer does everything but what he wants the consumer to do, that is, to buy.

So, tell them the price.

Of course, it is not necessary to hurl the price right in the teeth of the customer.

Price can be brought in incidental to showing the article.

Price is not always bad news. It is usually the best argument in the whole sales talk.

It should be told frankly, or better, placed in plain sight.

Price ought to represent something, and usually does.

It should represent quality in the goods, plus low selling cost, a modest return on our work and investment and a decent profit to the dealer.

That's fair to any customer and it shows in the fair prices.

Tell your customer the price. Don't wait for them to ask for it.

Plain duty is scarcely ever attractive—probably because it is plain.

"You Make a Ringer When You Buy Shoes Here"

"You make a ringer when you buy shoes here," plainly stated the placard to the front of the display window of the Hogan Dry Goods Co., of Tahoka, Texas. The background to the display window was made by a streamers that were twisted and strung up and down the entire background.

A red and white striped stake was placed in each end of the display window, while lying around near each of these stakes were a number of real horse shoes. One of these shoes was encircled about the stake, while the others were scattered near.

A selected number of attractive shoes were mounted upon stands and placed in neat order over the display window. The placard to the front of the window was quick to call attention to this simple little display, which rang the cash register for this firm.

Sheer Silk Hosiery in Favor.

The present demand for women's silk hosiery is confined largely to the very sheer weights, according to one manufacturer, who says that 7 per cent. of all his business the past month was for the gossamer weights. There is a trend toward the slightly darker tan shades, and for Algerian, walnut and auburn tones. The leading shade at the moment, it is said, is the gun-metal, with black heel, due to the indicated popularity this Fall of black frocks, shoes and coats. The all-silk chiffons are preferred, the only adornment being a one-row French open-work clock.

What Is Wanted in Laces.

The demand for 72-inch tulle and 40-inch spot nets is better than at any time within the last five years, it is reported. Shades in greatest demand in tulle are Nile green, flesh, orchid, Narcissus and black. Black leads in the spot nets, which come in all sizes for dress purposes. Thirty-six-inch metal cloths, especially in gold, are popular, silver in combination with colors also being in demand. There is a corresponding improved demand for metal thread laces for millinery, in widths of from four to seven inches.

Call For High-Grade Pajamas.

The prevailing tendency of the public to buy attractive merchandise of fine quality regardless of price is reflected in the demand for pajamas of silk, rayon and fine mercerized fabrics in distinctive designs. One manufacturer, whose lines sell at from \$48 to \$240 a dozen, has been unable to meet the demand for these high priced garments and has refused orders for delivery this year since the middle of September. Colors are more brilliant than for many seasons past, and patterns and designs are of striking originality.

High-Grade Silk Underwear.

Despite the demand for rayon and other cheaper grades of underwear, the higher priced glove silk garments are selling better than a year ago, it is said. Lines are more varied than ever before with one leading manufacturer, who asserts that more conservative consumers realize the economy in get-

ting articles with superior wearing qualities. Orders for holiday trade are brisk, it is said, especially for the "illusion," or very sheer garments.

Gave It Away.

"Say, grandpa, make a noise like a frog," coaxed little Tommy.

"What for, my son?"

"Why, papa says that when you croak we'll get \$5,000."

Helps Sport Footwear Sales.

Merchants report Daylight Saving leads to increased sales of sport shoes and sport apparel, for many people go in for golf, baseball and tennis at the close of the day's work or business.

Many a man who wouldn't steal a dollar on a bet, will pilfer his employer's time and think nothing of it.

We Can Supply Your Every Want

Mail Us Your Order Today

Our Stock Is Complete

Polish	Leather
Laces	Rubber Heel
Insoles	Nails
Fixtures	Tools

BEN KRAUSE COMPANY

20 S. Ionia Ave.
GRAND RAPIDS, MICHIGAN

Mr. Retailer

There is a man in your town whose shoe business you can get. He is a young man. He knows style. He insists on it. He buys more than one pair. His name is John Comer.

Our salesmen are now showing the new fall numbers—right in style, price and fit.

HEROLD-BERTSCH SHOE COMPANY

Manufacturers Since 1892

Grand Rapids, Michigan

Bobbed Hair a Recurrence of an Old Custom.

Grandville, Oct. 12—Bobbed hair is not a modern innovation.

Back in the sixties the girls cut off their hair and there were those brave enough to wear bloomers. "Put on the bloomers, girls, what are you about?" was the burden of a song that went the rounds.

The boys in those days and earlier wore their hair bobbed. That was the easiest way to cut it and mothers did not bother themselves with beauty ethics when the long shears came out and Johnnie's sopelocks were trimmed.

"Who bobbed your hair, Sonny?" was the frequent question, and that "Sonny" felt shame that he had to wear his locks the same as his sister, only perhaps a trifle shorter. In the towns boys had their hair shingled, but woods and country lads had no barber available.

One day two small lads set out for Sunday school in the depth of winter. The elder boy had a suggestion to make that if they could see the Haverman's shanty cook, known as "Dutchy" they could get a hair shingle.

"He shingles hair just like the barbers in town," avowed Jim, "and I'll tell you what we'll do."

Hastily, as they neared the schoolhouse where the school was in session, the boy, Jim, suggested that as it was Sunday and most likely the shanty crew would be away, it would be a fine chance to get a hair shingle.

The two boys followed past the schoolhouse, over another hill, along an icy road two miles down into the woods where the Haverman's logging shanties were, and here they found Dutchy and one other man, the crew having absented themselves to either go home or to go see their best girls.

Dutchy greeted the boys pleasantly and agreed to clip their hair, providing they would stay at the shanty until after dinner, which he was engaged in getting at the time.

The boys stopped until after the meal, partaking of the same at the cook's invitation. Two men and two boys constituted the crew for that day. And such a dinner as it was. Fried salt pork, hot biscuits and pork gravy. The butter was white, which fact Dutchy explained by saying that the larder had run out of butter and so he substituted lard in its place. This on hot biscuit naturally startled the boys who were used to mother's nice yellow, sweet cow butter.

In fact, the younger boy, after having consumed a biscuit well saturated with white butter, became suddenly indisposed and rushed from the shanty and deposited his consumed dinner in a water hole at a corner of the shanty.

Of such was backwoods life, however.

Agreeable to promise the cook placed the boys under his shears and soon gave them a fancy haircut of which they were correspondingly proud. They knew with what pride they could show their heads to the other boys when they set out to school Monday morning. The good mother did not scold them for their truancy, no doubt fully understanding the feeling that prompted them to the act.

Pride of dress was strong with the lads and lassies of the little backwoods schools. However, in those days young people could not buy their garments ready made, the good housewife looking after the making of her children's wardrobe.

The boys who ran away to get their hair shingled wanted new suits to match their new state, and mother ordered goods the next time the team went to Muskegon, and herself made jackets and trousers for her sons that were the admiration of the woods folks until one boy a little older, succeeded in outclassing all the rest by securing a complete suit of broadcloth of bright green from Chicago, the price being

\$10, which was at that time considered extravagant. This boy's father was a lumberman, amply able to pay for such luxuries.

To the town came a man named Jeff Davis, who at once ingratiated himself with all the young folks of the woods. He was a pleasant-spoken man, with a fund of humor that pleased all, and furthermore he was expert with a barber's shears. Shingling hair was his specialty so that soon after his advent no more square bobs were seen on the heads of the boys. In fact one young fellow had a hair clip that left him hairless until a new growth started, and even after that the top of his head never grew hair again, all of which he laid to the close cut of Jeff Davis' shears.

Even the girls had their hair shingled for a time, although the fashion wore itself out before many moons, as undoubtedly the present bobs for women will do.

Short haired women and long haired men were rather sneered at by the wise ones of the fifties and sixties. Men with strange ideas for reforming the world came among the settlers, wearing hair down to their shoulders, while equally rantankerous females made life grievous as they inveighed against local customs with heads tightly sheared.

I call to mind one short haired woman who interfered between a young millman and his best girl, succeeding in parting them when everybody had them as good as married. The marriage never took place. The girl it was said died of a broken heart while the man lived on through a long life never taking unto himself a wife. He passed over a few years ago at the age of four score, true to the memory of his lost bride. So much for the interference of the short-haired woman for whom the woods boys never had any use.

Old Timer.

Recent Convert To State Rights Doctrine.

Manistee, Oct. 11—Wayne B. Wheeler, our foremost dry expounder of the sanctity of the Constitution and the principles of American government arises to remark that the plea for state rights is an anachronism.

It appears from Mr. Wheeler's standpoint that state sovereignty went out of existence together with the stage coaches. "State rights," most of us will learn with some astonishment, "have no place in this day of railways, radios, telephones and standardized customs, habits and manners. The growth of the Nation, interstate traffic and travel have blotted out sectional lines."

If sectional lines mean state boundary lines, the process of blotting out these obsolete relics on the political map seems to be incomplete. The Federal Government still recognizes the states as independent units in the exercise of their local functions, in electing their constitutionally guaranteed quotas of representatives and generally enjoying all those rights not specially reserved for the National Government.

It is true that we have drifted far from the Jeffersonian measure of state rights, but a remnant of this "anachronism" appears to survive in constitutional scruples touching state sovereignty and in political practice.

Only a few years ago, as many of us will remember, Mr. Wheeler and the Anti-Saloon League were strongly in favor of the right of each state to vote itself dry. And in obtaining the eighteenth amendment, Mr. Wheeler diligently labored for ratification by the now despised individual state. What is more, state dry law enforcement acts were passed with Mr. Wheeler's approval and his discovery that state rights are an "anachronism" seems to have been made only since New York repealed its state dry law and a num-

ber of states began to ask for a referendum vote on the Volstead act.

If state rights are an "anachronism," the dries have done their best to revive this antiquated notion and bring it back to life as a practical issue. The experience of the eighteenth amendment, it is generally admitted, has done more than anything else to arouse the people to the danger of Federal paternalism and to produce a noticeable reaction in favor of state rights. A salutary shock has been administered to public opinion by the tactics of the dries, and Mr. Wheeler is quite likely to witness a growing relapse into the half forgotten "anachronism" of state self government.

Centralization of governmental power has been a matter of tense consideration for some time, and though the eighteenth amendment slipped through on the wave of war's necessities, a sharp halt was called when it was proposed to regulate child labor by still another amendment.

Very soon we will be called upon to vote on the question of governmental regulation of educational programs, but the lesson of the eighteenth amendment is still proving an eye opener for such as were at one time willing to allow "Jones" to "pay the freight."

While of late years National enactments have proven little more than "scraps of paper," the time for "cashing in" is near at hand and exponents of state sovereignty will put up the bars against unreasonable encroachments.

It still makes a difference whose ox is being gored.

Now comes Director Day, in charge of the climatological division of the U. S. Weather Bureau, with the report that Great Lake levels are slowly but surely being restored.

The results of the study of records of fifty years of rainfall in the Great Lakes region and the lake levels say that lake levels have fluctuated by precipitation alone, which is, no doubt, a scientific fact. With the scratch of a pen this Government scientist wipes out most of the argument that low lake levels are the result of excessive amounts of water diverted for drainage purposes, etc.

"Considering the drainage levels of four lakes, Superior, Huron, Michigan and Erie only," Mr. Day says in his most carefully prepared and charted conclusion, "some unusually dry years have occurred, even in the earliest part of the fifty year period from 1875 to 1925. In 1888 the average precipitation was only 29.6 inches and the preceding and following years were nearly as dry. The year 1919, with 27.8 inches, was the next driest of the period, followed by four years of deficient rainfall."

The ebb and flow of the lakes, according to Captain Parker, of the Great Lakes Dredging Co., recently deceased, from an observation of fifty-years, have come regularly in cycles of fourteen years duration—seven years raising and seven years receding, 1926 would seem to be the pivoted year. Precipitation has increased to 34.8, with a possible addition of four inches more for the calendar year. Rainfall for 1925 was below normal, which, however, was offset by reduced evaporation. The Parker idea is that while the Great Lakes will probably not return to their former high water marks, on account of the removal of forests and artificial drainage, there will still continue a reserve for all navigation purposes, and the withdrawal of water by diversion will have little, if any effect on levels.

There has been much hue and cry, mostly for political and vote catching purposes, over brigandage in Chicago, but practical navigators have not as yet been found who would grant that such claims were other than hokum.

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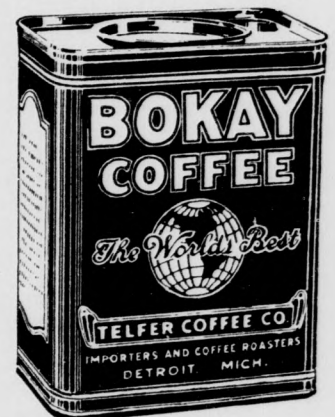
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FINANCIAL

No Legislation For Tax Reduction Expected.

What amounts to virtually an official statement has just come from the White House to the effect that there will be no tax reduction at the next session of Congress which assembles in December. As a matter of fact, it is likely that the country, generally, had not expected that taxes would be lowered at the next session. But the statement evidently was made for the purpose of offsetting what, it is claimed, is political capital intended to put the administration in the hole.

With the Congressional campaign on there has been a great deal of the usual political maneuvering. The Republicans have raised prosperity as their slogan. The Democrats seem to have come back with the argument, in brief, that if the country is so prosperous the Treasury must have a surplus of money and that it would be possible to further lift the burden from the taxpayer. The Coolidge spokesmen have retaliated that taxes already have been considerably reduced under his administration but at the present no further cut may be expected. It has been stated that it would not be possible to determine until after Congress had adjourned and the fiscal year ended how much the saving to the credit of the Government would reach.

It is clear that President Coolidge is in complete agreement with Secretary of the Treasury Mellon that there is a possibility that the surplus for the year would exceed the \$185,000,000 which it was estimated would accumulate under the existing revenue law. At the same time, however, it is not the position of the President that the savings will be general and include all governmental departments. Figures have been laid before the President since his return from the summer White House which show that savings have been made in some departments while in others expenditures have exceeded appropriations. The same applies with regard to revenues. And it is thoroughly realized that the short session of Congress beginning in December will pass some appropriation bills for special purposes and therefore make it convenient, if not necessary, to have a surplus to fall back upon. Present indications are that the Congress which meets in December will provide sufficient administration support to carry out its intentions with regard to taxation. So that in view of the fact that Democrats already have announced that reduction of taxes for 1927 will be one of the major issues, there is at least one line sharply drawn between the two parties. No doubt the tariff issue will also be raised with a considerable hue and cry.

Getting back to the matter of taxes, it has been pointed out that the new Congress will not meet until the regular session of December, 1927, when it will be too late to make changes in the tax legislation effective next year. Any measure drawn by the new Congress would apply only to taxes paid in 1928, a Presidential year. There does not seem to be the remotest chance that the President will call a special session

of Congress. Only an emergency, it is claimed, would prompt him to do so, and there is no indication that such a circumstance will arise. Vice-President Dawes in the campaign he has waged for reform of the Senate rules has stressed the possibility of a filibuster against tax legislation through the combining of the Democrats and the Progressive bloc, but leaders of both the Democratic and the Progressive parties consider that such a move on the part of their organizations would be bad politics. To leave the Government without funds, which such tactics would bring about, certainly, it has been pointed out, would arouse the ill feeling of the people of the country against such a filibuster.

George E. Roberts on General Business Outlook.

Need for a steady hand on the wheel and a clear eye ahead in business is seen by George E. Roberts, Wall Street's best known economist, but that necessity arises not from any signs of real danger but from the very speed at which the industrial machine is going. At least that is about the gist of what is contained this month in the National City Bank's bulletin edited by Mr. Roberts, a vice-president of the institution. In recognizing the promises on every hand of continued prosperity for the remainder of the year the bank believes that the best way to avoid depression is to anticipate it when times are good.

While finding grounds for satisfaction in the sound position of trade and the absence of excessive inventories, "uncertainties regarding agriculture," runs the essay, "together with the dependence of our present prosperity on the building and automobile industries, make it clear that the present is no time for relaxation of vigilance or the abandonment of those conservative policies that have proved their worth in the past." The farm problems referred to center around the drop in cotton prices to new low levels since 1921 and damage to Western crops inflicted by bad weather.

Whether or not the Federal Reserve Bank authorities soon may raise the rate for rediscounts has been a lively topic since commercial loans have been expanded recently and money has become somewhat dearer. If this takes place the move will result from developments outside of the field of commercial activities in the opinion of Mr. Roberts. "So far as business is concerned the situation continues free from inflation," he points out, "overbuying, and other symptoms usually calling for corrective action." Credit stringency does not now appear to be threatened but the trend of money rates plainly is away from the abnormal ease of recent years.

Some sensible views on foreign competition are expressed that should be more widely understood to reconcile the desire both to benefit from a recovery in Europe and to prevent competition here through an increased flow of foreign goods. It is about time, as the bank says, that we made up our mind one way or another. Notwithstanding the variety of opinion that is heard on the subject the foreign trade of this country is more than holding

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its own in other markets. The United States cannot sell where it will not buy and its trade as a whole should be stimulated by increased prosperity abroad even when that is obtained by competition that affects some of our manufacturers.

Paul Willard Garrett.
[Copyrighted, 1926]

Penny and Nickel Return To Favor.

Return of the penny and nickel to tremendous circulation is an indication of widening prosperity and production, according to the Copper and Brass Research Association. More than 2,000,000 pounds of copper have been required to mint \$5,115,675 worth of one-cent and five-cent pieces, which the United States Treasury has turned out during the last year.

This compares with an average annual production of \$6,400,000 worth of minor coins containing 2,500,000 pounds of copper during the war years up to and including 1920.

A pronounced increase in the output of copper coins, including the nickel, which is 75 per cent. copper, is disclosed in figures for the past three years. A slump in the minting of these coins during 1921 and 1922 reflected the depression of that period, according to the Research Association. Demand in the latter part of 1923 for more pennies and nickels started minting activities which as yet have shown no signs of abating.

The fluctuations in call for this "small change" is viewed by the association as a fairly dependable barometer of business turnover. Treasury statistics are cited as showing that no other coins reflect so correctly the trend of conditions. A slight decline in the output of one-cent pieces during July and August was accompanied by an increase in the minting of nickels according to figures of the Director of the Mint. During the first eight months 111,479,000 pennies and 21,777,000 nickels were minted.

For the fiscal year ended June 30, the output was 249,427,000 pennies, a post war record, and 52,428,100 nickels, which was exceeded only in 1924 when 53,618,000 nickels were minted. In 1922 however, not a single nickel was coined.

The number of these coins in circulation at this time is around 4,500,000 pennies and 1,225,000,000 nickels. They contain a total of about 34,000,000 pounds of copper. More than 90 per cent. of all copper coins in circulation have been minted since 1875. Only 8 per cent. of all coins minted since 1793 have come back for remelting into new coins, statistics reveal.

Factors which have contributed to the heavy demand in the United States for nickels and pennies apparently have been the advent of "chain" and "cut-rate" stores where these coins circulate in volume, the increasing amount of business in five and ten cent stores, the need for change to pay street car fares, a greater use of "slot machines" and the expansion of circulation of newspapers requiring a greater amount of change than formerly.

Break in Cotton Is Result of Two Big Crops.

Cotton may be king of the South but its drop to the lowest levels in more than five years stamps it as cruel ruler in the eyes of thousands of growers and speculators. If the crop should be marketed at the present level it would not bring enough to cover the cost of production. Interest in the cotton market has spread in Wall Street during the last few days. Government estimate since the latest predicts close to 16,627,000 bales as the probable 1926 output.

In our history there have been only two crops that exceeded 16,000,000 bales, only three even that exceeded 15,000,000 bales and only four that exceeded 14,000,000 bales. This suggests how much above normal a 16,627,000 crop is. It so happens that one of the two crops of that magnitude on record came last year. The prospect that another 16,000,000 crop will be superimposed on top of one for a year ago, making two record years for cotton production in a row, is what now worries the bulls in the market.

Apart from the concern of speculators is the very definite indication that the income of Southern planters will be lowered through the fall in prices even though the farmer is in part compensated by a larger picking that usual. Production of the commodity in the last two years has increased more rapidly than consumption, but the prevailing high price for cotton has been one factor in holding down the demand for cotton goods. No amount of whistling will hide the fact that the grower this year may be obliged to market his product below what it cost him to mature and pick the crop but something will have been gained in the long run if cheaper cotton helps to raise the cotton industry to life again. Already signs of a revival have begun to appear.

From New England come reports of increased activity in the textile industry and the South cannot hope to prosper year in and year out until the world's mills again are running full. Consumers that would not buy goods produced at prices based on 25 or 30 cent cotton now are beginning to show plainly that the same goods produced on the basis of cheaper raw material offer attraction. Of course the crop has not been picked yet and its lateness this year subjects it more than ordinarily to the autumnal storms and to possible damage through frosts, but both the commodity and financial experts have their pencils sharpened and ready to modify present calculations on any favorable or unfavorable news.

Paul Willard Garrett.
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They Wanted Beds Only.

Couple Just Married: We would like to buy a set of twin beds.

Salesman: I have something nice in seconds here, one slightly used.

Young Wife: No, we'd like a new set.

Salesman: These are our best. We give a written guarantee, in fact we stand back of every bed we sell.

Young Wife: Come dear, let's go home.

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.

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\$155,000. Medina Co., Ohio, 5½% Water and Sewer Improvement bonds maturing Oct. 1, 1929-46, denomination \$1,000, principal and interest Apr. and Oct. 1 payable at the office of the County Treasurer, Medina, Ohio.

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Actual Valuation (est.)	\$80,000,000.00
Assessed Valuation (1925)	62,499,670.00
Total Bonded Debt	1,223,581.32
Population (1925)	26,067
Population (est.)	27,000
Opinion, Squire, Sanders & Dempsey, Cleveland.	

Price: 1929-30, 4.30 basis
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These bonds are full county obligation and we believe are attractively priced. If interested please wire or write us.

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A Country With Money To Burn.

The United States can safely defy competition in the matter of fires and fire loss. Ours is the world's worst country when it comes to fire prevention.

In October we shall, nominally at least, celebrate what we call Fire Prevention Week. There will be speeches and pageants and banners and parades—and fires. Unless Fire Prevention Week falls far below an average week, its seven days will see 10,000 fires. If it measures up to the average in human hazards, 300 people will lose their lives through fires and more than that number will be injured.

Fire Prevention Week will probably see ten million dollars' worth of property go up in smoke. Of that loss 75 per cent. can doubtless be prevented, but will not be. Comparatively few people give Fire Prevention Week a thought, and those few are likely to be people who are careful all the year around.

Twenty years ago this country sustained fire losses amounting to \$150,000,000. Ten years ago the annual fire loss was \$220,000,000. This year the figure will be not far from \$550,000,000. He would be a bold prophet who would dare to name the figure for 1936. At the rate we are going, however, a round billion dollars will not be far wrong.

These figures have been attained without any such holocaust as the Chicago fire which, even in that day of cheap buildings, caused a loss estimated at \$196,000,000, with a loss of 250 lives. Perhaps a repetition of the Chicago fire is impossible under modern conditions—perhaps.

Human nature is essentially selfish. We want to avoid fire for ourselves and for our families. We applaud fire prevention in principle as a public measure, but we practice it only to selfish ends. Even the money we pay in taxes or in contributions for fire departments is paid because we are afraid we may have a fire ourselves.

Our insurance rates are, of course, based on fire records as a whole and the careful pay dollar for dollar with the careless. The more fires, the higher the rates must be and the more we must pay. The fire insurance stock companies make money. Some of them have accumulated millions in surplus in relatively few years, but for all that their rates are going to keep pace with the increase in fire prevalence. Mutual companies may offer in some degree a solution of the rate problem, but insurance in mutual companies or non-assessable, with small surplus funds does not appeal to everyone and is not acceptable in all cases where creditors insist upon the protection of insurance policies.

The hundreds of millions of dollars paid in insurance premiums are an expense assessed upon the business of the country. The half billion in fire losses involves another heavy assessment. The reduction by fire of the assessable and taxable property levies another assessment through increased tax rates. And a heavier assessment is that coming from the loss of operations and activities on the part of

business concerns compelled to cease operations as a result of fires.

Figures based on commercial agency reports indicate that in case of fires 43 per cent. of the concerns did not resume business. Fourteen per cent. had their credit standing cut down between one-third and two-thirds. Many a business man has found himself seriously crippled financially because of a disastrous fire involving one of his heaviest debtors.

If three-fourths of our fires could be prevented, and that is probably a fair estimate, our carelessness is costing us more than a third of a billion dollars annually. That is a heavy price to pay for the privilege of throwing cigarette stubs where we please and leaving matches where we had them last. It is a heavy price to pay without taking account of the loss of life that accompanies the property damage.

We talk more or less about the fire hazard. We read more or less about it. We agree that more care should be used. But we think of it mostly in terms of the other fellow or of the public in general. We do not get right down to ourselves and pin the responsibility where it belongs. If the public in general is to blame, that includes us. If the other fellow is to blame, that also includes us, because to the man across the street we are the other fellow.

If every man assumes his share of the responsibility and carries it out the number of fires will be marvelously and immediately reduced, and that man will not be at fault for the fires that do occur. If a fire should occur in a public building in my city, with resultant loss of life, I would hate to have to admit to myself, let alone admit to a board of enquiry, that I had personally regarded that building as a dangerous fire risk and had made no effort to get the risk reduced.

I would feel doubly regretful if a fire should occur in my place of business due to carelessness on the part of one of my employees in connection with some phase against which I had not issued rules or even a warning.

Many a store has been put out of business for a week or for months just because the proprietor "thought" his employees knew where the fire extinguishers were, and how to use them. Many a fire loss has been due to the fact that it has been taken for granted that the fire extinguishers or the fire hose would work efficiently when needed.

We don't like routine detail that seems to us to be needless, and so we omit fire drills, fire prevention instruction. We even omit precautions against obvious risks and we omit to make our fire insurance safe. I cannot deny that there have been times in my own case when only the insurance agent's habitual renewal of policies has prevented me from being without insurance. And I can admit further that I have before now taken the chance of being able in case of fire to prove my loss without having adequate inventories of the insured personal property. Carelessness is habitual with most of us in some degree.

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mercial groups are making efforts to bring about greater caution in the handling of fire and fire making substances. Fire insurance companies combine to support the Underwriters' Laboratories for the purpose of testing and developing fireproofing materials and fire fighting devices. Despite this sort of work fires increase. The work of the life insurance companies in promoting longevity through lessening disease is given credit for a part of the increase in the length of the average life. Much has been done to make the average of health better and the average of life longer. Why can't we get as good results from the work done to reduce fire losses?

You think you have used the necessary precautions against fire in your home or in your place of business. Perhaps you have done everything you have thought of along that line. Perhaps what you have done will prove a hundred per cent. effective. What about the things you have not thought of? That is where the fire will get you.

You have thought your old wood shingle roof will have to go until it is worn out, because you hate to spend the money for fireproof or fire resistant roofing. And yet there may have been changes in conditions around you that double or triple the chances of sparks falling on that roof, while the age of the drying shingles doubles their inflammability.

You have thought your chimneys are safe because you have looked them over and could see no flaws. And yet if you were to have those chimneys cleaned and inspected you might find places where fire would be very likely to escape, especially if the chimney burned out.

Sit down and check over the fire hazards you have hitherto neglected. Consider what things you have not thought over before. And above all, consider whether everyone in your employ is sold on the fire prevention idea and is doing everything possible to make fire impossible from within your property.

Anybody can stop a fire when it first begins, if equipped with the proper equipment and knowledge of how to use it. Get your fires in the first five minutes and you save yourself from loss.

Next in importance to preventing the fire and equipping to fight it if it does come, is the development of all possible means of limiting the loss from the fire.

Steel furniture, steel cupboards, steel shelving, steel safes and filing cases; all these reduce the fire loss by making the fire less hot and destructive and by rendering part of the equipment good after the fire. You may have no records, no papers, nothing burglars will steal, but you have records that are of great value to you and that will be of greater value after a fire which calls upon you for a fresh start. Also inventories and insurance papers are the very things first needed in getting the money for your insurance.

Spend enough money for a safe of some kind to protect your records from destruction by flames. It is no longer

necessary to buy one of the old cumbersome iron safes in order to get fire protection.

And know your insurance policies from "In consideration of the stipulations herein named" to line 200 of the "Subrogation" clause.

Your fire insurance policy is a contract to which you are one of the parties and like any other contract, it is just as much binding upon the party of the second part as upon the party of the first part. It is incumbent upon you not only to tell the truth in applying for fire insurance, but it is equally incumbent upon you to tell the whole truth and conceal nothing that might indicate a greater fire hazard than otherwise appears.

The first lines of your policy probably read: "This entire policy shall be void if the insured has concealed or misrepresented any material fact—." And the third paragraph tells you distinctly that the company will not be liable for loss caused directly or indirectly, "by neglect of the insured to use all reasonable means to save and preserve the property at and after a fire."

Take a little time off from buying and selling and go over your property with a fine-toothed comb looking for fire hazards, and then get everything set right. That done study your insurance policies and see whether you have done everything it is up to you to do.—Frank Farrington in National Druggist.

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You take no risk with the money you invest. A great surety company with assets of \$48,000,000 guarantees both principal and interest.

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in the five-pound sacks have long been in the housewife's favor and consequently in excellent demand. These new 28-ounce sizes will cause them to be increasingly popular.



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 Manager—Jason E. Hammond, Lansing.

Varie y in Men's Ties.

Manufacturers of men's ties report a brisk demand, with small figures and stripes leading. There is a growing tendency toward knitted scarfs. Ties with plain satin lining are also popular. One novelty shown by a leading manufacturer of high-grade neckwear is a heavy lustrous satin with a small raised velvet figure in conventional design, in self and contrasting tones. The same manufacturer also offers a tie and muffler set in a heavy Jacquard weave with small figured pattern. The ties have fringed ends, while the square muffler has an all-around narrow border. Another novelty shown is a Canton crepe muffler with black border and a central panel of red and white stripes.

Trade in Chinaware.

Moderately active business in staple chinaware of the better grades is reported, being about equal in volume to that of last year. The coal strike in England has reduced importations at least 25 per cent., while labor troubles in France have also affected imports. American potteries are reported as fairly busy. There is a decided trend toward the higher priced merchandise, it is said, consumers buying the designs they like with less consideration for the cost than in former years. Landscape decorations are among the newest designs offered. Bird and floral center decorations are supplanting to some extent the plain center with narrow border in vogue for the last ten years.

Late Trends in Men's Shirts.

Orders for rayon-striped broadcloth shirts are increasing, according to wholesalers. Neat stripes and figured patterns on white grounds are mostly wanted. Jacquard effects in fancy broadcloth shirts, also on light grounds in collar-attached models continue to be actively reordered. Lines of silk shirts are now being shown for the holiday trade. Particularly featured are shirts of solid colored radiums, especially white and tan. Crepes are also being shown in neat figured and jacquard patterns, as well as the solid colors of white, tan and gray. Both neckband and collar-attached styles are being purchased.

Styles of Children's Dresses.

Business in popular priced children's dresses is well ahead of that of last year, it is reported in most quarters. Retail stocks are said to be low, and indications for continued activity for the rest of the year are felt to be good. Brightly colored cotton prints in two and three tones are extremely popular. There has been no radical change in designs, although some manufacturers are making an effort to popularize a long-waisted effect copied from French models. Production methods have been improved in the last

year or two, so that even in the cheaper garments the styles reflect the trends in the high priced merchandise.

Orders for Silk Gloves.

Substantial advance orders for silk gloves are reported by manufacturers of the better grades, who assert that buyers have come to realize that hand-to-mouth buying in this commodity is risky. The style most in demand, it is said, is the short turn-down cuff, with both conservative and brilliantly colored trimmings. Sunset, peach, pearl, beige and parchment shades are outstanding. The larger share of the business is in gloves retailing at around \$2, rather than the somewhat cheaper qualities that led last year. In cotton fabric gloves fancies are in most demand, favored shades being tans, Cannes, Mexican, oak and gray.

Taste Shown in Draperies.

Steadily improving standards of taste in home decoration throughout the country are reflected in the increased demand for drapery and upholstery fabrics of the better grades. One leading concern reports business as well ahead of last year's, especially in California and other Coast States and in the metropolitan areas. The market in the South has been somewhat affected by the decline of the real estate boom in Florida, it is said. There are indications that damasks, brocatelles and other fabrics of the more formal and dressy types are regaining their popularity.

Handkerchief Demand Active.

What is described as the most active demand for handkerchiefs in years is now reaching manufacturers and wholesalers of this merchandise. The goods are being bought for holiday selling and orders have been piling up at such a rate that leading manufacturers have geared up their machinery for capacity output. The demand is almost entirely for novelty handkerchiefs. The design of the patterns and the color range are the most extensive ever shown, manufacturers say. Boxed goods are being stressed and the sale of these sets is expected to set a record.

Vestees Lead Women's Neckwear.

In women's neckwear for immediate delivery vestees are leading, according to the United Neckwear League of America. Those of georgette to be worn with dresses are said to be selling particularly well. Retailers are also showing active interest in collar and cuff sets of lace and net. Featured in these sets are collars consisting of a small, flat ruffle with a band set on the top, thus giving the effect of a high collar. Separate jabots and jabots attached to collars are also in demand. Reorders during the past month in the neckwear trade have been plentiful.

The country villages have it all over the cities. Look at the fine parking space they have.

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan



New Silk Fabrics

To meet the present demand of the active silk departments we have brought out the following silk cloths. They are now ready for immediate shipment.

Quality 2600—40-inch Crepe. This is a pure dye, semi-flat crepe of firm texture. It is guaranteed washable. It has an excellent hand and will not slip.

Price \$1.65

Quality 2700—40-inch Crepe Satin. This is a pure dye silk cloth of great beauty. It is finished to give the soft, drapy hand so much desired today. The color line is delightful.

Price \$2.35.

Quality 2800—40-inch Flat Crepe. This cloth will please the buyer who wants a heavy cloth of fine texture. It is a cloth which will prove hard to wear out.

Price \$2.35.

Quality 2900—40-inch Radium. Made either for outer or under-garments. The texture and lustre is enticing. Desired for slips as it allows the dress to hang correctly. It will not split in the back even when abused.

Price \$1.65.

A reduction of 5c per yard is made when full pieces are ordered.

Write us to have our salesman call if you are interested.

Write us if you wish color cards.



A Silk Thread for Every Purpose

RICHARDSON SILK CO.

207 W. Monroe St.

Chicago, Ill.

MAY HAVE TO ACCEPT GOODS**If Merchant Fails To Give Notice of Defects.**

When a retail merchant signs an order for goods, he should, for his own protection, note its terms and comply with them in a substantial manner in order to protect his rights under the order. In particular is this true where the order stipulates that if the goods are found defective notice of this fact must be given within a certain time if corrections are sought.

This is true because if such defects are not latent, and are easily discovered upon a reasonable inspection, the merchant will, as a general rule, be bound by such a stipulation. It follows, that if the merchant in such a case ignores a stipulation of this kind, and fails to make inspection and file his complaint, within the time named in the order, he may thereafter be precluded from so doing. For example.

In one case of this kind a large order for sheeting was signed by the buyer. This order, or contract, after naming the quantity, price, time of delivery, etc., contained a stipulation which provided as follows:

"These goods shall not be returned, nor will allowance be made for any cause after 30 days from receipt, nor after goods are cut."

The buyer received the goods but did not examine them, nor make any complaint until the expiration of thirty days. But when the buyer did examine the shipment it found the goods defective and notified the seller of this

fact. The seller declined to make any allowance for the alleged defects in the goods, and the buyer refused to complete payment. The seller then brought an action to collect, and the buyer defended same on the grounds that there had been a breach of warranty in respect to the quality of the goods.

In defense to this claim the seller set up that since the buyer had not given notice of the defects within the 30 days stipulated in the contract it (the buyer) had lost its right to make a complaint. The buyer, however, contended that the defects in the sheeting were latent, which prevented it from discovering them until it had started to cut the goods.

Now, it appears, that the goods i. e., sheeting, had been shipped in burlap covered rolls, and that the defects complained of by the buyer namely, "runs," or spaces in the cloth, showed at the edge of the cloth when the ends of the rolls were uncovered. On this state of facts the court in holding the defects were not latent, so as to excuse the buyer from discovering them within the time stipulated in the contract, in part, said:

"Except as to a very few of the rolls, the only evidence that the goods were defective at all was that 'runs' showed at the edges of the cloth, when the burlap at the ends of the rolls was pulled open. And the defect relied on was apparent on merely looking at the goods, and was not concealed in any way except by the fact that the cloth was wrapped with burlap. This was

not such a 'latent' defect as defendant (buyer) was excused from looking for and discovering within 30 days, having agreed that no allowance should be made 'for any cause' after the expiration of that time.

"The parties have a right by contract to fix and limit the purchaser's right in this respect, and such a stipulation is binding upon them, and unless waived, a limitation upon the time within which that right must be asserted, and failure to comply with it precludes a recovery by the purchaser on account of such a breach.

In conclusion the court held that since the alleged defects in the goods were not concealed, nor latent, it was the duty of the buyer to find them within the 30 days stipulated in the contract; and since the buyer has failed to file its complaint within that time it was not entitled to relief from the contract.

The above case aptly illustrates the possible danger to a merchant in not complying with a stipulation of this kind when goods are ordered and received. For, as has been noted, when an order stipulates that inspection of goods and complaint must be made within a certain time, or relief will not be granted for alleged defects in goods, it will, as a general rule, be binding on

the parties, unless the defects are concealed or latent. It follows, that the failure of a buying merchant to comply with such a clause may result in a loss of his right to have an adjustment if by any chance the goods delivered are defective.

Leslie Childs.

Fancy Suspenders in Favor.

The demand for suspenders of the higher grades is increasing steadily, it is reported, one manufacturer having doubled last year's business. The old style staples have almost entirely given way to the brilliantly hued silks, in regimental stripes, plaids and artistically woven sport and hunting scenes copied from old prints. The consumer is ready to pay from \$3 to \$7 for these articles, it is said, regarding them much as he does neckwear or other artistic haberdashery of the higher grades.

Drug Stores Sell Shoe Trees.

Some old school Lynners who were recently startled to see adjustable shoe trees in Lynn, Mass., cigar stores, are wondering if novelty style shoes will soon be offered in drug stores. Well, one Lynn drug store a while ago had a unique millinery and apron display, with those articles made from rubber goods, and other gimcracks, but the exhibit did not include novelty footwear.

BLABON'S Linoleum

We are always prepared to show you our complete stocks of Inlaid and Printed Linoleums. Blabon's Linoleums have been on the market for over seventy-five years, and for over seventy-five years they have been the *standard of excellence.*

Write at once for the newest patterns, descriptive matter and prices! These will convince you of the superiority of Blabon's Linoleum.

PAUL STEKETEE & SONS

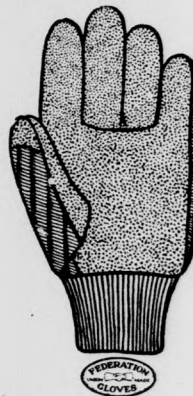
Wholesale Dry Goods

GRAND RAPIDS,

MICHIGAN

"FEDERATION" Work Gloves

SPECIAL OCTOBER OFFERING



This well-known line of gun cut leather faced gloves is made with seamless backs and the leather extending over the ends of the fingers. Every pair is Union made and so ticketed.

- | | |
|--|-------------|
| 2842—White canton flannel leather faced, knit wrist gloves | \$4.50 Doz. |
| 2843—Blue and yellow striped canton flannel, leather faced, knit wrist gloves | \$4.50 Doz. |
| 2846—Brown jersey, knit wrist, leather faced gloves | \$4.50 Doz. |
| 2845—White canton flannel, leather faced gauntlets | \$4.50 Doz. |
| 2844—Blue and yellow striped canton flannel gauntlets | \$4.50 Doz. |
| 2847—Blue and yellow striped canton flannel gauntlets with elastic band at wrist | \$4.75 Doz. |

DURING OCTOBER WE OFFER THIS LINE IN TWELVE DOZEN CARTONS ASSORTED STYLES. PRICE \$4.25 DOZ.

EDSON, MOORE & COMPANY

1702-1722 West Fort Street
DETROIT

RETAIL GROCER

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

Avoid Debt For Yourself and Others.

Written for the Tradesman.

Certain homely, familiar truths require to be restated and reemphasized every so often for the very reason that they are familiar. We all accept them as fundamental. Then in our minds we pass to other things. Before we know it, the force of those eternal truths is lessened and we are in danger of drifting into bad habits again. I am glad, therefore, to quote from a man of long, successful business experience with whom I have just talked.

"The greatest potential evil in business is debt. I don't care whether you look at it from the trade, household or individual standpoint," is the way he started out. "I say potential, because we all know debt has its uses in skillful hands. To bring out what I mean, consider what we read every so often in business papers: 'Don't borrow money to take discounts.'

"As argued out," he continued, "that is a beautiful theory. 'Pay six per cent. and you earn eighteen-twelve per cent. on somebody else's money.' But that is apt to work out differently in practice. Men should think of this scheme when it is presented. When somebody seems to reason that proposal out, take it home and do your own thinking. Determine for yourself whether it is right. The best place to find whether it is right—for you—is to look within. Look within your own business, your own character, your own capacity, your own personality—for it will rest with you how you come out."

"Suppose one thinks this way," continued my friend: 'Am I strong enough to handle this proposal right—have I knowledge enough—am I smart enough or am I not?' If you find a doubt, do one big thing—don't! That is the safe thing. Don't borrow anybody's money for any purpose on earth. If you have a hundred dollars, use it for taking discounts, but do not buy more than the hundred dollars will buy.

"Why? Think for a minute what actually happens. You need, say, \$356 and decide to borrow and take discounts. But when you get ready to make your note at the bank, you feel you might as well take a round sum, so you borrow \$500. You pay your bills, less discount. You figure how much you have 'made' and you feel good because of that and also because you now have some surplus ready cash.

"At this point your friend Charlie Calkins comes in. He offers layer raisins. 'Sure to advance; better get all you'll need for Thanksgiving and Christmas; don't take one box—take five.' Because you feel as you do, you fall. Other similar boys come in. And when your note comes due, you can't pay it; and that is not the worst thing that has happened, for you find that you now have more stock, bills which you cannot discount, and you owe the bank \$500.

"You have, in fact, walked right into temptation and were so weak that you

could not withstand it. Better, a thousand times better, to have bought half a box, quarter box, six packages of layers from Calkins, sold 'em out and bought again—with your own money—rather than have those needless five cases that you store away, handle, rehandle and carry over into 1927. They go hard and sugar. Folks tear the packages and sample them.

"Another thing I see in trade headlines frequently is 'Grocers Discuss Credits.' It might sometimes be written 'Cuss Credits,' but that is not the main point. What credits do they discuss? Always they discuss what folks owe them. But there would be some sense in discussing what they owe. If you discuss what you owe, think of what you owe, and arrive at the sound conclusion that there is just one safe course and that is not to owe, you will get some real benefit from discussing—or even cussing credits.

"For consider this truth: I may have my money scattered everywhere, I can be owed by everybody, thousands of dollars, the earnings and accumulations of years, and I may have scant hope of getting it in; but if I do not owe, I am still independent—you can not back me off the boards. I can hold my own against any kind of panics or conditions.

"As for the other side of it," said my friend impressively, "the question about those who owe you, it will follow automatically that he who thinks constantly about what he owes will collect promptly from those who owe him. So we may see that if when 'grocers discuss credits' they bear down heavily on what they themselves owe others, the discussion is apt to bear more fruit than a mere cussing of those who owe them.

"But even that is not the end of the reasoning," continued my thoughtful commuter. "There is a further phase which logically follows that is every whit as important as anything I have said. That phase is this: If debt is bad for you it is also bad for your customers, and it is your duty to protect your customer from harm.

"Now, the contrary idea prevails, for we see in trade papers everywhere a 'tribute to the grocer' or something like that. And what is that 'tribute'? Why, it is that he takes care of the credit of those unable to pay, carrying them through hard times. But that is a tribute to weakness, for such practice is weakness, not strength. The finest impulse in humanity is charity, but to mix charity with business is commercial crime—bad for both parties. Grocers go broke this way. Then what becomes of the most important charity—the charity due their own, their families, their personal welfare and future? Believe me, you care for others best when you care first for yourself. Let me illustrate:

"I had a customer once, the wife of a mechanic, an industrious woman who took in washing as well as cared for her household. Her bill ran eleven to twelve dollars a month. It was promptly paid when due. But once she paid only seven dollars on account and the clerk who received the money reported to me that she had left that balance,

(Continued on page 31)

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

HELPS YOU TO SELL MORE -

Fleischmann's Yeast builds health for the individual and business for the grocer. For, as Mr. F. C. Koch, Sr. of New Rochelle, N. Y. says, Fleischmann's Yeast has brought to me a substantial number of my best customers. It first brought them into the store for their supply of Yeast; it still brings them regularly—but not only for Fleischmann's Yeast, now, as my orders attest, they buy from me all the groceries they and their healthy families eat.

"You'll go a long way before you find a more enthusiastic Yeast fan than Yours Truly."

FLEISCHMANN'S YEAST

service

Don't Say Bread

— Say

HOLSUM

MEAT DEALER

The Sea a Source of Food Supply.

The economic value of the sea as a source of the world's future food supply has been greatly exaggerated, Dr. Austin H. Clark, of the United States National Museum, recently declared in a statement at the Smithsonian Institution.

Although the sea covers 71 per cent. of the earth's surface, Dr. Clark points out, the great bulk of things in the sea are supported by things washed into the oceans from the land.

Most people, he said, regard the sea as an inexhaustible reservoir of food which can be drawn upon to an unlimited extent whenever it becomes necessary or desirable.

They do not consider the close relationship between life on the land and in the sea. Material washed from the land and carried by the rivers to the sea serves as food for the tiny ocean plants and animals which, in turn, serve as food for the crustacea, which, in turn, furnish much of the fish food.

Life in the sea is most abundant near the shore, where the largest amount of food elements washed from the land are to be obtained. As a rule, there is little life in the ocean a few hundred miles from shore.

The distance the land-supported life of the sea extends, Dr. Clark explained, depends to a large extent upon the currents in the sea. Where currents are swift, the sea forms do not usually extend as far out as they are carried by the broad, gentle currents.

The cultivation of the land tends to prevent washing of the soil, he said, so that as cultivation of the land increases, the amount of material available to supply the life of the sea tends to decrease.

However, he pointed out, there are a number of animals eaten by peoples in other countries which have not been used in America simply because the people here have had abundant sources of land foods and have been able to exercise more choice in what they have eaten.

But while there are three times as many different kinds of animals on land as in the sea, there are three times as many major types of animals in the sea as there are on the land. This greater variety of animal types in the ocean, Dr. Clark attributed to the fact that the animals of the sea have three different ways of feeding, whereas land animals must move about to find their food. There are sea animals which do this, but there are also sea animals like the corals which just sit tight and have their food brought to them, while there are others, like the jelly-fish, which just float around in their food supply.

Commercial Fishing Not To Blame.

A survey recently completed by the United States Fisheries Bureau of the Sandusky Bay region of Lake Erie shows that commercial fishermen are not as destructive of game fish as commonly supposed and refutes in great measure the charge made by sportsmen that commercial fishing practices seriously threaten the life of various game species.

The survey was conducted by the Fisheries Bureau in response to an appeal for an investigation from the Izaak Walton League at Fremont, Ohio. It was asserted that the game fish were gradually disappearing from the Sandusky river especially white bass and black bass. This disappearance of game fish was ascribed to the destructive activities and practices of the commercial fishermen, especially of the seiners in Sandusky Bay.

The survey shows that factors other than commercial fishing may have been operated in the reduction of the fish stock at Fremont and Sandusky. These factors are pollution at Fremont and Sandusky, the increase in carp and goldfish, the taking of game fish by the State of Ohio for breeding or stocking purposes and the extensive angling carried on at the numerous Summer resorts of the region.

The preliminary survey shows that the commercial fishermen of the Sandusky Bay region are not as destructive of fish life in general or of strictly game fish in particular as many sportsmen believe. It is not safe to assert that commercial fishing is the primary cause of the depletion of game fish in the Sandusky Bay region. On the contrary, it is very probable that the seiners, by capturing carp and goldfish, are a factor in preserving the conditions so necessary for the existence of game fish and waterfowl.

Potato an Important Source of Needed Vitamin.

The potato is an important source of vitamin B—the anti-neuritic vitamin—lack of which causes the disease known as beri-beri. According to F. J. Llanan and Inez Blystone, of the laboratory of applied chemistry at Ohio University, this essential element is distributed about uniformly throughout the potato and is stable both during cooking and storage. Meager in calories, the white potato supplies about 12 per cent. of the American dietary. Mr. Lyman and Miss Blystone have announced a series of experiments in which they have found that rats thrive and grew at a normal rate on a diet containing as much as 80 per cent. potatoes. When put on a diet of only 40 per cent. potatoes, from which other foods containing Vitamin B were excluded, the rats showed a rapid decline in condition, which disappeared as soon as a sufficient quantity of Vitamin B was again supplied.

Hides, Pelts and Furs.

Greer No. 1	07
Greer No. 2	06
Cured No. 1	08
Cured No. 2	07
Calfskin, Green, No. 1	12
Calfskin, Green, No. 2	10½
Calfskin, Cured, No. 1	13
Calfskin, Cured, No. 2	11½
Horse, No. 1	3 00
Horse, No. 2	2 00

Pelts.

Lambs	50@75
Shearlings	10@25c

Tallow.

Prime	07
No. 1	07
No. 2	06

Wool.

Unwashed, medium	@35
Unwashed, rejects	@25
Unwashed, fine	@30

Sometimes patience is a virtue, while at other times it seems pure laziness.

Reliability through the years

You can give your customers Rumford Baking Powder and know they will come back for more. Its purity, wholesomeness and dependability insures better baking and will please the most critical housewife.

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RUMFORD

THE WHOLESOME BAKING POWDER

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

Yellow Kid Bananas all year around

Bananas are the year 'round fruit. They are clean, wholesome, nutritious and delicious.

"Yellow Kid" Bananas are uniformly good. Send in your orders.

The Vinkemulder Company
GRAND RAPIDS, MICHIGAN

Always Sell LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham Rowena Pancake Flour
Rowena Golden G. Meal Rowena Buckwheat Compound
Rowena Whole Wheat Flour

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING COMPANY
Grand Rapids, Michigan

IT'S A PLEASURE TO SELL Good Candy

See OUR line of Hard Candy and Holiday Mixtures before placing your Christmas Orders. Priced right, too

LOWNEY'S
HOLIDAY PACKAGES
ARE WONDERFUL

Putnam's
NATIONAL CANDY CO., INC.
GRAND RAPIDS, MICH.

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.

Some Timely Suggestions For the Hardware Dealer.

Written for the Tradesman.

In October the hardware dealer should be already looking ahead to the Christmas trade and laying his plans for Christmas.

With many hardware dealers, the Thanksgiving holiday at the end of November marks the opening of the Christmas selling season; although the real Christmas rush is not likely to set in until about two weeks later. But before the actual selling campaign is launched, the preparatory work should, if possible, all be finished.

You can, between now and the Thanksgiving holiday, plan your Christmas window trims, write most if not all your special Christmas advertising, decide what lines to feature and just how to play them up, arrange for such extra help as you may need, give your extra clerks a little necessary coaching, and talk over your Christmas plans with your staff at one or more store conferences. You can also plan the rearrangement of your store interior for Christmas trade, and your special Christmas decorations, if you have any. This, and a great deal more preparatory work, can be attended to long in advance of the holiday.

Meanwhile, every possible means should be used to stimulate the regular fall trade. There is no more effective means of doing this than by the use of strong window displays.

The show window is worth a good deal of money to the hardware dealer who has the knack of utilizing it properly. A city merchant some years ago sized up the situation in terse but significant words:

"I pay \$140 a month for store rent. Of that I pay \$40 for the store and \$100 for the window."

What he meant was that he could get a store of equal dimensions off the main street for \$40; and that the extra \$100 for his well-located store represented a premium for location. And the only way to take advantage of location and make that extra \$100 pay for itself was by skilful use of the show windows.

The hardware dealer, therefore, should make the show windows pay him the biggest possible returns.

Right now the dealer does not lack for seasonable display. Thus, a large number of householders are rearranging the stoves and pipes idle since last spring. They will be interested in a display of stove polish, pipe enamel, aluminum paint, small brushes for polishing, and similar accessories. Two or three lengths of old pipe, partly enameled, will add immensely to the effectiveness of a display. Any display of this sort should include an assortment of moderate priced brushes with price cards.

Fall housecleaning is also under way at this season. Housecleaning dis-

plays are eminently in order. In fact, with the wide variety of housecleaning accessories carried in the hardware store, a series of displays can be put on. In these you can play up such varied lines as curtain-stretchers, step-ladders, dustless mops, brushes, vacuum cleaners, carpet sweepers, wool and feather dusters, tubs, pails, brooms, polishes, scrubbing brushes. In fact, the variety is almost limitless.

At this season a good deal of window space will naturally be given to stove displays. Now is the time to push the sale of heating goods, and to clinch those sales you failed to make last month. Give the stoves a good chance. Don't leave them hidden away in the rear of the store. Bring them to the front and give them all the floor space you can. Give them, too, the advantage of an occasional window display.

For a big window, here is a very fair stove display:

Along the top of the window hang some lanterns on wire. Stove pipe wire, which does not show very much, will serve the purpose. If the window has one large pane of glass extending to the top, a wire should hang from the center of the ceiling or within five or six feet of the bottom of the window. From this, other wires should slant to right and left facing the window to within three feet of the window floor. Then, starting in the center, suspend lanterns by short lengths of wire about 12 inches apart, twisting the bits of wire several times around the main wire so there will be no slipping.

Fill the bottom of the window with stove boards arranged in a semi-circle. In the center set up a large heater. Set it far enough back so that when two lengths of stove pipe are set up and an elbow attached, the collar on the elbow will look as though there were a flue in the back of the window. If possible, have a large paste-board or dummy figure of a farmer in his shirt sleeves seated on a lantern box, directly behind the big heater. The coat off will suggest in a realistic way that the stove is throwing off some heat. To his outstretched hand fasten a small oil heater.

Then place the smaller heaters around the semi-circle. In the spaces formed by the circle place a small oven, and on this as a base set a large oil stove. Fill in the spaces in front of the stoves with flue stops, collars, dampers and elbows. Place joints of pipe at each side. Then, with price cards attached, you will have good a stove display.

Such a display will help also to sell accessories. It can be made more effective by a big card stating in a few words the outstanding features as to fuel economy, efficiency and initial cost, of the large heater you are featuring.

If the window is too small to accommodate all these items, make the display smaller. A stove display must never be overcrowded. Be sure to use attractive display cards to emphasize special features of the stoves on display.

With kitchen ranges, it is preferable

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

are in a position to sell the merchants of Western Michigan Scales, Cash Registers, Refrigerators, in fact all store equipment, at better prices than can be obtained elsewhere. Investigate.



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

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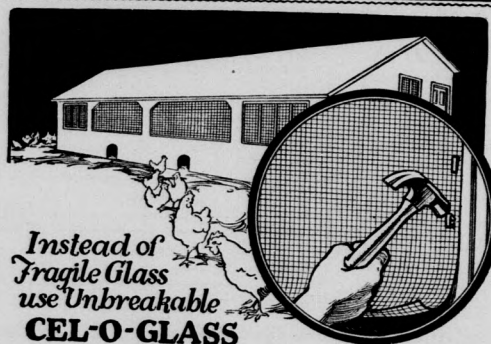
Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep lined and

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN



Instead of
Fragile Glass
use Unbreakable
CEL-O-GLASS

Write
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Circular

FOSTER, STEVENS & COMPANY

Grand Rapids, Michigan

to show cooking utensils of various sorts; but the same general idea can be utilized.

Oil heaters are worth featuring, especially if you emphasize the idea of using the heater for "that cold room in the far part of the house" on exceptionally cold days. Electric foot-warmers and grates can, where electric current is available, be sold for the same purpose.

The dealer should not overlook the business that can be done in stove accessories. There is hardly a home but needs some article to make the heating system efficient. It may be a coal shovel, scuttle, ash-sifter, ash-can, stove-lining, package of fire clay, stove board, flue stopper, collar, or any one of a score of articles. The customer is doing without it, and suffering inconvenience, largely because the hardware dealer does not remind him of his needs.

In communities where there is a considerable country trade, a very seasonable display can be made of lanterns, lamps, burners, wicks, etc. The dark evenings of autumn and winter stimulate a demand for these articles; and even in the cities there are many homes not yet wired for electricity. Indeed, every city home should have at least one kerosene lamp for the occasional emergencies when the electric current fails.

With such a display use a show card to call attention to special features of the lanterns displays; such as the size of the oil tank, extinguishing device, brass bowl, style of burner, moderate consumption of oil, and time of burning with one filling.

Flash lights can be featured as alternatives to lanterns; and the advantage stressed that they reduce the danger of fire.

Alarm clocks can also be brought to the fore. On dark mornings it is difficult to get up early; and many hardware dealers have found a good alarm clock an excellent seller at this season. Show cards can be used to help make an attractive display of alarm clocks; which will be very effective even in a small window.

Autumn accessories can quite often be used to good advantage in October displays. These include bright-hued autumn leaves and branches, corn-stalks, pumpkins, and other things suggestive of the harvest season and the approach of winter. These things are very helpful in giving your October displays a seasonable aspect, and little work is required to fit them into any seasonable window display.

Victor Lauriston.

Women's Suede Leather Belts.

Women's belts in suede leather in a variety of colors, in combination with metal chain links set with jade, cornelian, jet, sapphire or topaz, are the leading novelty with one large manufacturer. The belts are copies of a Paris model utilized to a great extent in the creations of a leading Paris dressmaker. They have no buckles and are fastened with a patent spring clasp. They sell at from \$8.50 to \$36 a dozen. They are offered in seven different color combinations.

Modification of Liquor Legislation vs. Common Sense.

Grandville, Oct. 12—Where are we at on the prohibition question?

If we accept the "statistics" of the Moderation League we will realize the enormity of the crime committed against the people of the United States when the Volstead act was thrust into the Constitution.

Those statistics lay bare the fact that present day prohibition is not only a farce, but it is the sum of all villainies, compared with which open saloons are a blessing.

One would imagine the whole country was debauched beyond saving because we have a law prohibiting the indiscriminate use of whisky. How such things be is past the understanding of an ordinary citizen. When John comes home sober every night, and at the week end fetches his wages instead of investing in a jag at the road-way saloons, the good wife realizes what prohibition means, the statistician of the Moderation League to the contrary notwithstanding.

To offset the frightful statements of the moderates comes a statement from the other side quite contradictory of the Modern League's "facts and figures." Now, which are we to believe? Really is there a sane adult in the United States of America who accepts the data of the League even in its smallest part?

The statistics quoted by the temperance officials quite deny the hideous destructiveness of prohibition. There can be no crime in telling a man to be good and yet these fanatical beer-lovers paint frightful pictures of the crash destruction which is upon the country through an effort to keep drink away from those who misuse it.

The proper way to get at the truth would be to go visit every home in America and ask its inmates as to the results of prohibition. When we have such a statistical record as that one may find the truth and not until then. Any pretense that it is necessary for a man to have his daily portion of booze else hades will be out for noon is the veriest gammon.

People should use common sense in discussing this question and not accept the fulminations of those interested in selling strong drink at a profit. Bootlegging is bad enough. There are a lot of beasts in human form who carry on this sort of outlawry, but this could not be done if we had an honest, efficient enforcement of the law.

The people themselves have it in their power to say whether whisky or temperance shall rule in this country. The law is behind the enforcer of prohibition, but the letter of the law has no power greater than the wish of the officials elected to carry that law into effect.

To decide the rights and facts one need not go to the Moderation League, nor to the prohibition supporters, but to look into his own personal experience in the matter. What, under your own observation, do you find with regard to the success or failure of prohibition since the Volstead act became a part of the Constitution?

My own experience right here in Grandville proves conclusively that, although the law for the suppression of promiscuous drinking has not been in every particular enforced, it has proven a mighty arm in defense of the home and firesides of the common people. Some of the higherups mayhap still make pigs of themselves under cover of their influence with the should-be enforcers of the law, nevertheless it would be safe to say that where ten men were drunk under saloon rule one alone now has access to the flowing bowl.

When you come to look at the facts, isn't that wonderful?

Just use your common sense, good people, and you will know that prohibition during the few years it has

been in force has been wonderfully successful, and that with the passage of further time and the expurgation of the many whisky-suckers who hold office to-day there will come a time when a drunken man will be such a rarity as to excite comment.

To have the law fully enforced it is necessary to elect to office none but temperance men; men who believe in the sanctity of law and dare enforce it. Politics has had much to do with evasions of law enforcement in the past. People are gradually getting their eyes open to this fact, and all the temperance folks have to do is to keep pegging away, cutting out whisky officials wherever found until the whole law and order force is composed of men in full accord with the law and the Constitution.

When this is done the last boot-legger will take his departure, either for the penitentiary or for some foreign land. America will be, indeed, the land of the free and the home of the brave.

The hopes of the "wets" run high in some parts of the Union, but when the women voters of this Nation get one good crack at the booze-lovers something will be heard to fall, and that will be the last hope of liquor dealers to make of the United States a Nation of drunkards.

Modification of the Volstead act is not possible. The act will stand, else be repealed in lawful manner, which cannot happen with American womanhood bearing the ballot for the good of the whole Nation. It is said by the whisky advocates that man has an inalienable right to his intoxicants; also that it is highly necessary that he have liquor.

Women of this Nation have lived and prospered without strong drink. Are strong men willing to acknowledge themselves the weaker sex where temptation to guzzle whisky is concerned? Think it over.

Old Timer.

Business Changes at Traverse City.

Traverse City, Oct. 12—D. F. and C. F. Hunter have purchased the Shumsky shoe stock on East Front street, and added it to the chain of Fox-Hunter Trading Posts. The Hunters have stores which carry shoes and general merchandise stocks in Grand Rapids, Cadillac, Mancelona, Berrien Springs and Ionia, to which will be added the Traverse City store. The Hunters have already taken over the stock. The formal opening of the new business will not be made until Oct. 15. Mr. Shumsky, who has been in the shoe business here for twenty-nine years, will retire for the present because of poor health.

I. A. Thornton will soon take possession of a new store which has been under construction several months on the Northwest corner of Front and Maple streets, with a stock of antique furniture and novelties.

J. A. Garland will open a stock of furnishing goods for men and a custom tailor shop at 541 West Front street Oct. 15. Arthur S. White.

Tendency to Wide Ribbons.

A substantial increase over last year's business is reported by ribbon manufacturers. Roman stripes from one-half to nine inches wide, and Bayadere stripes from two to four inches are among the leading items. Tinsel effects in jacquard bandings are also in demand. Colored velvet ribbons in widths up to seven inches have shown increased activity in the last few weeks. In the samples there seems to be a continued trend toward the wider ribbons. Despite the rise in raw silk, prices remain unchanged. Rayon is as yet little used in ribbons except in the cheaper grades, it is said.

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SAGINAW W. S. MICHIGAN

COMMERCIAL TRAVELER

Resort Hotels Must Give Value Received.

Traverse City, Oct. 12.—At the meeting of the West Michigan Tourist and Resort Association, held at Manistee last week, A. P. Johnson, Grand Rapids, secretary of the Wolverine Foundation, had something to say about the shortcomings of West Michigan resorts which are well worth pondering over, and if accepted in the same spirit as given, ought to be of benefit to such as cater to the tourist trade.

For instance: "We have not been imbued with the host spirit. As hosts we have studied neither ourselves nor our guests nor our hospitality. We have gone about things in a provincial way, each looking for himself, each community resenting the success of the other and giving and working as little as possible for a common goal. To do business we must satisfy our customers; are we satisfying them?"

"Our villages are not as clean and neat and inviting as they should be and we are woefully lacking in good homes. I invite your attention to our harbor entrances, the atmosphere of our railroad stations, the heaps of rubbish and decaying debris which infest many of our resort localities. The stranger is given an impression of poverty and desolation."

Also Carroll Sweet, executive head of the organization, brought out a few salient points which should be taken seriously by individuals and local organizations:

"The quality of our resorts has not kept pace with the improvement of our roads and the increase of business. Our entertainments, beds, food and other things which tourists and resorters demand are not up to the standard of the times, and as competition among resorts becomes keener we are losing ground in that direction.

"Nature gave us the foundation we must enhance for our summer visitors or they will find no pleasure in coming here. There are five things they seek: A cordial welcome, friendliness, good beds, good food and entertainment; something to do. Good beds are important. How do we expect people used to the comforts of the large cities to come out here and enjoy themselves sleeping in the average resort beds?"

In foods, Mr. Sweet urged especially fresh Michigan berries, other fruits and new vegetables to be served at all times, fresh food of the best quality obtainable, instead of canned food which they can eat any time at home.

Stressing the need of better hotels for the accommodation of tourists, the question naturally arises, where are they to come from? Mr. Johnson further said: "Your communities must provide them. There is no better example of this than the hotel in which we are now assembled—the Chippewa. Fremont has such a hotel and it is making money. There is the richest example of farseeing thought that I have found. Holland is another example. This must be done if you hope to compete with other communities which bid for summer business."

Also the railroads and water transportation lines were upbraided for their seeming unwillingness to supply accommodations, rates and schedules adequate to the demands of summer visitors.

Both of these gentlemen were eminently correct in their premises. While new hotels are essential in most cases, the atmosphere of many of these institutions is not of a character to invite long sojourns or repeat orders. There is too much of the profiteering spirit shown by many whose very existence depends on the patronage. They regard the approach of the resort season much as the farmer does his "sheep shearing." They regard the tourist as a sucker and kid themselves

into the belief that not only has he plenty of cash, but that his insane notion is to throw it away. Hence they begin by advancing rates and follow it up closely by skimping his food supply.

Now, it is true that the average tourist is patient and long suffering. If he is well brought up, as a majority of them are, he takes his medicine and says little, but he knows that he is being ham-strung and makes a mental note to the effect that if he ever comes back it will be when there are glaciers in Tophet.

I have heard too many operators boast of the fact that anything they served on their table is "good enough for a durned resort," when that same victim is supplying them with the bulk of the income they receive during the entire year. Their beds are impossible, bedding worse, but it would not be so bad if the linen provided were clean, and the beds free from vermin. During the height of the fruit season, they resort to the citrus varieties, at even a greater outlay than the local product would make necessary. Why? Because they do not know any better.

I have written whole pages on the propriety of supplying fresh vegetables not but what the canned article is perfectly prepared, but for the reason given by Mr. Sweet, that they can provide themselves with same at home and at any time. Such fresh grown vegetables are usually left off the average menu because some cheap kitchen scullion claims he or she has not the time to prepare same. I know of a prominent resort hotel (every traveler knows the one I mean) which serves food from a kitchen reeking with filth, with the same cut and dried bill of fare, and the operator will loud mouthedly tell you he makes oodles of money every season, and that the reason he does not change his menu is because he "rehashes" the "stuff" he has left over from the day before.

Talking in public meetings will not cure this evil and I doubt if resorting to legal methods provided for in the statutes will accomplish much. Possibly if one was sufficiently interested to follow it up, the State Board of Health might do something toward abolishing such outrageous methods of operating.

But this is neither here nor there. If Michigan, or, in fact, any other State wants to garner the harvest of tourists and resorters, they themselves must apply methods which will eradicate these abuses, and then make it known to the outside world that such shortcomings have been done away with. Otherwise in a very short time resort owners will be feasting, cannibal like, off each other.

Editorially the Chicago Tribune hits the target in the center when it speaks of certain proceedings which took up much time of the American Hotel Association, which was in session in Chicago recently:

Hotel proprietors from all over the United States have been holding a convention in Chicago. They have passed resolutions urging a reduction in Pullman rates in order to make travel cheaper and thereby increase the demand for hotel accommodations. At the same time the attorney for the organization of hotel men has warned his clients to forestall any effort to classify hotels as public utilities, because then their rates and services would be liable to regulation by Federal and state commissions.

The hotel owners do not want to be regulated, but they preserve a Joviallike equanimity when it comes to regulating some one else. They are willing to have the Pullman company's rates fixed by the Government, and if the Government doesn't fix them low enough to suit the hotel proprietors they propose to bring pressure upon the Government to change its mind.

The hotel men may protest that the Pullman company is making handsome profits, but, for that matter, so are many hotel companies. If the aim is to stimulate hotel business, it can be achieved quite as successfully by lowering hotel rates as by lowering Pullman rates.

We suspect there is something typically American in the attitude of mind which

says: "Give me liberty of action because I can be trusted with it, but regulate the other fellow or he will injure himself and everybody else. The Government must leave me alone, but it has a duty to control the conduct of everybody else." It explains the failure of much regulatory legislation in a land where no one believes in regulation for himself.

Traverse City people still talk of the desirability of another hotel. Granted that it would be a good thing to have a structure more modern and substantial than any they already have, if they do build it should be a community proposition without any interference from outside promoters, and real hotel men should be consulted before any money is wasted on chimerical profits. A new hotel in Traverse City would hold the field for several decades, hence the necessity for exercising great care in proceeding toward it.

Frank S. Verbeck.

Increase Volume and Not Sales Expense.

Success awaits any salesman who can work out a plan of materially increasing his volume without increasing his traveling expenses. This subject is further treated by a salesman-ager as follows:

"Here is a problem for you. Solve it and you will be paid handsomely for your efforts. It is this: Figure out a way to materially increase your volume without increasing your traveling expenses. It can be done. Here are some suggestions that may help you. Make a firm resolve that you will line up all the first class retail grocers on your territory. You may not succeed in making customers out of all of them, but if you go after them all you will certainly get some. Talking five and ten case lots to those retailers who can use quantities will help your volume. Selling to arrive is one of the best habits you can form, as it is certain to increase your business.

Honesty is not only the best policy, but it is the only policy. Tell the truth under all circumstances.



Hotel Whitcomb
ST. JOSEPH,
MICHIGAN

Announcing Reduction in Rates

Rooms with Lavatory \$1.25 and \$1.50 per day; Rooms with Lavatory and Private Toilet \$1.50 and \$1.75 per day; Rooms with Private Bath \$2.00, \$2.50 and \$3.00 per day. All rooms Steam Heated. Cafe in connection, best of food at moderate prices.

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In Detroit
It is the Tuller
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Facing Grand Circus Park,
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pleasant rooms, \$2.50 and up.
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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.

Columbia Hotel

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Good Place To Tie To

Four Flags Hotel

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80 Rooms—50 Baths
30 Rooms with Private Toilets

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CENTRALLY LOCATED

Rates \$1.50 and up

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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."

HOTEL RICKMAN

KALAMAZOO, MICH.

One Block from Union Station

Rates, \$1.50 per day up.

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LARGEST HOTEL IN LANSING

30 Rooms With or Without Bath
Popular Priced Cafeteria in Con-
nection. Rates \$1.50 up.

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BIG RAPIDS, MICH.

Hot and cold running water in all
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rooms well heated and well venti-
lated. A good place to stop. Amer-
ican plan. Rates reasonable.

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GRAND RAPIDS

RATES—\$1.50 up without bath.
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CAFETERIA IN CONNECTION

HOTEL OLDS

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300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the
Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.

Wolverine Hotel

BOYNE CITY, MICHIGAN

Fire Proof—60 rooms. THE LEAD-
ING COMMERCIAL AND RESORT
HOTEL. American Plan. \$4.00 and
up; European Plan, \$1.50 and up.
Open the year around.

Boyne City Planning Big Things.

Boyne City, Oct. 12—The Boyne City Chamber of Commerce began its tenth year of organization with a dinner at the Wolverine Hotel last Monday evening. Only a small number were present, but the meeting from the angle of interest was a remarkable success. It is the first general meeting that has been held for several years.

The President, J. H. Parker, presided and after the dinner, which like all the Wolverine functions, was a success from the gastronomical standpoint, presented the newly elected board of directors. The personnel of the board this year promises an aggressive campaign for a better Boyne City.

The big event of the evening was a talk by A. P. Johnson, Grand Rapids, of the Wolverine Foundation. His talk was concerned with the economic value of the natural advantages of this territory and the manner by which it can be made of greatest value to the people, not only the people who live here, but to those who come for rejuvenation from the strenuous living of city life. Boyne City is fortunate in having an encouraging and instructive message within a short time from two such sane and business like men as Lee Bierce and A. P. Johnson, each from the center of Western Michigan business life, Grand Rapids. We have heard within a short time many expressions of wonder that this section did not exploit the beauties of our autumn landscapes. The reason is very simple. It is only a very few years that the general public could get here with any comfort or facility. We have always known that May and June and September and October were the most attractive months, but July and August, with parts of June and September, were the only times when people could or would come or stay here, and hotels and boarding houses cannot be operated without an income commensurate with the service demanded. The great bulk of our patrons are people with children of school age, who feel that they cannot leave their homes until school closes in June and must be back in early September. We have the beauties to show, but until very recently no one could take the time to see them and it was and is hardly practicable to furnish the hospitality that is demanded. Those who own summer homes are not equipped to be comfortable at all times during the early summer and late fall, for Jack Frost is pretty sure to be lurking around at these times and few of the summer homes are fixed to dispell that most uncomfortable of all conditions, the chilliness. With the passing of time, this will be remedied and people

will take more and more advantage of the exhilarating beauty of the playground of Michigan.

Charles T. McCutcheon.

Canned Foods Week.

I attended a meeting of the Canners Association, held at the Pantlind Hotel, Tuesday, Oct. 12, called to further plans for Canned Foods Week Nov. 10 to 20. I was impressed with the emphasis these gentlemen stressed on the quality of Michigan canned foods. In fact, Mr. Geigley, of the Pure Food Department of Michigan, assured us that the food packed in this State is of the very highest quality.

Remarks were made by the Secretary Hartman and President Hutchinson and by P. T. Green, Secretary of the Wholesale Grocers Association, all of whom emphasized that we should endeavor to show the public that canned foods are not alone cheap, but they are absolutely wholesome and to eat them is of direct benefit to the agricultural industry of Michigan, as well as to other allied lines.

Lon Sears, of the W. R. Roach Co., showed a Government report that canned food had lengthened adult human life in this country $4\frac{1}{2}$ years.

They assured me that the jobbing salesmen would be supplied with plenty of posters to give to the merchants and I see no reason why this cannot be a wonderful campaign of education on the wholesomeness and quality of Michigan canned foods.

Now men tie up with this campaign, sell by the dozen or case at attractive dozen prices.

See if your jobber cannot supply you with assorted cases packed one dozen. I believe they will sell.

Paul Gezon,

Sec'y Retail Grocers & General Merchants Ass'n.

Benton Harbor—Gilmore Bros., of Kalamazoo, have leased a modern new store building, recently erected by M. W. Stock, at the corner of Main street and Colfax avenue and will open a branch department store as soon as the fixtures and merchandise can be installed. Departments in the branch store will be approximately the same as in the parent store.

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Once Tried Always Used



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Headquarters for all Civic Clubs

Excellent Cuisine
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Luxurious Rooms
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150 Fireproof Rooms

Corner Sheldon and Oakes;
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Three Blocks Away.

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

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European Plan
MANISTEE, MICH.

HENRY M. NELSON, Manager

New Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms Dining Room Service
Hot and Cold Running Water and Telephone in every Room
\$1.50 and up 60 Rooms with Bath \$2.50 and \$3.00

In KALAMAZOO, MICHIGAN is the famous NEW BURDICK

In the Very Heart of the City

Fireproof Construction

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

MORTON HOTEL

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

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

The Center of Social and Business Activities

THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.



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P.W. CHAPMAN & CO., INC.

October 1, 1926

DRUGS

Michigan Board of Pharmacy.
President—Claude C. Jones.
Vice-President—James E. Way.
Director—H. H. Hoffman, Lansing.
Coming Examinations—Grand Rapids,
Nov. 16, 17 and 18; Detroit, Jan 18, 19
and 20.

Seen, Heard and Reported in the Drug Store.

While it is true that any retail business, particularly the drug business, is made up of endless detail, it does not pay to let the details, particularly the petty ones, engross so much of the owner's time and attention that he has not the proper leisure for planning and executing things of more importance. Delegating unimportant details to ones' assistants is sound business policy.

While clothes don't make the man, nevertheless it is just as well to bear in mind that appearances do count for a lot and anyway you look at it. It is mighty poor business for any pharmacist to be seen around his place of business looking shabby or unkempt. A daily shave, clean collar, polished shoes and neat appearance generally are mighty potent factors in impressing new customers, and old ones, too, for that matter, and while it is not always possible for a pharmacist and his assistants to pose as fashion plates or emulate "Arrow Collar" advertisements, it behooves them to put on as good front as possible. Aside from the effect on customers there's a psychological slant to it, for when a man is spruced up a bit and knows he looks well, as a rule it tends to make him more efficient and alert, his actions and demeanor toward customers more impressive and dignified than when he knows he looks seedy, untidy or out-at-the-elbows.

One of the best fellows it has ever been the good fortune of the writer to know was a drug clerk who crossed the great divide several months ago. One of the finest chaps who ever ground a pestle in a mortar, he was trusted and respected by his employer, popular with the customers and his fellow workers in the pharmacy where he was head clerk for a number of years. I once heard him giving some fatherly advice to a junior clerk who was inclined to be a bit slack in some of his duties; he finished the little admonitory talk with the following sage observation, "We should bear in mind that our employer is entitled to the same sort of a deal from us that we would expect from him if we owned the store and he was working for us."

Every customer who leaves a drug store can do—and often does do—a lot of advertising for that particular establishment and it is well to bear this in mind in the treatment accorded all who patronize our stores. There is more than one kind of advertising and it is well to remember that there is such a thing as undesirable publicity. The gabby old party who is forever butting into the store at the most inopportune times and who often wants an accommodation or favor is somewhat of a trial, sometimes quite a chronic nuisance. She may not spend much money and as far as her personal trade is concerned she is more of a liability than an asset. However, she usually has a wide circle of friends

and acquaintances, likewise she has a mean tongue that she can wag vigorously when she puts her mind to it and she certainly can give a business place a lot of favorable or unfavorable advertising; so it is wiser to jolly her along and keep her sweet than to antagonize her.

Heard an apothecary of the old school giving some advice to a clerk who was leaving him to start in business for himself. One thing he said that impressed me as being mighty safe, sane and sensible was this, "You will find as you go along that from time to time little things are going to come up that will puzzle and often vex you. There will be times when you will be tempted to do things for financial gain that, while they are not exactly wrong or dishonest are a trifle shady. The line of demarcation between what should and should not be done is not always as plain as we could wish and in cases of this kind just bear in mind that it is best to err on the safe side. A good rule to follow is to put the question to yourself, Is it right? and unless you can answer it decidedly in the affirmative, don't do it."

We surely are getting into good company, the newspapers and drug journals have recently informed us that no less a personage than His Royal Highness, the Prince of Wales is a new recruit in the ranks of apothecaries having had the honorary degree conferred on him by the Master of the Society of Apothecaries last January. While it is hardly likely that the young man will ever find it necessary to "pound pills" for a living, still, one never knows what's going to happen these days and an apothecary's diploma might come in handy later on. His Royal Highness is a mighty good fellow and he is exceedingly popular on this side of the pond so if he ever wanted to practice the ancient and honorable profession of apothecary and had any difficulty in securing a position in England, he surely would be able to land one over here. Just think what an acquisition H. R. H. would be to a pharmacy located in a town where there was a female seminary. That drug shop certainly would do some business and as far as salary goes, the Heir Apparent would in all probability be able to write his own ticket.

Unfair tactics in business and doing mean things to a competitor are just as reprehensible as slugging and holding in a football game or hitting below the belt in a boxing match and yet the idea still prevails in the minds of some retail druggists that because a man is a competitor of yours it follows as a matter of course that he is your bitterest foe and that you should knife each other on every occasion. Some pretty good business men still cling to the ancient belief that unfair tactics are perfectly in order and may be used with impunity against a business rival, and will quote the old gag about, "All is fair in war, etc." This idea never was right and should be thrown into the discard with all other archaic and unsound business doctrine. Speaking from experience I can say that I've seen a lot of this sort of

thing in my somewhat lengthy service and can truthfully state that there's nothing in it. Fair, honest competition is all right and adds zest to the exceedingly interesting game of business, but take it from an old campaigner, it is a lot pleasanter to be on friendly terms with your competitor than to be at daggers' points with him.

Prescott R. Loveland.

Little Adventures With the Damage Claims.

Did you ever have a man walk into your store and say, "You made a mistake in that prescription last week and I got a claim against you for damages?"

And if that happened, did you find it easy to satisfy the claim, or to escape without having to put up some real money?

I was exchanging drug store experiences the other day with the manager of one of the largest independent stores in New York City and he told me of a few incidents that had occurred in his own case.

There was the instance of the customer who was one of these clever birds who read their own prescriptions and tell you what they want. "I want a pound of sulphuric acid," said this customer. He got what he asked for and took it away, properly labeled.

In a few days there came into the store a cheap lawyer and announced that he was bringing suit for damages against the firm for selling a pound of sulphuric acid on a prescription that had called for sulphurous acid for ringworm.

The manager found out what clerk had made the sale, found out that no prescription had been handed in. He was shown the bottle of sulphuric acid properly labeled. "We carry insurance against damage claims," he told the attorney. "You haven't any claim on us, but go to it if you think you can collect something." And that was all that was ever heard of what was probably nothing more nor less than a blackmail scheme.

Another claim was made by a strange young man who declared that he had been the victim of ptomaine poisoning at the soda fountain. Had he designated as the fatal drink some egg preparation he would have had a better chance, but unfortunately for his case, he named sarsaparilla which would come as near to being innocuous as anything could. They laughed at him and he decided there was nothing he could do.

Another claim was that of a man who asserted that he had been damaged by glass from a broken soda fountain tumbler. He was referred to the insurance people and did not press his claim.

A more serious claim was that of the man who brought action for poisoning from an overdose of strychnine, sold in solution on prescription. This case came to trial and the druggist showed that the prescription, which called for a six-ounce mixture, carried a dose of 1/120 of a grain. He proved that the strychnine that went into the 6 ounce mixture was taken from a bottle that contained solution already prepared, that it was measured in a two dram graduate from an 8 ounce bottle from

which several prescriptions had already been filled. On the evidence there was not enough of the solution left in the 8 ounce shelf bottle to have caused poisoning had it all been used, and the likelihood of making the mistake of measuring several times with the graduate full instead of once with it partly full was very slight. The case was thrown out of court by the judge who saw the absurdity of the claim.

The small town druggists, and probably most city druggists, do not usually carry insurance against such claims, but in the small town there is little chance of a damage claim that is a frame-up, and the honest claim can be settled between parties who know one another.

The druggist mentioned above was asked about the protection of check-up in his prescription department to prevent mistakes. He said they followed the plan of having a second clerk check over their prescriptions, but he believed there was more chance of error that way because of the tendency of the one compounding the prescription to become careless depending upon the check up to catch the mistakes.

Flatters Himself.

The dispenser who serves poor chocolate, poor coffee and antique eggs and hears no complaint may flatter himself into believing he is fooling the public and getting by, but he isn't; he has deceived no one but himself. His loss is measured by the difference between what his trade is and what it might have been.

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Mail

*Under both State
and Federal Supervision*

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

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Send for free booklet
on Banking by Mail

HOME STATE BANK
FOR SAVINGS GRAND RAPIDS
MICHIGAN

1675 Different Kinds of Powder on Market.

According to Toilette Goods, a prominent New York department store which made a survey of the toilet goods stocked it found that 1675 kinds of powder—face, talcum, loose, compact and liquid—were on sale, and 1396 kinds of perfume, 752 toilet waters and 204 sachets. Stacks and rows of jars and tubes of creams told of every purpose to which a cream could be put. There were 600 beauty creams, reducing creams, vanishing creams, cold creams, freckle creams, theatrical

creams, lemon creams, and so on, not counting 100 lotions and about as many special skin foods, each carrying a message of promised beauty.

Hair preparations were almost as numerous as skin remedies. There were 400 bandolines, brilliantines, dyes, restorers, shampoos and tonics. There were almost as many kinds of rouge, exclusive of 113 double compacts of powder and rouge combined. Soaps numbered 452, and bath preparations more than 200. Lipsticks could be had by 251 names, and, eyebrow and eye lash applications in the 110 styles.

Sell

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the candy bar hit of the year

A.R. WALKER
CANDY CORP.

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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.
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SCHOOL SUPPLIES

Pencil and Ink Tablets, Composition Books, Spelling Blanks, Note Books, Drawing Books, Music Books, Theme Tablets, Crayons, Crayolas, Chalks, Pens, Ink, Mucilage, Pastes, Lead Pencils, Penholders, Pencil Boxes, Rulers, Protractors, Scholars Companions, Dictionaries, Students Loose-Leaf Note Books, Water Color Paints, Slates, Slate Pencils, Black Board Slating and Erasers, Sponges, Compasses, Pencil Sharpeners, Fountain Pens, Etc., Etc.

Complete Line. Send us your order or come in and see Samples of same.

HOLIDAY GOODS

Now on Display in our own Building in Grand Rapids. The best we have ever shown. Come look it over.

Hazeltine & Perkins Drug Company

Manistee

Wholesale Only
MICHIGAN

Grand Rapids

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cotton Seed	1 50@1 75	Belladonna	21 35
Boric (Powd.)	12 1/2@	20	Cubebs	6 50@6 75	Benzoin	22 10
Boric (Xtal)	15 @	35	Eigerson	9 00@9 25	Benzoin Comp'd.	22 55
Carbolic	34 @	40	Eucalyptus	1 25@1 50	Buchu	22 55
Citric	50 @	55	Hemlock, pure	1 75@2 00	Cantharides	22 85
Muriatic	3 1/2 @	8	Juniper Berries	4 50@4 75	Capsicum	22 20
Nitric	9 @	15	Juniper Wood	1 50@1 75	Catechu	21 75
Oxalic	15 @	25	Lard, extra	1 55@1 65	Cinchona	22 10
Sulphuric	3 1/2 @	8	Lard, No. 1	1 25@1 40	Colchicum	21 50
Tartaric	40 @	50	Lavender Flow.	7 50@7 75	Cubebs	23 00
Ammonia			Lavender Gar'n	85@1 20	Digitalis	21 80
Water, 26 deg.	08 @	16	Lemon	4 00@4 25	Gentian	21 85
Water, 18 deg.	07 @	13	Linseed, raw, bbl.	@ 90	Ginger, D. S.	21 30
Water, 14 deg.	06 @	11	Linseed, boiled, bbl.	@ 93	Guaiac	22 20
Carbonate	20 @	35	Linseed, bld, less	97@1 10	Guaiac, Ammon.	22 00
Chloride (Gran.)	09 @	20	Linseed, rw, less	1 00@1 13	Iodine	21 95
Balsams			Mustard, artifl. oz.	@ 35	Iodine, Colorless	21 50
Copaiba	85@1 35		Neatsfoot	1 35@1 50	Iron, Clo.	21 35
Fir (Canada)	2 75@3 00		Olive, pure	3 75@4 50	Kino	21 40
Fir (Oregon)	65@1 00		Olive, Malaga,		Myrrh	22 50
Peru	3 00@3 25		yellow	2 75@3 00	Nux Vomica	21 55
Tolu	2 00@2 25		Olive, Malaga,		Opium	23 50
Barks			green	2 75@3 00	Opium, Camp.	@ 85
Cassia (ordinary)	25 @	30	Orange, Sweet	5 00@5 25	Opium, Deodor'd	23 50
Cassia (Saigon)	50 @	60	Origanum, pure	2 50	Rhubarb	21 70
Sassafras (pw. 50c)	@ 50		Origanum, com'l	1 00@1 20	Paints	
Soap Cut (powd.)	18 @	25	Pennyroyal	3 25@3 50	Lead, red dry	15 1/4@15 1/2
Berries			Peppermint	15 00@15 25	Lead, white dry	15 1/4@15 1/2
Cubeb	@ 1 00		Rose, pure	13 50@14 00	Lead, yellow bbl.	@ 2 1/2
Fish	@ 25		Rosemary Flows	1 25@1 50	Ochre, yellow less	3 @ 6
Juniper	10 @	20	Sandalwood, E.		Red Venet'n Am.	3 1/2 @ 7
Prickly Ash	@ 1 25		Sassafras, true	1 75@2 00	Red Venet'n Eng.	4 @ 8
Extracts			Sassafras, art'l	75@1 00	Putty	5 @ 8
Licorice	60 @	65	Spearment	10 50@10 75	Whiting, bbl.	@ 4 1/2
Licorice, powd.	50 @	60	Sperm	1 50@1 75	Whiting	5 1/4 @ 10
Flowers			Tar, USP	10 00@10 25	L. H. P. Prep.	3 05@3 25
Arnica	@ 30		Tar, Turp.	65 @ 75	Rogers Prep.	3 05@3 25
Chamomile (Ged.)	@ 50		Turpentine, bbl.	@ 98	Miscellaneous	
Chamomile Rom.	@ 50		Turpentine, less	1 05@1 18	Acetanalid	47 @ 55
Gums			Wintergreen,		Alum	08 @ 12
Acacia, 1st	50 @	55	leaf	6 00@6 25	Alum, powd. and	09 @ 15
Acacia, 2nd	45 @	50	Wintergreen, sweet		Bismuth, Subni-	
Acacia, Sorts	20 @	25	birch	3 00@3 25	trate	3 87@4 07
Acacia, Powdered	35 @	40	Wintergreen, art	75@1 00	Borax xtal or	
Aloes (Barb Pow)	25 @	35	Worm seed	9 00@9 25	powdered	07 @ 12
Aloes (Cape Pow)	25 @	35	Wormwood	9 00@9 25	Cantharides, po.	1 75@2 00
Aloes (Soc. Pow.)	65 @	70	Potassium		Calomel	2 10@2 30
Asafoetida	50 @	60	Bicarbonate	35 @ 40	Capsicum, pow'd	35 @ 40
Pow.	75 @	100	Bichromate	15 @ 25	Carmine	7 00@7 50
Campior	1 05@1 10		Bromide	69 @ 85	Cassia Buds	35 @ 40
Guaiac	@ 80		Bromide	54 @ 71	Cloves	50 @ 55
Guaiac, pow'd	@ 90		Chlorate, gran'd.	23 @ 30	Chalk Prepared	14 @ 16
Kino	@ 1 10		Chlorate, powd.		Chloroform	51 @ 60
Kino, powdered	@ 1 20		Cyanide	30 @ 25	Chloral Hydrate	1 35@1 85
Myrrh	@ 60		or Xtal	16 @ 25	Cocaine	12 10@12 80
Myrrh, powdered	@ 65		Iodide	4 60@4 86	Cocoa Butter	55 @ 75
Opium, powd.	19 65@19 92		Permanganate	20 @ 30	Corks, lat, less	40-10 1/2
Opium, gran.	19 65@19 92		Prussiate, yellow	40 @ 50	Copperas	2 1/2 @ 10
Shellac	65 @	80	Prussiate, red	@ 70	Copperas, Fowl	4 @ 10
Shellac Bleached	70 @	85	Sulphate	35 @ 40	Corrosive Sublim	1 71@1 92
Tragacanth, pow.	@ 1 75		Roots		Cream Tartar	31 @ 38
Tragacanth	1 75 @ 3 25		Alkanet	30 @ 35	Cuttle bone	40 @ 50
Turpentine	@ 30		Blood, powdered	35 @ 40	Dextrine	6 @ 15
Insecticides			Calamus	35 @ 75	Dover's Powder	3 50@4 00
Arsenic	08 @	20	Elecampane, pvd	25 @ 30	Emery, Ad Nos.	10 @ 15
Blue Vitriol, bbl.	@ 07 1/2		Gentian, powd.	20 @ 30	Emery, Powdered	@ 15
Blue Vitriol, less	08 @	15	Ginger, African,		Epsom Salts, bbls.	@
Bordea, Mix Dry	13 @	32	powdered	30 @ 35	Epsom Salts, less 3 1/2	@ 10
Heliochrome, White	18 @	30	Ginger, Jamaica	60 @ 65	Ergot, powdered	@ 2 00
Insect Powder	35 @	45	powdered	45 @ 50	Flake, White	15 @ 20
Lead Arsenate Po.	13 @	21	Goldenseal, pow.	@ 8 50	Formaldehyde, lb.	13 1/2 @ 30
Lime and Sulphur	8 @	23	Ipecac, powd.	@ 7 00	Gelatin	80 @ 90
Dry	8 @	21	Licorice	35 @ 40	Glassware, less 55%	
Paris Green	20 @	27	Licorice, powd.	20 @ 30	Glassware, full case 60%	
Leaves			Oris, powdered	30 @ 40	Glauber Salts, bbl.	@ 02 1/2
Buchu	85 @	1 00	Poke, powdered	35 @ 40	Glauber Salts, less 04	@ 10
Buchu, powdered	@ 1 00		Rhubarb, powdered	@ 1 00	Glue, Brown	21 @ 30
Sage, Bulk	25 @	30	Rosinwood, powd.	@ 40	Glue, Brown Grd	15 @ 20
Sage, 1/2 loose	@ 40		Sarsaparilla, Hond.		Glue, white	27 1/2 @ 35
Sage, powdered	@ 35		ground	@ 90	Glue, white grd.	25 @ 35
Senna, Alex.	50 @	75	Sarsaparilla Mexican.		Glycerine	36 @ 55
Senna, Tinn.	30 @	35	Glycerine	32 @ 52	Hops	70 @ 85
Senna, Tinn. pow.	25 @	35	Squills	35 @ 40	Iodine	6 45@6 90
Uva Ursi	20 @	25	Squills, powdered	60 @ 70	Iodoform	7 35@7 65
Oils			Tumeric, powd.	20 @ 25	Lead Acetate	20 @ 20
Almonds, Bitter,			Valerian, powd.	@ 1 00	Mace	@ 1 50
true	7 50@7 75		Seeds		Mace, powdered	@ 1 60
Almonds, Bitter,			Anise	@ 35	Menthol	7 50@8 00
artificial	3 00@3 25		Anise, powdered	35 @ 40	Morphine	11 13@11 93
Almonds, Sweet,			Bird, ls	13 @ 17	Nux Vomica	@ 30
true	1 50@1 80		Canary	10 @ 16	Nux Vomica, pow.	17 @ 25
Almonds, Sweet,			Caraway, Po.	30 25@30	Pepper black, pow.	40 @ 50
imitation	1 00@1 25		Cardamon	3 75@4 00	Pepper, White, pw.	50 @ 55
Amber, crude	1 25@1 50		Coriander pow.	30 20@25	Pitch, Burgudry	20 @ 25
Amber, rectified	1 50@1 75		Dill	15 @ 20	Quassia	12 @ 15
Anise	1 25@1 50		Fennell	25 @ 40	Quinine, 6 oz. cans	@ 59
Bergamont	10 00@10 25		Flax	08 @ 15	Rochelle Salts	30 @ 35
Cajuput	1 50@1 75		Flax, ground	08 @ 15	Saccharine	@ 20
Cassia	4 00@4 25		Foenugreek pow.	15 @ 25	Salt Peter	11 @ 22
Castor	1 40@1 65		Hemp	8 @ 15	Selditz Mixture	30 @ 40
Cedar Leaf	1 75@2 00		Lobelia, powd.	@ 1 25	Soap, green	15 @ 30
Citronella	1 25@1 50		Mustard, yellow	17 @ 25	Soap mott cast.	22 1/2 @ 25
Cloves	3 00@3 25		Mustard, black	20 @ 25	Soap, white castle	
Cocoonut	25 @	35	Poppy	15 @ 30	case	@ 12 50
Cod Liver	1 65@1 85		Quince	1 25@1 50	Soap, white castle	@ 1 45
Croton	2 00@2 25		Rape	15 @ 20	Soda Ash	3 @ 10
Tinctures			Sabadilla	38 @ 45	Soda Bicarbonate	3 1/2 @ 10
Aconite	@ 1 80		Sunflower	11 1/2 @ 15	Soda, Sal	02 1/2 @ 08
Aloes	@ 1 45		Worm, American	30 @ 40	Spirits Camphor	@ 1 35
Arnica	@ 1 10		Worm, Levant	4 50@4 75	Sulphur, roll	3 1/2 @ 10
Asafoetida	@ 2 40		Vanilla		Sulphur, Subl.	@ 4 1/2 @ 10
					Tamarinds	20 @ 25
					Tartar Emetic	70 @ 75
					Turpentine, Ven.	50 @ 75
					Vanilla Ex. pure	1 75@2 25
					Vanilla Ex. pure	2 50@3 00
					Zinc Sulphate	06 @ 11

GROCERY PRICE CURRENT

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

ADVANCED

Cheese
Mason Fruit Cans
Rolled Oats

DECLINED

Rice

AMMONIA

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



AXLE GREASE

48, 1 lb. 4 35
24, 3 lb. 6 00
10 lb. pails, per doz. 8 50
15 lb. pails, per doz. 11 95
25 lb. pails, per doz. 19 50

BAKING POWDERS

Arctic, 7 oz. tumbler 1 35
Queen Flake, 16 oz. dz. 2 25
Royal, 10 oz. doz. 95
Royal, 6 oz. doz. 2 70
Royal, 12 oz. doz. 5 20
Royal, 5 lb. 31 20
Rocket, 16 oz. doz. 1 25

K. C. Brand

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

BEECH-NUT BRANDS.



Mints, all flavors 60
Gum 70
Fruit Drops 70
Caramels 70
Sliced bacon, large 5 40
Sliced bacon, medium 3 30
Sliced beef, medium 2 80
Grape Jelly, large 4 50
Sliced beef, large 4 50
Grape Jelly, medium 2 70
Peanut butter, 16 oz. 4 05
Peanut butter, 10 1/2 oz. 2 75
Peanut butter, 6 1/2 oz. 1 75
Peanut butter, 3 1/2 oz. 1 15
Prepared Spaghetti 1 40
Baked beans, 16 oz. 1 40

BLUING

The Original

Condensed

2 oz., 4 dz. cs. 3 00
3 oz., 3 dz. cs. 3 75

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 3 45
Corn Flakes, No. 124 3 45
Corn Flakes, No. 102 2 00
Pep, No. 224 2 70
Pep, No. 202 1 75
Krumbs, No. 424 2 70
Bran Flakes, No. 624 2 45
Bran Flakes, No. 602 1 50

Post's Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Instant Postum, No. 8 5 40

Instant Postum, No. 9 5 00
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Postum Cereal, No. 1 2 70
Post Toasties, 36s 3 45
Post Toasties, 24s 3 45
Post's Bran, 24s 2 70

BROOMS

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

BRUSHES

Scrub
Solid Back, 8 in. 1 50
Solid Back, 1 in. 1 75
Pointed Ends 1 25

Shave

Shaver 1 80
No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion, 2 85

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/4
Paraffine, 12s 14 1/4
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

Apples, 3 lb. Standard 1 50
Apples, No. 10 4 75
Apple Sauce, No. 10 8 00
Apricots, No. 1 1 75
Apricots, No. 2 1 08
Apricots, No. 2 1/2 3 00
Blackberries, No. 10 8 25
Blackberries, No. 2 2 00
Blueberries, No. 10 13 50
Cherries, No. 2 2 75
Cherries, No. 2 1/2 4 50
Cherries, No. 10 14 00
Loganberries, No. 2 3 00
Loganberries, No. 10 10 00
Peaches, No. 1 1 50
Peaches, No. 1, Sliced 1 25
Peaches, No. 2 2 75
Peaches, No. 2 1/2 Mich 2 35
Peaches, 2 1/2 Cal. 3 00
Peaches, 10, Mich. 8 50
Pineapple, 1 sl. 1 75
Pineapple, 2 sl. 3 40
P'apple, 2 br. sl. 3 00
P'apple, 2, cru. 2 60
Pineapple, 10 cru. 9 50
Pears, No. 2 2 15
Pears, No. 2 1/2 4 25
Plums, No. 2 2 40
Plums, No. 2 1/2 2 90
Raspberries, No. 2, blk 2 90
Raspb's, Red, No. 10 13 50
Raspb's, Black 12 00
Rhubarb, No. 10 4 75
Strawberries, No. 10 12 00

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 70
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. 1 65
Lobster, No. 1/4, Star 2 90
Shrimp, 1, wet 1 90
Sard's, 1/4 Oil, Ky 6 10
Sardines, 1/4 Oil, Kless 5 50
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/2 2 80
Salmon, Red Alaska 3 25
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 90
Sardines, Im. 1/4, ea. 10 20
Sardines, Im. 1/2, ea. 2 1/2
Sardines, Cal. 1 65
Tuna, 1/2, Albocore 2 95
Tuna, 1/4, Curtis, doz. 2 25
Tuna, 1/2, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 3 30
Bacon, Lge Beechnut 5 40
Beef, No. 1, Corned 3 14
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sli. 1 60

Beef, 3 1/2 oz. Qua. sli. 1 90
Beef, 5 oz., Qua. sli. 2 65
Beef, No. 1, B'nut, sli. 4 50
Beefsteak & Onions, s 2 45
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/2 Libby 5 1/2
Potted Meat, 1/2 Libby 9 1/2
Potted Meat, 1/2 Qua. 9 00
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 65

Baked Beans

Campbells, 1c free 5 1 15
Quaker, 18 oz. 85
Fremont, No. 2 1 20
Snider, No. 1 95
Snider, No. 2 1 25
Van Camp, small 1 55
Van Camp, Med. 1 85

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 2 75
No. 2 1/2, Lge. Green 4 50
W. Beans, cut 2 1 45
W. Beans, 10 7 50
Green Beans, 2s 1 45
Green Beans, 10s 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75
Beets, No. 2, cut 1 20
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 25
Corn, Ex. stan. No. 2 1 55
Corn, No. 2, Fan. 1 80
Corn, No. 10 8 00
Hominy, No. 3 1 00
Okra, No. 2, whole 2 00
Okra, No. 2, cut 1 75
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels 37
Mushrooms, Choice 8 oz. 15
Mushrooms, Sur Extra 1 65
Peas, No. 2, E. J. 1 65
Peas, No. 2, Sift. 1 85
June
Peas, No. 2, Ex. Sift. 2 25
E. J.
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35
Pumpkin, No. 10 4 00
Pimientos, 1/4, each 12 1/4
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60
Spinach, No. 3 2 10
Spinach, No. 10 6 00
Tomatoes, No. 2 1 05
Tomatoes, No. 3 1 90
Tomatoes, No. 2, glass 2 80
Tomatoes, No. 10 6 00

CATSUP.

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

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

Roquefort 52
Kraft, Small tins 1 65
Kraft, American 1 65
Chili, small tins 1 1
Pimento, small tins 1 65
Requefort small tins 2 95
Camembert small tins 2 95
Wisconsin New 24
Longhorn 28

Mich. Flat Full Cream 24
Michigan Daisies 25
New York New 1926 30
Sap Sago 38
Brick 30

CHEWING GUM.

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

COCOA.

Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples 4 50
Pastilles No. 1 12 50
Pastilles, 1/2 lb. 6 60
Pains De Cafe 2 00
Droste's Bars, 1 doz. 2 00
Delft Pastilles 2 15
1 lb. Rose Tin Bon 18 00
7 oz. Rose Tin Bon 9 00
13 oz. Creme De Cara. 13 20
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/4 lb. Pastilles 2 40
Langues De Chats 4 80

CHOCOLATE.

Baker, Caracas, 1/4s 37
Baker, Caracas, 1/2s 35

COCOANUT

Dunham's

15 lb. case, 1/4s and 1/2s 48
15 lb. case, 1/4s 47
15 lb. case, 1/2s 46

CLOTHES LINE.

Hemp, 50 ft. 2 00
Twisted Cotton, 50 ft. 3 50
Braided, 50 ft. 2 25
Sash Cord 3 50



COFFE ROASTED

1 lb. Package

Melrose 37
Liberty 29
Quaker 44
Nedrow 42
Morton House 48
Reno 39
Royal Club 42

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

Maxwell House Brand.

1 lb. tins 50
3 lb. tins 1 47

Telfer Coffee Co. Brand

Bokay 42

Coffee Extracts

M. Y., per 100 12
Frank's 50 pkgs. 4 35
Hummel's 50 1 lb. 10 1/2

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

Quaker, Tall, 4 doz. 4 65
Quaker, Baby, 8 doz. 4 55
Quaker, Gallon, 1/4 dz. 4 50

Carnation, Tall, 4 doz. 5 00
Carnation, Baby, 8 doz. 4 90
Every Day, Tall 5 00
Every Day, Baby 4 90
Pet, Tall 5 00
Pet, Baby, 8 oz. 4 90
Borden's Tall 5 00
Borden's Baby 4 90
Van Camp, Tall 4 90
Van Camp, Baby 3 75

CIGARS

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

Worden Grocer Co. Brands

Master Piece, 50 Tin 35 00
Canadian Club 35 00
Little Tom 37 50
Tom Moore Monarch 75 00
Tom Moore Panatella 75 00
T. Moore Longfellow 95 00
Tom M. Invincible 115 00
Webster's 37 50
Webster Cadillac 75 00
Webster Knickerbocker 95 00
Webster Belmont 110 00
Webster St. Reges 125 00
Starlight Perlas 90 00
Starlight P-Club 1 35 00
Tiona 30 00
Clint Ford 35 00

CONFECTIONERY

Stick Candy Pails
Standard 16
Jumbo Wrapped 19
Pure Sugar Sticks 600s 4 20
Big Stick, 20 lb. case 20

Mixed Candy

Kindergarten 17
Leader 16
X. L. O. 12
French Creams 16
Cameo 19
Grocers 11

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass'ted 1 70
Choc Marshmallow Dp 1 70
Milk Chocolate A 1 70
Nibble Sticks 1 85
No. 12, Choc., Light 1 65
Chocolate Nut Rolls 1 80
Magnolia Choc 1 15

Gum Drops

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

Lozenges

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

Hard Goods

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

Cough Drops

Putnam's 1 35
Smith Bros. 1 50

Package Goods

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

Specialties

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

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 28

DRIED FRUITS

Apples

N. Y. Fcy., 50 lb. box 15 1/2
N. Y. Fcy., 14 oz. pkg. 16

Apricots

Evaporated, Choice 30
Evaporated, Fancy 35
Evaporated, Slabs 27

Citron

10 lb. box 48

Currants

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

Dates

Dromedary, 86s 6 75

Peaches

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

Pearl

Lemon, American 24
Orange, American 24

Raisins.

Seeded, bulk 09 1/2
Thompson's s'dles blk 10
Thompson's seedless, 15 oz. 12
Seeded, 15 oz. 14

California Prunes

99@100, 25 lb. boxes 20 80
60@70, 25 lb. boxes 20 10
50@60, 25 lb. boxes 20 11
40@50, 25 lb. boxes 20 12
30@40, 25 lb. boxes 20 15
20@30, 25 lb. boxes 20 22

FARINACEOUS GOODS

Beans

Med. Hand Picked 06 1/2
Cal. Limas 12
Brown, Swedish 08
Red Kidney 12

Farina

24 packages 2 50
Bulk, per 100 lbs. 06 1/2

Hominy

Pearl, 100 lb. sacks 3 50

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 20
9 oz. package, per case 3 60
Elbow, 20 lb. bulk 2 40
Egg Noodle, 12 lbs. 2 22
Egg Noodles, 6 oz. 2 60
Macaroni, 9 oz. 2 60
Spaghetti, 9 oz. 2 60
Quaker, 2 doz. 3 00

Pearl Barley

Chester 4 50
0000 7 00
Barley Grits 5 00

Peas

Scotch, lb. 05 1/4
Split, lb. yellow 08
Split green 09

Sage

East India 10

GELATINE



26 oz., 1 doz. case --- 6 00
 1/4 oz., 4 doz. case --- 3 60
 One doz. free with 5 cases.
 Jello-O, 3 doz. --- 3 45
 Minute, 3 doz. --- 4 05
 Plymouth, White --- 1 55
 Quaker, 3 doz. --- 2 55

HORSE RADISH

Per doz., 5 oz. --- 90
JELLY AND PRESERVES
 Pure, 30 lb. pails --- 3 30
 Imitation, 30 lb. pails --- 1 75
 Pure, 6 oz. Asst. doz. --- 1 10
 Buckeye, 18 oz. doz. --- 2 00

JELLY GLASSES

8 oz., per doz. --- 37

OLEOMARGARINE

Van Westenbrugge Brands
 Carload Distributor



Nucoa, 1 lb. --- 27
 Nucoa, 2 and 5 lb. --- 26 1/2
 Wilson & Co.'s Brands
 Certified --- 25 1/2
 Nut --- 20
 Special Roll --- 25 1/2

MATCHES

Swan, 144 --- 4 75
 Diamond, 144 box --- 6 25
 Searchlight, 144 box --- 6 25
 Ohio Red Label, 144 bx --- 4 75
 Ohio Blue Tip, 144 box --- 6 25
 Ohio Blue Tip, 720-1c --- 4 50

Safety Matches

Quaker, 5 gro. case --- 4 25

MINCE MEAT

None Such, 4 doz. --- 6 47
 Quaker, 3 doz. case --- 3 60
 Libby, Kegs, wet, lb. --- 22

MOLASSES



Gold Brer Rabbit
 No. 10, 6 cans to case --- 5 75
 No. 5, 12 cans to case --- 5 95
 No. 2 1/2, 24 cans to case --- 6 20
 No. 1 1/2, 36 cans to case --- 5 10
Green Brer Rabbit
 No. 10, 6 cans to case --- 4 45
 No. 5, 12 cans to case --- 4 70
 No. 2 1/2, 24 cans to case --- 4 95
 No. 1 1/2, 36 cans to case --- 4 20

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
 No. 1 1/2, 36 cans to case --- 3 00

New Orleans
 Fancy Open Kettle --- 74
 Choice --- 62
 Fair --- 41

Half barrels 5c extra
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 00
 Dove, 24, 2 1/2 lb. Black --- 4 20
 Dove, 6, 10 lb. Blue L. --- 4 45
 Palmetto, 24, 2 1/2 lb. --- 5 25

NUTS.

Whole
 Almonds, Terregona --- 25
 Brazil, New --- 15
 Fancy mixed --- 21
 Filberts, Sicily --- 28
 Peanuts, Virginia Raw --- 09 1/2
 Peanuts, Vir. roasted --- 10 1/2
 Peanuts, Jumbo, rstd --- 10 1/2
 Peanuts, Jumbo, rstd --- 11 1/2
 Pecans, 3 star --- 25
 Pecans, Jumbo --- 40
 Pecans, Mammoth --- 50
 Walnuts, California --- 28
Salted Peanuts
 Fancy, No. 1 --- 14
 Jumbo --- 1

Shelled.
 Almonds --- 1
 Peanuts, Spanish, 125 lb. bag --- 11 1/4
 Filberts --- 09
 Pecans --- 1 10
 Walnuts --- 75

OLIVES.

Bulk, 5 gal. keg --- 9 00
 Quart Jars, dozen --- 6 00
 Bulk, 2 gal. keg --- 3 75
 Bulk, 3 gal. keg --- 5 45
 Pint Jars, dozen --- 3 35
 4 oz. Jar, plain, doz. --- 1 35
 5 1/2 oz. Jar, pl. doz. --- 1 60
 9 oz. Jar, pl. doz. --- 2 35
 20 oz. Jar, pl. doz. --- 4 25
 3 oz. Jar, Stu. doz. --- 1 35
 6 oz. Jar, stuffed, dz. --- 2 50
 9 oz. Jar, stuffed, dz. --- 3 50
 12 oz. Jar, Stuffed, doz. --- 4 50 @ 4 75
 20 oz. Jar, stuffed dz. --- 7 00

PARIS GREEN

1/4 lb. --- 31
 1 lb. --- 29
 25 and 55 --- 27

PEANUT BUTTER



Bel Car-Mo Brand
 24 1 lb. pails --- 24
 8 oz., 2 doz. in case --- 24
 5 lb. pails, 6 in crate --- 24
 12 2 lb. pails --- 24
 14 lb. pails --- 24
 50 lb. tins --- 24
 25 lb. pails --- 24

PETROLEUM PRODUCTS

Iron Barrels
 Perfection Kerosine --- 16.6
 Red Crown Gasoline, Tank Wagon --- 19.7
 Solite Gasoline --- 22.7
 Gas Machine Gasoline --- 41.1
 V. M. & P. Naphtha --- 24.6
 Capital Cylinder --- 39.2
 Atlantic Red Engine --- 21.2
 Winter Black --- 12.2



Iron Barrels.
 Light --- 62.2
 Medium --- 64.2
 Heavy --- 65.2
 Special heavy --- 68.2
 Extra heavy --- 70.2
 Transmission Oil --- 62.2
 Finol, 4 oz. cans, doz. --- 1 50
 Finol, 8 oz. cans, doz. --- 2 25
 Parowax, 100 lb. --- 9.3
 Parowax, 40, 1 lb. --- 9.5
 Parowax, 20, 1 lb. --- 9.7



Semsdac, 12 pt. cans --- 2 70
 Semsdac, 12 qt. cans --- 4 60

PICKLES

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

Sweet Small

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

Dill Pickles.

800 Size, 15 gal. --- 10 00
PIPES.
 Cob, 3 doz. in bx. 1 00 @ 1 20

PLAYING CARDS

Battle Axe, per doz. --- 2 75
 Bicycle --- 4 75

POTASH

Babbitt's, 2 doz. --- 2 75

FRESH MEATS

Beef
 Top Steers & Heif. @ 17 1/2
 Good Steers & H.F. 14 @ 16
 Med. Steers & H.F. 13 1/2 @ 15
 Com. Steers & H.F. 10 @ 12 1/2

Cows

Top --- 14
 Good --- 13
 Medium --- 12
 Common --- 10

Veal.

Top --- 21
 Good --- 19 1/2
 Medium --- 16

Lamb.

Spring Lamb --- 26
 Good --- 25
 Medium --- 23
 Poor --- 22

Mutton.

Good --- 14
 Medium --- 12
 Poor --- 10

Pork.

Light hogs --- 19
 Medium hogs --- 18
 Heavy hogs --- 18
 Loin, Med. --- 23
 Butts --- 25
 Shoulders --- 20
 Spareribs --- 15
 Neck bones --- 06

PROVISIONS

Barreled Pork
 Clear Back --- 34 50 @ 35 00
 Short Cut Clear 34 50 @ 35 00
Dry Salt Meats
 S P Bellies --- 25 00 @ 30 00

Lard

Pure in tierces --- 16
 60 lb. tubs --- advance 1/4
 50 lb. tubs --- advance 1/4
 20 lb. pails --- advance 1/4
 10 lb. pails --- advance 1/4
 5 lb. pails --- advance 1/4
 3 lb. pails --- advance 1/4
 Compound tierces --- 14 1/2
 Compound, tubs --- 14

Sausages

Bologna --- 15
 Liver --- 14
 Frankfurt --- 19
 Pork --- 18 @ 20
 Veal --- 19
 Tongue, Jellied --- 35
 Headcheese --- 18

Smoked Meats

Hams, Cer., 14-16 lb. --- 34
 Hams, Cert., 16-18 lb. --- 36
 Ham, dried beef --- 32
 sets --- 32
 California Hams --- 21
 Picnic Boiled --- 40 @ 44
 Hams --- 40 @ 44
 Boiled Hams --- 46 @ 51
 Minced Hams --- 19
 Bacon --- 37 @ 44

Beet

Boneless, rump 25 00 @ 28 00
 Rump, new --- 27 00 @ 30 00
Mince Meat.
 Condensed No. 1 car. --- 2 00
 Condensed Bakers brick --- 31
 Moist in glass --- 8 00

Pig's Feet

Cooked in Vinegar
 1/2 bbls. --- 2 50
 1/2 bbls., 35 lbs. --- 4 50
 1/2 bbls. --- 10 00
 1 bbl. --- 25 00
 Kits, 15 lbs. --- 1 75
 1/2 bbls., 40 lbs. --- 3 50
 1/2 bbls., 80 lbs. --- 5 00

Casings

Hogs, per lb. --- 63
 Beef, round set --- 20 @ 30
 Beef, middles, set --- 21 75
 Sheep, a skin --- 2 00 @ 2 25

RICE

Fancy Blue Rose --- 07 1/4
 Fancy Head --- 09 @ 09
 Broken --- 05

ROLLED OATS

Silver Flake, 12 Fam. --- 2 25
 Quaker, 18 Regular --- 1 80
 Quaker, 12s Family --- 2 70
 Mothers, 12s, Mnum --- 3 25
 Nedrow, 12s, China --- 3 25
 Sacks, 90 lb. Jute --- 3 20
 Sacks, 90 lb. Cotton --- 3 25
 Steel Cut, 100 lb. sks. --- 3 50

RUSKS.

Holland Rusk Co. Brand
 18 roll packages --- 2 30
 36 roll packages --- 4 50
 36 carton packages --- 5 20
 18 carton packages --- 2 65

SALERATUS

Arm and Hammer --- 3 75

SAL SODA

Granulated, bbls. --- 1 80
 Granulated, 60 lbs. cs. --- 1 60
 Granulated, 36 1/2 lb. packages --- 2 40

COD FISH

Middles --- 15 1/4
 Tablets, 1/2 lb. Pure --- 19 1/4
 Tablets, 1 lb. Pure --- 1 40
 Wood boxes, Pure --- 29 1/4
 Whole Cod --- 11 1/4

Herring

Holland Herring
 Mixed, Keys --- 1 00
 Mixed, half bbls. --- 9 50
 Mixed, bbls. --- 18 00
 Milkers, Kegs --- 1 10
 Milkers, half bbls. --- 10 25
 Milkers, bbls --- 19 50
 K K K K, Norway --- 1 40
 Cut Lunch --- 1 60
 Boned, 10 lb. boxes --- 20

Lake Herring

1/2 bbl., 100 lbs. --- 6 50
Mackerel
 Tubs, 100 lb. fine fat --- 24 50
 Tubs, 60 count --- 7 25

White Fish

Med. Fancy, 100 lb. --- 13 00

SHOE BLACKENING

2 in 1, Paste, doz. --- 1 35
 E. Z. Combination, dz. --- 1 35
 Dri-Foot, doz. --- 2 00
 Bixbys, doz. --- 1 35
 Shinola, doz. --- 90

STOVE POLISH

Blackene, per doz. --- 1 35
 Black Silk Liquid, dz. --- 1 40
 Black Silk Paste, doz. --- 1 25
 Enamaline Paste, doz. --- 1 35
 Enamaline Liquid, dz. --- 1 35
 E. Z. Liquid, per doz. --- 1 40
 Radium, per doz. --- 1 85
 Rising Sun, per doz. --- 1 35
 654 Stove Enamel, dz. --- 2 80
 Vulcanol, No. 5, doz. --- 95
 Vulcanol, No. 10, doz. --- 1 35
 Stovoil, per doz. --- 3 00

SALT.

Colonial, 24, 2 lb. --- 95
 Colonial, 36-1 1/2 --- 1 25
 Colonial, Iodized, 24-2 --- 2 00
 Med. No. 1 Bbls. --- 2 60
 Med. No. 1, 100 lb. bg. --- 83
 Farmer Spec., 70 lb. --- 90
 Packers Meat, 56 lb. --- 57
 Crushed Rock for Ice --- 75
 Butter Salt, 280 lb. bbl. --- 4 24
 Block, 50 lb. --- 4 10
 Baker Salt, 230 lb. bbl. --- 5 75
 100, 3 lb. Table --- 6 40
 70, 4 lb. Table --- 5 25
 28, 10 lb. Table --- 5 00
 28 lb. bags, Table --- 42



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

SOAP

Am. Family, 100 box --- 6 30
 Export, 120 box --- 4 80
 Big Four Wh. Na. 100s --- 3 75
 Flake White, 100 box --- 4 25
 Fels Naphtha, 100 box --- 5 50
 Grdma White Na. 10s --- 4 10

Rub No More White
 Naphtha, 100 box --- 4 00
 Rub-No-More, yellow --- 5 00
 Swift Classic, 100 box --- 4 40
 20 Mule Borax, 100 bx --- 7 55
 Wool, 100 box --- 6 50
 Fairy, 100 box --- 5 50
 Jap Rose, 100 box --- 7 85
 Palm Olive, 144 box --- 11 00
 Lava, 100 box --- 4 90
 Octagon --- 6 35
 Sunmo, 100 box --- 4 85
 Sweetheart, 100 box --- 5 70
 Grandpa Tar, 50 sm. --- 2 10
 Grandpa Tar, 50 lge. --- 3 50
Quaker Hardwater
 Cocoa, 12s, box --- 2 85
 Fairbank Tar, 100 bx --- 4 00
 Trilby Soap, 100, 10c, 7 30
 Williams Barber Bar, 9s --- 50
 Williams Mug, per doz. --- 48

CLEANSERS

KITCHEN KLENZER
 80 can cases, \$4.80 per case

Maple.
 Green Label Karo --- 5 19
Maple and Cane
 Mayflower, per gal. --- 1 55
Maple.
 Michigan, per gal. --- 2 50
 Welch's, per gal. --- 2 50
TABLE SAUCES
 Lea & Perrin, large --- 6 00
 Lea & Perrin, small --- 3 35
 Pepper --- 1 60
 Royal Mint --- 2 40
 Tobasco, 2 oz. --- 4 25
 Sho You, 9 oz., doz. --- 2 70
 A-1, large --- 5 20
 A-1, small --- 3 15
 Capers, 2 oz. --- 2 30

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx --- 3 75
 Bon Ami Cake, 3 dz. --- 3 25
 Brillo --- 85
 Climaline, 4 doz. --- 4 20
 Grandma, 100, 5c --- 4 00
 Grandma, 24 Large --- 3 75
 Gold Dust, 100 --- 4 00
 Gold Dust, 12 Large --- 3 20
 Golden Rod, 24 --- 4 25
 Jinx, 3 doz. --- 4 50
 La France Laun., 4 dz. --- 3 60
 Luster Box, 54 --- 3 75
 Old Dutch Clean, 4 dz --- 3 40
 Rinso, 40s --- 3 20
 Rinso, 24s --- 5 25
 Rub No More, 100, 12 oz. --- 3 85
 Rub No More, 18 Lg. --- 4 00
 Spotless Cleanser, 48, 20 oz. --- 3 85
 Sani Flush, 1 doz. --- 2 25
 Sapallo, 3 doz. --- 3 15
 Soapine, 100, 12 oz. --- 6 44
 Snowboy, 100, 10 oz. --- 4 00
 Snowboy, 24 Large --- 4 80
 Speedee, 3 doz --- 7 20
 Sunbrite, 72 doz. --- 4 00
 Wandotte, 48 --- 4 75

SPICES.

Whole Spices.
 Allspice, Jamaica --- @ 24
 Cloves, Zanzibar --- @ 40
 Cassia, Canton --- @ 25
 Cassia, 5c pkg., doz. --- @ 40
 Ginger, African --- @ 15
 Ginger, Cochlin --- @ 30
 Mace, Penang --- 1 10
 Mixed, No. 1 --- @ 24
 Mixed, 5c pkgs., doz. --- @ 45
 Nutmegs, 70 @ 90 --- @ 78
 Nutmegs, 105-110 --- @ 70
 Pepper, Black --- @ 45

Pure Ground in Bulk
 Allspice, Jamaica --- @ 18
 Cloves, Zanzibar --- @ 46
 Cassia, Canton --- @ 24
 Ginger, Cochlin --- @ 38
 Mustard --- @ 32
 Mace, Penang --- 1 30
 Pepper, Black --- @ 50
 Nutmegs --- @ 75
 Pepper, White --- @ 60
 Pepper, Cayenne --- @ 32
 Paprika, Spanish --- @ 42

Seasoning

Chili Powder, 15c --- 1 35
 Celery Salt, 3 oz. --- 95
 Sage, 2 oz. --- 90
 Onion Salt --- 1 35
 Garlic --- 1 35
 Penalty, 3 1/2 oz. --- 3 25
 Kitchen Bouquet --- 4 50
 Laurel Leaves --- 20
 Marjoram, 1 oz. --- 90
 Savory, 1 oz. --- 90
 Thyme, 1 oz. --- 90
 Tumeric, 2 1/2 oz. --- 90

STARCH

Corn
 Kingsford, 40 lbs. --- 11 1/4
 Powdered, bags --- 4 00
 Argo, 48, 1 lb. pkgs. --- 4 05
 Cream, 48-1 --- 4 80
 Quaker, 40-1 --- 07

Gloss

Argo, 48, 1 lb. pkgs. --- 4 05
 Argo, 12, 3 lb. pkgs. --- 2 96
 Argo, 8, 5 lb. pkgs. --- 3 35
 Silver Gloss, 48, 1a --- 11 1/4
 Elastic, 64 pkgs. --- 5 35
 Tiger, 48-1 --- 3 50
 Tiger, 50 lbs. --- 06

CORN SYRUP.

Corn
 Blue Karo, No. 1 1/2 --- 2 29
 Blue Karo, No. 5, 1 dz. --- 3 11
 Blue Karo, No. 10 --- 2 91
 Red Karo, No. 1 1/2 --- 2 57
 Red Karo, No. 5, 1 dz. --- 3 49
 Red Karo, No. 10 --- 3 29
Int. Maple Flavor.
 Orange, No. 1 1/2, 2 dz. --- 3 02
 Orange, No. 5, 1 doz. --- 4 19
 Orange, No. 10 --- 3 99

Maple.

Green Label Karo --- 5 19

Maple and Cane

Mayflower, per gal. --- 1 55

Maple.

Michigan, per gal. --- 2 50
 Welch's, per gal. --- 2 50

TABLE SAUCES

Lea & Perrin, large --- 6 00
 Lea & Perrin, small --- 3 35
 Pepper --- 1 60
 Royal Mint --- 2 40
 Tobasco, 2 oz. --- 4 25
 Sho You, 9 oz., doz. --- 2 70
 A-1, large --- 5 20
 A-1, small --- 3 15
 Capers, 2 oz. --- 2 30

TEA.

Japan.
 Medium --- 27 @ 33
 Choice --- 27 @ 47
 Fancy --- 54 @ 51
 No. 1 Nibbs --- 54
 1 lb. pkg. Sifting --- 17
Gunpowder
 Choice --- 25
 Fancy --- 40
Ceylon
 Pekre, medium --- 55
English Breakfast
 Congou, Medium --- 28
 Congou, Choice --- 35 @ 36
 Congou, Fancy --- 42 @ 43

Oolong

Medium --- 26
 Choice --- 45
 Fancy --- 50
Telfer Coffee Co. Brand
 W. J. G. --- 59

TWINE

Cotton, 3 ply cone --- 38
 Cotton, 3 ply pails --- 40
 Wool, 6 ply --- 10

VINEGAR

Cider, 40 Grain --- 21
 White Wine, 80 grain --- 25
 White Wine, 40 grain --- 20

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 4.—On this day was held the first meeting of creditors in the matter of George Start, Bankrupt No. 3000. The bankrupt was present in person and represented by attorney John G. Anderson. Creditors were present in person and represented by Smedley & Connine, Louis L. Landman, A. S. Hinds and White & Reber, attorneys. Claims were proved and allowed. Emil Kempf, of Fremont, was named trustee, and his bond placed at \$3,000. The bankrupt was sworn and examined with a reporter in attendance. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Glenn H. Johnson, Bankrupt No. 2999. The bankrupt was present in person and represented by attorney Wilard G. Turner, Jr. Smedley & Connine and G. R. Credit Men's Association were present for creditors. Claims were proved and allowed. George D. Stribley was elected trustee and his bond placed at \$5,000. The bankrupt was sworn and examined with a reporter in attendance. The first meeting then adjourned without date.

In the matter of George N. Miller, Bankrupt No. 2986, the adjourned first meeting having been held and there being no assets, the case has been closed and returned as a case without assets.

Oct. 5. On this day was held the first meeting of creditors in the matter of Nicholas Bouma, Bankrupt No. 2996. The bankrupt was present in person and represented by attorney Horace T. Barnaby. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Howard W. Miller, Bankrupt No. 3005. The bankrupt was present in person and represented by attorney F. I. Blake. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Herbert Bird, Bankrupt No. 2992. The bankrupt was present in person and represented by attorney. No creditors were present in person and claims were proved and allowed. No trustee was appointed. The first meeting then adjourned to Oct. 6, to allow the surrender of certain policies of insurance on the life of the bankrupt. There was no value in the policies and the adjourned meeting adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Ernest Place, Bankrupt No. 2994. The bankrupt was present in person and represented by attorney F. I. Blake. No creditors were present in person or represented. The bankrupt was sworn and examined, without a reporter. C. C. Woolridge was named trustee and his bond placed at \$100. The trustee was directed to investigate the value of a judgment rendered in favor of the bankrupt and report its value, if any. The meeting then adjourned without date.

Oct. 6. In the matter of Ernest Place, Bankrupt No. 2994, the trustee has reported the scheduled assets to be worthless and the same have been abandoned and the case closed as a case without assets.

In the matter of Groening Bros. & Wilde, Bankrupt No. 2732, the trustee has filed his final report and account and a final meeting of creditors has been called for Oct. 18. The report of the trustee will be considered, administration expenses ordered paid and a final dividend to creditors declared and ordered paid.

In the matter of Irene L. Townley, Bankrupt No. 3006, the receiver has reported the receipt of an offer in the sum of \$400 for all of the stock in trade and fixtures of the estate. The property is appraised at \$1,088.75. The offer is from G. R. Store Fixtures Co. The assets consist of a stock in trade and the fixtures of a millinery business located in Grand Rapids. The sale will be held at the office of the referee, 1225 G. R. National Bank building, on Oct. 21. The sale will be at auction and all interested should be present at such time and place.

In the matter of Irene L. Townley, Bankrupt No. 3006, the first meeting of creditors has been called to be held at the office of the referee in bankruptcy, Oct. 21.

Oct. 6. On this day was held the adjourned first meeting of creditors in the matter of Goodyke & Palmbo, copartners and Fred Goodyke and Henry Palm-

THE THIRD OF OCTOBER

(The Dutch Thanksgiving Day)

Do you know when the Dutch keep Thanksgiving Day?
And in what a different sort of way

The cooks over there proceed to prepare
The regulation bill of fare

From what our cooks consider correct?
No loyal Dutchman would expect

To be served with turkey and cranberry sauce;
Such dainties as those you would not come across

On family tables from palace to lodge;
For the national dish on that day is "hodge-podge,"

While the date that is kept is October third;
And this is the way that it all occurred;

The desperate soldiers of Holland had sworn
That they would be neither shaven nor shorn

Until they'd avenged the horrors and woes
Endured at the hands of their fierce Spanish foes;

And their beards had had time to reach to their knees,
Yet they still struggled on; while want and disease

Joined ranks with the foe to begin devastation
O'er all the fair lands of the brave little nation.

"Fling open your gates, Leyden, bow to your King,
And receive at his hands complete pardoning."

Thus read the smooth promise so easy to make,
But the Leydenese knew it was easy to break;

They remembered the gallows, the stake and the rack
Where their brothers were tortured, and sent this word back:

"We fight for our faith and our freedom till death,
And yield to no tyrant while God gives us breath."

Yet only too well did they know that on land
Their few starving soldiers could never withstand

King Philip's vast army, so well-fed and strong,
Surrounding the city, a pitiless throng.

In the gallant Dutch navy their only hope lay,
And the waters that bore it were long miles away.

"Bring the ocean to Leyden," said William the Prince,
"Though the loss of the land make the stadtholders wince!"

But the owners averred, "We count not the cost."
"We'd rather be drowned," cried the people, "than lost";

While the Spaniards sneered loftily, "Just as well try
To pluck for your weapons the stars from the sky!"

But the dikes were cut through, and the Netherland fleet
Sailed gallantly in, with no thought of defeat;

Over orchards and farmhouses, flooded, submerged,
The small sturdy craft ever forward was urged.

For days raged the battle; the enemy fled;
And fort after fort was left with its dead.

Then, in the dark midnight, as crash went the wall,
The Spaniards deserted the last fort of all.

The third of October dawned dreary and gray,
When Gijbsbert Cornelissen, boyish and gay,

Out to the bulwark swam and waded,
And climbed the fallen wall unaided.

Up to the fort he softly crept;
Then, growing bolder, in he stept

'Twas quite deserted; but live coals gleamed
Under a kettle that bubbled and steamed.

Cooking the "hodge-podge" they'd meant to eat,
When, instead, they had beaten a hasty retreat.

The fragrant odor urged him to taste,
Yet no selfish moment would he waste;

But he climbed the rampart with eager haste,
Where, waving his cap, he loudly shouted,

"The fort is empty, the enemy's routed."
And as the boy stood proudly there,

The victors' cheers rang through the air.

Then up the canals the boats were rowed,
Each one bearing a precious load

Of bread and fish for the famishing throng
That crowded the banks as they passed along.

And the Spanish kettle, still warm, was displayed,
To prove with what haste the flight had been made.

At last, when hunger was satisfied,
Mayor and Admiral, side by side,

Led the procession's straggling ranks
To St. Peter's church to offer thanks

To the God who had lent the ocean wave
That bore the fleet with its crew so brave,

Their faith and freedom and lives to save.

This was fifteen hundred and seventy-four;
So thus three centuries, and more,

Have passed since the hodge-podge kettle was found
And carried, a trophy, triumphantly 'round

The streets of Leyden, from its perch
O'er the Spanish coals, to the old Dutch church.

But still in the Leyden Museum it stands
As if just out of the little lad's hands;

And a day of Thanksgiving is held ever since
To recall how William, "the Silent Prince,"

Had won in a fight whose noble cause
Was freedom of conscience and righteous laws.

Adele Barney Wilson.

bos, individually, Bankrupt No. 2961. The bankrupts were present in person and represented by J. N. Clark for Henry Palmbo and the partnership. Fred Goodyke was personally represented by Lokker & Den Herder. The trustee was present and represented by Dickema, Kollen & Ten Cate. Corwin, Norcross & Cook were present for certain secured creditors. Fred Goodyke and Edgbert Bos were each sworn and examined, with a reporter in attendance. The adjourned first meeting then adjourned to Oct. 13.

In the matter of Shupp & Andrus, Bankrupts No. 2965, the trustee has reported the receipt of an offer of \$115 from G. R. Store Fixtures Co. for the balance of the personal property located in the building at 125 Division avenue, N. The property is appraised at \$241.50 and consists of desks, chairs, cabinets and general office furniture and fixtures. The date fixed for sale is Oct. 21. The sale will be held at the office of the referee. Those interested should be present at such time and place.

In the matter of Alice S. Vaughan, Bankrupt No. 2738, the trustee has reported the offer of L. D. Darnell, of Stanton, for certain real estate at Stanton. The offer is in the sum of \$1,300 with an abstract and tax history. The date fixed for hearing and sale is Oct. 22. All interested should be present at such time and place. The sale will be held at the office of the referee.

In the matter of Blue Ribbon Ice Cream Co., Bankrupt No. 2907, the trustee has reported the receipt of an offer of \$6,000, from John Hunt, of Mattewan, for the real estate in the estate, as described in the trustee's petition and report. The purchaser assumes no liens and encumbrances upon the property. The property is appraised at \$11,000 and there are approximately \$5,000 in incumbrances upon the premises. The sale will be held at the office of the referee on Oct. 25. All interested should be present at such time and place.

In the matter of John Huff, Bankrupt No. 3002, the funds for the first meeting have been received and such meeting has been called for Oct. 25.

In the matter of Carl Gentz, also known as Carl E. Gentz, Bankrupt No. 3004, the funds for the first meeting have been received and such meeting has been called for Oct. 25.

Oct. 9. On this day was held the adjourned first meeting of creditors in the matter of Rex-Robinson Furniture Co., Bankrupt No. 2993. The bankrupt corporation was present by Frank Van Maledem, its secretary and represented by Thomas J. Whinery, attorney. The trustee was present in person. Creditors were present in person and represented by Dorr Kuizema, attorney. The secretary was sworn and examined by Mr. Kuizema, with a stenographer present. The adjourned first meeting then adjourned no date.

Seek Furnace Code.

A movement to have Cleveland adopt a standard code for installation of warm air furnaces received the approval of the directors of the Builders' Exchange. The code was explained to the board by Mr. H. S. Sharp, representing heating interests back of the measure which is modeled after the national code adopted by various organizations. While not passing on the technical features of the code, the directors expressed the belief that standard regulations would be in the interest of better building and would reduce the amount of cost required for operating heating appliances of this character.

Lampshade Novelties.

Genuine sheepskin lampshades are offered this year for the first time, it is said, at a popular price, some in Spanish and Italian period designs with hand-made decorations retailing at as low as \$7.25. These in general show less ornamentation than the shades of parchment paper, depending for their effect on the decorative value of the skin itself. Among the paper shades in parchment effects offered by one manufacturer are several lines with pen and ink sketches done by hand, many of them with motifs matching those of the pottery bases. They are sold at from \$6.50 up retail.

Avo'd Debt For Yourself and Others.

(Continued from page 20)

to be paid later, because she had purchased an enlarged crayon portrait of her husband, for which she must pay on delivery.

"I did not hesitate a second. I sent that clerk to the customer with the message that my bill must be paid in full or no more goods. I passed this reasoning through him to her: Groceries are absolute necessities. You cannot do without food. I cannot supply you with food unless you pay me the money with which to buy it. But that portrait is in no sense a necessary. You might go through life without it and not suffer a bit of deprivation. Therefore, the man to wait is the picture man—not the grocer.

"My clerk was firm, but he was also polite. He got the idea across and that night the bill was paid in full. The husband and wife came in together, the husband a bit sheepish as he explained that he had not thought I'd mind. Then I gently, quietly pointed out my idea—and it got home. I kept that customer for years and never again was the bill delayed.

"Can you see, now, what I did? In protecting myself, I protected that man and woman from getting the debt habit. I kept them independent. I provided the instinct to use and not abuse the credit privilege. I provided the best insurance that this one couple never would become dependent on a job or be knocked out by hard times or be cast down and perplexed by any adverse conditions. For they had achieved the instinct of self-reliance.

"Now," concluded my friend, "had I permitted that woman to pay only the seven dollars and let the other five drag along, what might easily have happened? Why next she would have bought a melodeon or a set of books which none of the family ever would have opened. Before anybody would have realized it, they would have run behind further and further—then slumped some day under the burden of excessive debt and gone down and out into the dead-beat class.

"The real slough of despond is the sink of unpaid debt. In protecting myself, my own family, my business, I protected that family's future. Was not that better, more effective charity than if I had favored and accommodated that woman just once?"

I have nothing to add to this merchant's remarks. Paul Findlay.

New Fur-Trimmed Coats and Sports Ensembles.

Early consumer interest in the fur-lined coat has brought about a marked popularity of the cheaper grades of both furs and fabrics in dark shades. To get away from this, however, the styling of the higher grade types of fur-lined coats is favoring light-toned furs and woolen materials. Among the latter are plaids of ivory, beige, gray and blond grounds, the pattern being worked out in dull reds, mustard, oak leaf and copper browns. The light furs are mongolian goat in gray, beige and nut brown, chipmunk, squirrel, susliki and leopard.

In an ensemble type of these coats

there is a kilted or box pleat skirt of the plaid, worn with a jumper blouse of crepe de chine in the predominating tone of the plaid pattern, according to a bulletin issued this week by the fashion service department of the Botany Worsted Mills.

In discussing the recent imports of sports ensembles for the debutante, the bulletin says that they differ somewhat from those opened earlier in the new season. "Jackets are shorter than heretofore," it continues, "those of hip length being accorded marked favor by the clientele of the specialty shops. The vogue of well-defined English checks continues in these shops, and both the fabrics employed and the cut of the tailleur point to a special development of the jaunty type of suit for the Palm Beach and Spring seasons.

"A velveteen jacket and waistcoat worn with a kilted plaid skirt show an inner blouse of white crepe with manish collar and plaid tie. An excessive front skirt flare, achieved by means of sharply pointed godets, worn with a jumper which shows fullness introduced by way of inch-deep pleats across the back, has proved one of the pronounced successes of the informal modes of the season.

"The combination of light plain jumper with a dark shirt is a leading success, rivaled only by the metal novelty woollens which employ two tones for jumper sports costumes. Where the shades of blouse and skirt are matched, the blouse has metal embroidery or clips in a conventional all-over design.

"In afternoon coats which utilize cloth, or cloth with silk inlays, the linings show strong contrasts of color and quilted designs of unique styling."

Canvas Tent a Hazard.

A campaign will be waged against the erection of tents inside the fire limits of Decatur, Ill. Fruit vendors under tents may operate with a canvas top over them but the tent must not have canvas sides. This ruling applies to patent medicine shows and the like which are not allowed inside the fire district. Deputy State Fire Marshal Walter Ritchie was in Decatur recently and made an inspection tour of the city, especially inside the fire limits, to see that orders issued some months ago against various pieces of property had been complied with.

Velvets and Velveteens.

An active demand for staples and novelties in velvets, velveteens and other pile fabrics is reported. Especially popular are the printed velveteens, much used in sport costumes, which come in a large variety of block patterns, squares, moires, shepherd checks and Scotch plaids. Leopard skins are also much in demand. In general these novelties ranging in price from \$2 to \$2.50, and are considerably stronger than for some time past. Light cardinals, wine shades, jungle greens and "Valencia," or mistral blue, are the favored colors. In the staple lines black is leading, with Chanel red, jungle green and golden brown also in demand.

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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.
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NEW PERFECTION

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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.

Henry Smith Floral Co., Inc.

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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.

COIN CHANGERS, addressing machine, duplicator, multigraph, typewriter, check writer, dictaphones, envelope sealer, adding machine, about half price. Write for details. The Pruitt Co., M. T. N. Market St., Chicago. 375

Wanted—National cash registers, Burroughs adding machine, and floor cases. A. L. Redman, Olney, Ill.

For Rent—Desirable location for photo studio, also modern apartment. John Monroe, East Jordan, Mich. 395

GOING TO CALIFORNIA—Will sacrifice for quick sale, confectionery, including building, stock, fixtures, furniture of three-room flat. Furnace heat. \$5,500, discount for cash. Riverside Confectionery, Manchester, Mich. 396

Wanted—Manager with \$5,000 to invest for 1/2 interest in established rug factory and cleaning business in Chicago. P. O. Box 644, Chicago. 397

For Sale Or Exchange—Eighty acres, good buildings. Will sell on time or exchange for stock of general merchandise. Ideal country. Address No. 398, c/o Michigan Tradesman. 398

Wanted—Position in general store by steady man with years of experience in store work. Address No. 399, c/o Michigan Tradesman. 399

FOR SALE—The Klesner Hotel, centrally located on main street of county seat town. Fully equipped. Doing a nice business the year round. A good home and a good safe investment. Fine water and shade, pure air. This property in fine shape. Brick; electric lights; hot and cold running water; vapor vacuum heat. Come and see, or write me at once. W. L. Klesner, Centreville, Mich. 400

FOR SALE—Established dry goods and men's furnishing goods business in good suburban Detroit industrial section. Wonderful opportunity. Inventory about \$7,000. No stock buyers need reply. Owner has other interests which require attention. Address No. 387, c/o Michigan Tradesman. 387

MY STOCK of general merchandise, dry goods, groceries, and shoes for sale. Stock and fixtures about ten thousand, can reduce, will rent building. Cash only. J. H. Riederer, Rozel, Kansas. 388

For Sale—To settle estate, clean grocery stock and good buildings. Home connected with store. Located in town of 6,000, thirty-five miles from Grand Rapids. Address No. 389, c/o Michigan Tradesman. 389

WANTED—Man with automobile to cover Michigan and Indiana for trade publication. Salary and commission. Address No. 392, c/o Michigan Tradesman. 392

GOOD CHANCE FOR A LIVE MAN—A cleaning, pressing, and dyeing business, well established and having good business. Housed in good one-story brick building, 25x80 ft. Good plate glass front. Well equipped with new 5 HP boiler, Hoffman steam press, steam dry room, electric service. A big bargain at the price. Write to McCutcheon Real Estate Service, Boyne City, Mich. 393

I WILL PAY CASH

for part or whole stocks of General Dry Goods, Shoes, Furnishings, Clothing, and Bazaar Goods. Call or write Jack Kosofsky, 1235 W. Euclid Ave., Northway 5695, Detroit, Mich.

McCASKEY CREDIT REGISTER, addressing machine, duplicator, multigraph, typewriter, check writer, dictaphones, envelope sealer, adding machine, about half price. Write for details. The Pruitt Co., 117 M. T. N. Market St., Chicago. 375

FOR SALE—General stock and two-story and basement store building located at old established trading point about fifteen miles Northeast of Grand Rapids. Equipped with Westinghouse lighting system. Property cheap at \$10,000. Will take \$4,000 down, balance in productive real estate in Grand Rapids. W. P. Joyce, Cannonsburg, Mich. 386

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 LEVINSON, Saginaw, Mich.

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Thousands make a hot dish of Shredded Wheat by pouring hot milk over the Biscuit. Thousands eat it dry toasted with butter.

No matter how you eat it, Shredded Wheat is a Winter food as well as a Summer food. Why not talk about these new ways of preparing Shredded Wheat, and be sure your stock is sufficient to take care of the constantly increasing, all-the-year-round demand for Shredded Wheat?

The Shredded Wheat Co.

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