

Never Found Time

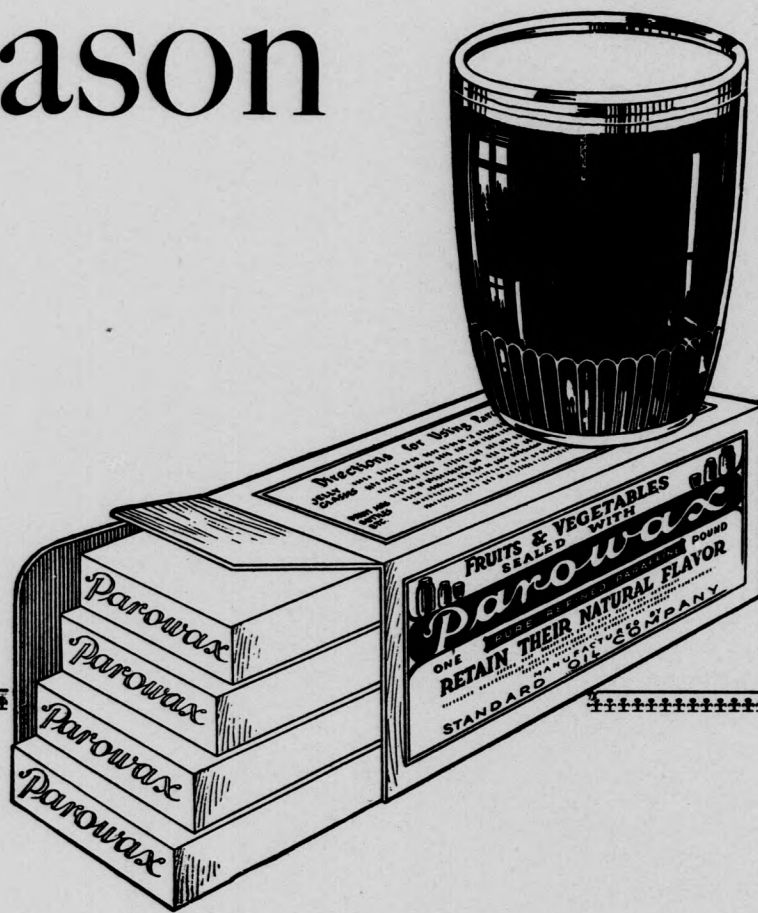
He never found the time to spare
To make her flower bed;
Another spring he "wouldn't be so rushed,"
He always said.

With him afield all day, I guess
She passed some lonesome hours;
She "wouldn't mind so much," she told me once,
If she had flowers.



The house is simply stacked with flowers,
They are everywhere—
But she lies smiling there, all by herself,
And does not care!

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, NOVEMBER 3, 1926

Number 2250

MICHIGAN TRADESMAN

E. A. Stowe, Editor

PUBLISHED WEEKLY BY
THE TRADESMAN COMPANY
GRAND RAPIDS, MICHIGAN

(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.

Subscription Price.

Three dollars per year, if paid strictly
in advance.
Four dollars per year, if not paid in
advance.

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

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issues a year or more old, 25 cents; issues
five years or more old 50 cents.

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SIGH FOR GOOD OLD DAYS.

Life grows steadily more complicated. One can recall without too much effort the good old days when there were, for example, only two kinds of eggs. An egg was not a thing of delicate shades and distinctions; it was like the characters in the fiction of the day—either very good or very bad. The literary analogy holds, for to-day it is a difficult matter to distinguish the hero from the villain in our current novels.

A local grocery store has just added this sign to its collection relating to eggs: "Eggs fresh-laid by young chicks!" The exclamation point seems to indicate that the last word has been said. The new variety of eggs will hardly come as a surprise, but there will still be a few old-timers who will wonder just why it is necessary to advertise the age of the egg producers. A good old hen who has led a respectable life should be able to produce as delicately flavored a breakfast egg as any flapper pullet.

One is almost inclined to suspect grocers of searching the dictionary for new phrases to apply to eggs with no other purpose in mind than to lure a few more pennies from the pockets of producers. They have already established a distinction between white eggs and brown without the most remote basis. Indeed, some other cities pay more for brown shells, under the impression that the contents are richer, which is just as foolish the other way.

It is the American tendency to be willing to pay a little more under the impression that the purchaser is getting the best the market affords, and one may trust the merchants to play up to this psychology. If something isn't done about this egg business we shall all need a book of instructions containing full explanations of all the multitudinous phrases applied to this popular food. One sighs for the good old

days of blacks and whites, when a good egg was to be eaten and a bad one to be taken out and buried.

CANNED FOODS CONDITIONS.

The old bugaboo of carryover canned foods has bobbed up again and there is talk of unsold peas, corn and tomatoes from last season in larger volume than previously estimated. There is no way to determine the unsold portion of 1925 pack and one guess is as good as another and in a buyer's market the excess is no doubt magnified.

New pack tomatoes and corn are unknown totals and where the former has been estimated at 10,000,000 cases against 19,000,000 last year, the tendency has been to revise the 1926 figures upward on account of the rumored 2,000,000 or more case pack in California. Similarly corn statistics are being revised until some advance the prediction that there will be little difference between this year's output and that of last season which was a record. The California fruit pack was large and there is more or less uncertainty and weakness in that line although it is largely confined to the medium and undergrades. The Alaska salmon pack was one of the largest put into the can, and so on down the line.

There may not be an excess of canned foods, but at least there is an ample supply and with no famine to face, there is little incentive to buy freely for later needs. Added to this is the fact that many packs are lower than earlier in the season which does not make a buyer happy or sanguine.

The problem of the trade for the next few months will be one of liquidation of present holdings, to clean the decks for the opening of 1927 with the view of establishing winter and spring outlets which will absorb, to the best advantage of all concerned, the tangible supplies which now seem to be a burden. Distribution, when carried far enough, will automatically take care of the problem of replacement.

PIE HAS A PEDIGREE.

The march of standardization keeps right on. The American Gas Association, investigating the culinary situation in the United States, finds a country-wide longing for two comestibles—pie and angel cake. Pie, of course, lends itself to endless variations in the hands of master bakers, but the lunch-counter variety, of whatever alleged ingredients, has no more individuality than a can of pork and beans. And pie has a pedigree, a place in history. Look what it has done for New England. Not even that much can be said for angel cake. Its origin is unknown and at best it is a thoroughly frivolous article of diet.

But it is not so much the choice of

these two that is discouraging as that the whole country has come to a uniformity of taste in matters of food. The diet of a section used to be representative of its spiritual outlook; there was something solid and enduring, albeit a bit heavy, about a New Englander's pie breakfast, just as there was something gay and light and a little wicked about New Orleans cooking in its best days.

The South's hot biscuits and hog and hominy, the Pennsylvanian's scrapple, the Bostonian's codfish balls were revelatory of the character of the people who consumed them, valuable indices to mind and spirit. But what can anybody deduce from the consumption of syndicated bread, canned meats, ready-made coffee and all the other products of a machine age?

We may be "more of an entity than ever before," as the Gas Association report cheerily remarks in its conclusion, but what a lot of gustatory delight has vanished in this unifying process! Cannot we be a united country without giving up our individuality?

IN ORDER TO LIVE LONGER.

One of the dicta of a wise physician with a sense of humor was that the best recipe for longevity lay in the contraction of some durable ailment early in life which would necessitate the following of a sensible regimen. He added that the strong man who never gave a thought to health usually came to the end of his days much sooner than his weaker brother who was forced to use his intelligence to keep going.

Professor Irving Fisher, who is so optimistic as to think the span of life may be lengthened to eighty years in this generation, recovered from tuberculosis at the age of twenty-three and so should stand an excellent chance of doing his part toward increasing the average length of life. All man needs to do in order to live longer, in the belief of Professor Fisher, expressed before the meeting of the American Public Health Association, is to apply a small part of the health knowledge that has been accumulating through thousands of years. Such common-sense rules as regular exercise, plenty of sleep, fresh air night and day and a balanced diet, as he says, are observed by few, although we are all ready to admit that they are sound and good.

What sort of race shall we be when we do observe these regulations and supplement them by making use of every other possible aid to longevity? We should not only live to be eighty but remain in full possession of our faculties as well. There is nothing in the suggestions of Professor Fisher at all impracticable or visionary. We know enough to enable us to live longer; we have only to apply our

knowledge if we wish for more days in this troubled world.

BARBERS STILL NEEDED.

Up to the present time no system of philosophy has been strong enough to grow hair on a bald head. There have been innumerable attempts to perform this miracle, but the philosophers themselves, from Socrates down, have been as hairless as the dogs of Mexico, usually consoling themselves with the belief that as man grows in intelligence he grows more hairless. But an English scientist rises to declare that hair has nothing to do with the mind. It is a mere matter of heredity and can be regulated like any other growing plant. On the perfection of his experiments, it is prophesied, hair cutting, shingling and bobbing will become unnecessary. The art and style of the hair will be controlled somewhat like the wireless and the radio. Whether the color of the hair can be controlled the dispatches do not indicate, but if particular spots on the head can be selected on which to grow luxuriant locks, there is no reason why the color cannot be controlled as well. But the scientist errs when he intimates that barbers will become extinct. His discovery is but the beginning of better times for the barber. With the ability to control the spots where the hair may be grown, as well as the color, barbers will become head-scape gardeners, introducing patterns, figures and combinations in colors on individual heads, resulting in a more picturesque world.

There has never been any serious questioning of the right of the press to the title of "the fourth estate," but a pretty quarrel is in the making over the proper application of the next label, "the fifth estate." Somebody claimed it a few days ago for the numerous and presumably powerful tribe of golfers. That claim is now challenged on behalf of the scientists, who, it is stated, were formally invested with the order nearly two years ago at the centenary of the Franklin Institute. It would be a bold arbiter who should undertake to decide between two such aggregations of claimants as the golfers and the scientists. But we venture to advance a suggestion for the peaceful and just determination of this question of who really and truly constitute the fifth estate. Some golfers are scientists. Many scientists are golfers. Let the scientist golfers (who are not necessarily identical with the scientific golfers) and the golfing scientists be intrusted with the delicate task of saying whether they belong to the fifth estate as golfers or as scientists. The sooner this question is out of the way the sooner the world can face the problem of who constitute the sixth estate.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Watervliet, Oct. 28—I was advised to write you with regard to a swindling game that was put over on some of the residents of Watervliet. I own a restaurant here and two of the girls in my employ and I were swindled out of \$16. This man (there were two of them) pretended to represent the Smartsilk Hosiery Mills, of Newark, N. J. He had a full line of samples and order blanks, assuring the public that the representatives of this company were bonded by a National security company, etc., so we gave him an order, paying cash instead of having the parcel mailed C. O. D. When we did not receive the hosiery I wrote the company and received no reply. Then I sent a registered letter which was returned unclaimed.

I presume he is still at large. He signed the name F. Jordan to the receipts and the address of the concern was given as Smartsilk Hosiery Co., 583-85-87-89 North Third St., Newark, N. J.

I thought possibly he might be apprehended through your paper.

Eleanor Dill.

The above concern, which purports to be located in Newark, is rated without any capital whatever by the mercantile agencies. It is evidently a fly-by-night affair which changes location as often as the moon changes. People who entrust money to strangers they have never seen before and will probably never see again have only themselves to blame if they find they have been duped. They can always secure wonderful bargains from chaps who never intend to ship the goods. They may not be able to get such remarkable advantages from local dealers who are always ready to make good any shortcomings, but they get the goods. The Realm has no way of tracing such chaps as the crooks who visited Watervliet because they seldom use the same name more than one day at a time and usually make long jumps from town to town, so as to make it difficult for the victims to communicate with each other.

Otsego, Oct. 27—I am again back in my hotel in Otsego and I cannot get along without your valuable paper, which I took for several years. When I left here, three years ago, the party I rented to wished to continue the paper, so I turned it over to him, Mr. Miller. He afterwards rented the place to H. B. Rose, from Charlevoix, who has just left here, owing all the business men with whom he had any dealings. I feel the people of Michigan ought to know just what kind of a man he is, so as not to be caught as we have been. When he rented this place he claimed he owned Rose Lawn Hotel, a beautiful place in Charlevoix. He showed every one the picture of it. I asked him why he wanted a small one like this. He said he wanted a year round house for a permanent home, so every one trusted him. You can write up there and find out about him and any business man here. He closed the hotel here and sent the boarders away and everything in the worst kind of shape. I wish your reporter could come here and write him up in the Realm of Rascality. I am sure the people would thank you. He went away owing me \$300 rent, besides smashing everything up. I have opened the house and hope it will soon be in good shape again.

Mrs. Nora B. Doyle.

Enquiry of the merchants of Otsego discloses the truth of all the charges

made by Mrs. Doyle. Rose victimized the business men of Otsego in such a manner and to such an extent that there is no doubt of his true character. He should be held down to cash in all future transactions.

Dauid D. Buick, many years ago connected with the Buick Motor Car Co., but in no wise responsible for its present success, is appearing in magazine copy and as the headliner in circulars issued by the Detroit School of Trades, 217-21 Woodward avenue. Since his early connection with the Buick Motor Car Co., Buick has promoted an oil concern in Jackson and an automobile company in Grand Rapids, neither of which was successful. In recent circulars, headed "Now Let Buick Himself Train You Quick For Big Paying Auto Jobs," he is described as a "famous expert and engineer." The Better Business Bureau has been unable to learn that Mr. Buick has an engineer's degree from any college or university whatsoever. After vigorous protest the school has agreed to discontinue Buick's name in connection with its advertising. Although there has been some complaint with regard to the school's alleged promises to secure employment for students and concerning alleged "high pressure" methods of some out-of-town representatives, it is understood from reliable sources it is equipped to give the training advertised.

The so-called Automobile Abstract and Title Company of Chicago is the subject of many enquiries. One Snyder, initials unknown, is the Michigan promoter. Efforts to locate the company in Chicago have been unavailing. The stock cannot legally be sold in Michigan.

The "salary buyers" activities come to the attention of this office from time to time. They are a phase of the loan business which is extremely insidious to the needy employe and very profitable to the loan sharks. The man who is "hard up" turns to almost any means of obtaining money for his immediate use. The "salary buyer" offers to buy a portion or all of his future wages for a certain period of time. Once the victim has fallen into this trap he finds he is unable to pay the principal at the time it is due and has to make continued renewals for which he is charged a high rate of interest. The company presses him for payment from time to time with threats of garnishment which would probably cost him the loss of his job. The interest charges run from 240 per cent. per year up. This process of "bleeding" the necessitous borrower is being worked on a National scale. These activities are being fought by the Russell Sage Foundation, legitimate loan companies, and Better Business Bureaus throughout the country. The Michigan Short Term Loan Act, now in effect, was especially prepared to take care of the situation.

In a case before the Federal Trade Commission sometime ago the attitude of the Commission toward the misuse of the word "free" was set forth in the

following excerpts from the cease and desist order which ordered the respondent to cease—

"Representing to purchasers and prospective purchasers that any part of a combination offer is in fact or in effect given free of charge when the recipient must pay a consideration for the whole or some element of the combination to be entitled to receive the alleged gift.

"Goods are frequently pictured with 'Absolutely Free' and similar captions in glaring type. On page after page readers are importuned to accept many kinds of apparently desirable merchandise at no expense of time,

money or effort—if we accept the true meaning of the word 'free.'

"It is obviously because many readers do accept this meaning of the word that the advertisements pay. Unfortunately, a large class of our population still ignorantly believes or foolishly hopes that it may be possible to secure something of value for nothing, and the free advertisement and offers are patently designed to appeal to this class.

"Check up a number of these free offers, read the advertisements carefully, answer them, and you will find that all are misleading, according to the actual meaning of the word 'free.'

The Bonds We Sell

They Are Safe
and the
Interest Is Sure



EVERY BOND WE SELL WAS
BOUGHT BY US FOR OUR OWN
INVESTMENT.

We offer our customers no other kind.

When you buy bonds from us, you are buying securities which, after close investigation, we considered a safe and profitable investment for us.

Why not invest your money along with that of this strong and conservative company, and know that you have SAFE securities yielding a good rate of interest?

**THE
MICHIGAN TRUST
COMPANY**

GRAND RAPIDS, MICHIGAN

The first Trust Company in Michigan

We offer

**HIGH GRADE MUNICIPAL PUBLIC UTILITIES
INDUSTRIAL AND REAL ESTATE
MORTGAGE BONDS**

(Our Real Estate Mortgage Bonds guaranteed, if so desired, by one of the strongest Surety Companies.)

CALL OR WRITE US FOR OUR OFFERINGS.

Michigan Bond & Investment Co.
INVESTMENT SECURITIES

**10th Floor Grand Rapids National Bank Building
GRAND RAPIDS**

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

that most of them are highly questionable, and that a large percentage of the advertised free propositions are undoubtedly fraudulent.

"Judging from the large number of such offers and their persistence, the free offer business is highly profitable, and millions of dollars change hands every year because of its promotion, and on a basis that is, at least, decidedly unfair. From the many complaints that have reached the Commission we know that a large volume of merchandise is sold by this method at prices above its actual value, and that a great many practically worthless articles are marketed profitably.

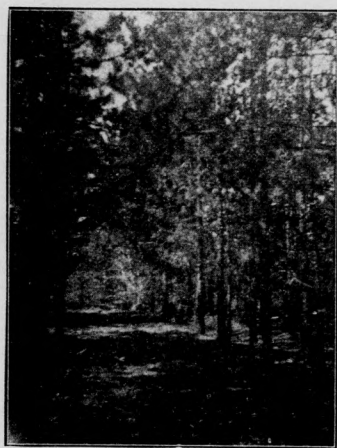
"There can be no doubt that the entire method of merchandising arouses suspicion of all advertising in the minds of many people, and that it constitutes a demoralizing influence that hinders and obstructs many efforts in the field of legitimate enterprises. It appears to be equally as certain that the innumerable free propositions advertised and personally offered are an imposition on the public. At least, the many complaints regarding them strongly indicate that they come well within the prohibitory provisions of the Federal Trade Commission Act, which provides that whenever the Commission has reason to believe that an unfair method of competition has been used against the public interest it shall issue its complaint."

Sibley—Michigan Foundation Co. has purchased an additional tract of five acres near its present plant. The new area will be used to take care of the increasing demands for greater storage and manufacturing space of the company. The Michigan Foundation Co. was organized only two years ago, but has shown tremendous growth in that period.

What Pine Planting Will Do in Fifty Years.

We have here a picture taken in August, 1926, on Sec. 19, Tp. 27 N. R. 8 W. It shows part of an old tramroad of lumbering days—a nearly level stretch of about a half mile with white and red pine bordering the roadway; a beautiful drive that has great use as an interesting object lesson when we study the facts.

To make this tramroad the sand was leveled and at that time the standing virgin timber was spreading the



pine seed profusely. The fresh mineral soil was a good seed bed and along the edges the little pines found a chance to grow and did not there obstruct the operations of the tram and were not seriously injured.

They show what could have been done with the whole 640 acres of the section they are on, if the science of forestry had controlled operations.

On page 218 of the report of N. Y. State Conservation Commission, 1924, there is a yield table for white pine showing at the age of fifty years on

soil of No. 2 quality the yield will be 46,000 feet of 1 inch boards per acre.

If you go to a lumber yard to buy pine lumber it is safe to say the price will be at least \$60 per M., and 46,000 feet would be valued at \$2,760.

In other words, from that acre up North would come that value of \$2,760, which would be divided into the various shares of costs and outlays for distribution and sale—for hauling and freighting—for sawing and machinery—for cutting and logging—and for cost of timber on the stump. This will bring to your consideration the facts that show the possibility of development of our State's resources when we utilize the full power of our pine land.

Now consider this particular land along another line. It is State land in charge of the director of conservation.

Why not have, as a director, a man who has taken five years training in forestry, so that he can judge and decide with some measure of accuracy the reproductive value of the various kinds of soil to be found on State land and with clear vision as to conditions that will come in fifty or 100 years? We are likely to lose much by fixing our attention on game cover to the exclusion of accurate knowledge concerning the conservation of the inherent power of the soil to reproduce the very valuable white pine.

Well grown white and red pine will be a game cover and at the end of fifty years the commencement of logging will usher in busy seasons of remunerative return on the investment.

We will have serious need of the lumber and will then realize that use for growing good timber is the highest use in conjunction with its recreational value.

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

Pioneer Merchant Retires From Business.

Frank Caley, who sold the South End grocery last week to Quick & Bean, has promptly embarked in business again, having bought the McDerby stock of groceries and dry goods. This is an old established business, and Mr. Caley announces that he will continue handling the same kind of merchandise, with the addition of several new lines of goods in the grocery department.

Mr. McDerby is retiring from business after a period of over forty years of public service. In his prime of life he was keenly interested in civic affairs, held various offices in village, township and county, and was a factor in the commercial progress of the community. In recent years, however, his health has been somewhat impaired and the active management of the store had been turned over to his son, J. Clare.

Mr. McDerby came to Nashville from Bellevue in the early 80's and clerked for four or five years for D. C. Griffith, who conducted a dry goods store in the Kleinhans building. In 1886 he bought out the George Francis grocery, where C. T. Munro is now located, and moved to the Kraft store when that block was first erected. This business he sold to E. B. Townsend & Co. in April, 1898, and a few months later bought the Buel & White stock in the frame building razed to make room for the White Rose gas station. In 1900 the stock was moved to the present location.

The McDerby's will continue to make Nashville their home, and J. Clare will engage in the insurance business, having taken the agency for the Mutual Life Insurance Co. of New York.—Nashville News.

DEL MONTE SLICED PEACHES

Continuous advertising
—constantly increasing in popularity

DEL MONTE Sliced Peaches are becoming more popular every day!

Their wide adaptability of use—their simplicity of service—give them a distinctive place that no other product can fill.

In addition to this, we are running special color pages in the leading women's magazines and *The Saturday Evening Post* to make them even better known.

This consistent support, coupled with the usefulness of the product itself, offers every dealer an excellent opportunity for new canned fruit volume.



MOVEMENTS OF MERCHANTS.

Saginaw—The Daniels Jewelry Co., of Lansing, has opened a branch store here.

Muskegon — The Brunswick-Ewen Lumber Co., has changed its name to the Brunswick Co.

Ionia—The Fidelity Corporation of Michigan has increased its capital stock from \$75,000 to \$250,000.

Lawton—R. W. Yaple, recently of Vicksburg, has opened a clothing and men's furnishings goods store here.

Detroit—The Perfection Appliance Co., 2111 Lyman Place, has increased its capital stock from \$200,000 to \$500,000.

Grand Rapids—The A. Himes Coal Co., 500 Shawmut street, N. W., has decreased its capital stock from \$75,000 to \$25,000.

Detroit—The Davy Co., Dexter boulevard and Detroit Terminal Ry., has changed its name to the Davy Fuel & Supply Co.

Lowell—Ralph Stewart, recently of Grand Rapids, has leased the A. J. Bjork bakery and will continue the business under his own name.

Marcellus—Indiana capitalists will soon open a new bank in the building once occupied by the First State Savings Bank, under the style of the First State Bank.

Ionia—W. C. Page & Co., dealers in grain, fuel, etc., for over 60 continuous years, will retire and Edward H. Spencer and Otto L. Rubach, long-time employees, will continue the business.

Detroit—The G. H. Brown Co., 5936 John R. street, has been incorporated to deal in auto accessories, with an authorized capital stock of \$30,000, \$5,000 of which has been subscribed and paid in in cash.

Muskegon—The Budd Jewelry Co., Inc., 182 West Western avenue, has been incorporated with an authorized capital stock of \$15,000, of which amount \$8,000 has been subscribed, \$3,000 paid in in cash and \$3,000 in property.

Detroit—The Alfred H. Panyard Sales & Service Co., 429 East Franklin street, has been incorporated to deal in auto parts and accessories, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The Harlem Marble & Tile Co., 11720 Cloverdale street, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, of which amount \$18,800 has been subscribed and paid in in cash.

Detroit—Guy H. Smith, Inc., 2801 Humbolt avenue, has been incorporated to deal at wholesale and retail in poultry, eggs, rabbits, veal, etc., with an authorized capital stock of \$15,000, \$9,000 of which has been subscribed and paid in in cash.

Detroit—The Levine Waste Paper Co., 2017 First National Bank building, has merged its business into a stock company under the same style, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Benton Harbor—The Benton Har-

bor Motor Sales, Inc., Territorial street, has been incorporated to deal in motor vehicles at wholesale and retail with an authorized capital stock of \$30,000, \$12,000 of which has been subscribed and paid in in cash.

Grand Rapids—I. B. Ginrich & Sons, Fulton street and Market avenue, have been incorporated to deal in motor vehicles, etc., and to conduct a garage with an authorized capital stock of \$100,000, \$65,000 of which has been subscribed and paid in in property.

Lansing—The Briggs Co., 412 East Michigan avenue, has taken over the stock and business of the Clark Coal Co., 414 East Kalamazoo street and will merge it with its building materials, etc., business. J. Frank Clark will be manager of the fuel department.

Lansing — Baker & Woodmancy, hardware dealers in North Lansing, who recently purchased the stock of the Sadler Hardware Co., 331 North Washington avenue, have completely remodeled the interior of the building, reorganized and restocked it and will continue the business under their firm name.

Grand Rapids—The Link-Petter Co., investment bankers in the Michigan Trust building, sixth floor, will occupy new quarters on the seventh floor about Nov. 15. Alterations and improvements are being made to provide a suite of six rooms with corridor entrance. Enlarged space will take care of the rapidly growing business of the corporation, which started in the present quarters three years ago.

Manufacturing Matters.

Hartford — Bergmann & Walker, Inc., has been incorporated to manufacture parts for chairs with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Grand Haven—The Hommel Shirt factory, which has been closed for some time, is to be taken over by the Kinsey Manufacturing Co. Operations will be started early in December with about 100 employees.

Detroit—The General Office Supply Co., 1-251 General Motors building, has been incorporated to manufacture and deal in office furniture, with an authorized capital stock of \$50,000, \$15,000 of which has been subscribed and paid in in cash.

Grosse Ile—The Arveo Industries, Inc., 147 East River Road, has been incorporated to manufacture radio and automobile specialties, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit — The Blackett-McHenry Co., 814 East Seven Mile Road, has been incorporated to do sheet metal work, heating, etc., with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in, \$1,000 in cash and \$4,000 in property.

Detroit—The Arts Products Manufacturing Co., Inc., 2696 W. Grand boulevard, has been incorporated to manufacture and sell store equipment display furniture, etc., with an author-

ized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Niles—The Dual Co., manufacturer of metal stools at Niles, has filed articles of association showing capital stock of \$10,000 with \$4,070 subscribed and paid in. The officers and directors include the following: L. Walter Harter, president; Arthur G. Stone, treasurer; and Attorney Philip A. Hadsell, vice-president and secretary.

Battle Creek—The Evans Manufacturing Co., avenue C and 12th street, manufacturer of insecticides, germicides, chemicals, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$40,000, of which amount \$20,000 has been subscribed and paid in, \$300 in cash and \$19,700 in property.

Detroit — The Hutto Engineering Co., 515 Lyncaste street, manufacturer and dealer in service tools, etc., has merged its business into a stock company under the style of the Hutto Engineering Co., Inc., with an authorized capital stock of \$300,000 preferred and 200,000 shares at \$1 per share, of which amount \$134,700 and 127,176 shares has been subscribed and \$261,876 paid in in property.

Muskegon—The Woodlawn Sieve Piston Ring Co., aided by a loan of \$10,000 from the Greater Muskegon Industrial Foundation has started construction of a factory at Sixth street and Laketon avenue. The company was reorganized last March and the capitalization was tripled from \$50,000 to \$150,000. At that time the name was changed from the Woodlawn Piston corporation to the present name.

Manistee—Tunis Johnson, head of the Johnson Cigar Co., Grand Rapids, manufacturer of the Van Dam cigar, has opened a branch factory at Manistee, operations already being under way. Alex Cichy, formerly foreman of the Consolidated cigar factory at Manistee, is manager of the new Van Dam branch. The opening of the new industry in Manistee is most timely, as it will afford employment for skilled workers let out by the passing of the Consolidated. Mr. Johnson enjoys in highest measure the confidence of the business public of Manistee, having started the Dutch Master factory here eight years ago.

Gabby Gleanings From Grand Rapids — U. C. T. Notes.

Grand Rapids, Nov. 2—While visiting the Secretary-Treasurer of Grand Rapids Council recently, he showed me a re-instatement blank of a former member of our local Council. This brother had allowed his membership to lapse and was prevailed upon by another brother to sign a reinstatement blank, and agreed to send his check for reinstatement on next pay day. He failed to do so and before another pay day was killed in an automobile accident while coming into Grand Rapids, and he was without the protection of the United Commercial Travelers of America—all because he had been a little careless. "Even as you and I." With the payment of \$5 for reinstatement, his widow would have received \$6,300 and the United Commercial Travelers of America would rather pay a claim to a widow than not pay it, but insurance to be effective must be kept

in force. The brothers who have not paid the assessment No. 186 are now on the delinquent list and, in the event of accident, Grand Rapids Council and the order of U. C. T. can do nothing for you.

The first dance of the season, which was held in the Pantlind Hotel ballroom last Saturday evening, was a huge success. The attendance for the first dance was above normal, the decorations artistic, the music delightful and the cider and doughnuts that the Pantlind Hotel served all combined to make the evening one round of pleasure. Members of the U. C. T. who fail to attend our dancing parties are missing something quite worthwhile. The ladies of the Salesmen's Club will be in charge of the meeting Nov. 6, and while no program has been announced, their meeting has always been the best one of the year. We are sure that all salesmen in Grand Rapids who attend this meeting will be richly repaid.

Brother John B. Olney will celebrate his twentieth anniversary the sixth of this month, which is next Saturday. This reads like a "typographical error," but it is not the anniversary of his birth or the anniversary of his wedding day, but twenty years have gone by since he entered the employ of the American Type Founders Co., with general office in Chicago and branches in the leading cities of the world. He has worked Michigan territory continuously since, being a member of their sales force, and has doubled the volume of business several times over what they had when he was assigned this territory. The Salesmen's Club of Grand Rapids hope they can induce Mr. Olney in the near future to talk at a Saturday luncheon on "Looking backward over twenty years of progress in the printing industry."

Two prominent members of Grand Rapids Council, brothers A. G. Kaser and M. W. Osborn, have proven themselves community builders the past summer on a large scale. One of the larger things they did was to purchase forty acres of land about six miles from Campau Square on the East, which is traversed on one side by M 16 and on the other by M 21 and subdivided it into 197 large lots, which are selling rapidly from \$250 to \$1,500 each. They have named their subdivision "Orchard Homes," as nearly every lot has from two to four fruit trees which are bearing delicious fruit. There are now four streets crossing this sub-division, which will be paved soon, and which bear the rather classical names of DelRay, Orchard Grove, Orlando, Miami, Edgewood, Argo. Undoubtedly the January breezes of Michigan will be tempered on Orlando and Miami avenues.

The regular meeting of Grand Rapids Council will be held in the Council rooms in the Rowe Hotel, Saturday evening, at 7:30 p. m. We have quite a large class to be initiated and other business matters to receive attention. Cards for the ladies on the mezzanine floor from 8 to 10 p. m., when refreshments will be served. A social hour of dancing will then be held in the Council room.

Henry Gannon, who has been connected with Hibbard, Spencer, Bartlett & Co., of Chicago, is now associated with Foster, Stevens & Co.

Thomas B. Ford has had his territory enlarged by his house so that he now covers seventeen counties, extending as far North as the Straits. He continues to make Flint his headquarters.

Lee M. Hutchins has recently had drafted and has published a booklet setting forth in concise language the best methods of bequeathing either principal or income to the Westminster Presbyterian church, of which he is a member. Like everything Mr. Hutchins does, the work is well done.

The Scribe.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 63½c.

Tea—The market has shown comparatively little change since the last report. Buyers appear to expect lower prices on black teas and are holding back on this account. Some of the prices obtained on India teas at the auctions during the week showed a slight ease off. Ceylons are about unchanged. Formosas still show an advancing tendency.

Coffee—The market has shown several fluctuations during the past week, but most of them have been upward. Green Rios and Santos coffee in a large way, are possibly half a cent higher for the week. This seems to be entirely due to firm news from Brazil. The undertone, however, is not very solid and no one would be surprised to see the market turn again downward. Milds show no change for the week. The jobbing market for roasted coffee is about steady, with a fair demand. These prices are very slow to follow fluctuations in the green market.

Canned Foods—Only a few days are left during which to prepare for Canned Foods Week which is always an important event in the year, but this season more vital to canners and distributors than ever before as there is perhaps a larger total of foods on hand to move during the next twelve months than in any other similar period. Not all of last year's immense production was moved and this year there has been undoubtedly a larger pack than anticipated earlier in the season. The welfare of the industry is more or less bound up in the problem of moving existing supplies to the best advantage. Not alone is the matter of foods on hand to be considered, but much depends upon liquidation as to how 1927 packs will be taken by the trade. Canned Foods Week focuses attention on liquidation and the spotlight should not be taken from that phase of the market during the remainder of the season. Wisconsin canners have authorized an advertising appropriation of \$300,000 to be utilized in increasing the sale of peas. Production of late years has been larger than the gradually expanding outlets and the need of a stimulant is keenly recognized by all. It is apparent in the unsettled and weak market. Corn also borders on weakness, while tomatoes are temporarily off, although the future of this article looks promising. Low grade California fruits are being offered at discounts, while a number of fish packs, notably salmon, are quiet. The chief demand now is for the items which happen to be scarce. There are quite a few of them but as they are more or less of the smaller packs they do not affect the staples.

Dried Fruits—Raisins are firmer in California and there are no extremely low prices on bulk Thompsons or other packs. Spot offerings are not burdensome although bleached are fairly plentiful and are not as firm as other types. New pack package Muscats are

available and are readily absorbed. Bulk Muscats are at hand. California prunes vary according to size. Large packs at the source can be had at discounts but there is no real pressure to sell the smaller counts. Little Coast buying has been done during October. Oregon prunes are about steady and have not been active of late. Spot old crop is about cleaned up and is offered in a few sizes. Peaches and apricots have more than held their own all week, more because of the statistical position of both fruits than to any animated demand for Coast replacements.

Beans and Peas—Pea beans are not very active, but are undoubtedly firmer. California limas are still rather soft. Red and white kidneys are slow and fairly steady. Black-eyed peas are steady and unchanged and in light demand.

Cheese—The market has had a steady week. Offerings have been light and demand fair.

Nuts—For more than a year walnuts have been one of the features of the market and now the situation is more hectic than it has been during all of that period, although quite the opposite from the 1925 crop season when low prices and general dissatisfaction prevailed. There are no cheap walnuts to be had now nor are any in sight for some time to come. European and domestic crops were reduced by unfavorable growing conditions. California packers have been forced to make pro rata deliveries of the better grades and cannot tell now how short they will be. Rises in foreign exchange have increased import costs, with the added factor that the crop in France is short and in some districts unfavorably colored and wormy. French shippers find it difficult to get nuts which will pass inspection and if they assume the risk of getting them past the Federal authorities they add to their prices to cover what amounts to an insurance. If importers have to take the risk they have to use the same safeguard. The crop is late in reaching distributing markets and with virtually no carry-over the situation is more or less acute. Shelled almonds are being quoted at higher prices abroad despite the outlook for a large crop. The advances are partly due to the exchange and to the demand for early shipments to all world markets. Spot almonds in the shell are held firm as they have been established this season on a popular price basis. There has also been a good call for Brazil nuts and filberts. Halloween outlets were fully as large as usual and already Thanksgiving wants are being covered because of the many strong features of the market.

Provisions—The demand has been fair during the week, without change.

Rice—Domestic rice has reached a basis which many factors think will be the low of the season, but there is a general hesitancy to accept the present range for later wants until the latent strength of the market has been tested. Buying here and at the mill is not very heavy, although it is continuous. Mills are able

to liquidate rices as they are ready for shipment and in this they have the co-operation of planters who have not been forcing their unmilled rices on the market.

Salt Fish—The only development during the week has been an advance in the Norwegian exchange, which has caused a tendency to advance Norwegian mackerel. The demand for shore mackerel has been so good this season that it is reported to be fairly well sold out of first hands. In this event the demand for Norwegian and Irish fish will no doubt increase. Shore mackerel holders are already asking an advance on account of presumptive scarcity.

Review of the Produce Market.

Apples—Strawberry, Wagners and Wealthy command 60c@\$.125 per bu. Bananas—8@8½c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$5.60
Light Red Kidney	-----	8.60
Dark Red Kidney	-----	8.50
Beets	-----	\$1 per bu.

Butter—The market for fine creamery has ruled firm during the past week. The reason is that offerings have been rather light, while the demand has been good. Jobbers hold fresh packed at 47c, prints at 48c and June packed at 44c. They pay 25c for packing stock.

Carrots	-----	\$1 per bu.
Cauliflower	-----	\$2 per doz.
Celery	-----	50@75c per doz.
Cocoanuts	-----	90c per doz.
Cranberries	-----	\$4.75 per 50 lb. box of Early Black; \$5.50 for Late Howes.

Eggs—Receipts of fine fresh eggs continue to be quite limited. The demand takes all that come and would take more; the result is an advance of 1c per dozen since the last report. Local jobbers are paying 46c this week for strictly fresh.

Egg Plant	-----	\$1.50 per doz.
Garlic	-----	35c per string for Italian.
Grape Fruit	-----	\$7 per crate for Seal Sweet from Florida.

Grapes—Calif. Emperors	-----	\$2.50 per cate.
Niagaras	-----	\$2.50 per doz. 4 lb. baskets; Delawares, \$3 ditto.

Honey Dew Melons—\$3 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.	-----	\$4.25
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	-----	\$8.50
126	-----	8.50
150	-----	8.50
176	-----	8.50
200	-----	8.50
216	-----	8.50
252	-----	8.50
288	-----	8.50
344	-----	8.50
Sunkist Red Ball, \$1 cheaper.	-----	

Florida fruit commands the following:

150-252	-----	\$6.00
288	-----	5.25
324	-----	5.00

Parsnips—\$1.25 per bu.
Pears—\$3 per crate for Calif.; \$2 per bu. for Flemish Beauty; Kieifers, \$1 per bu.

Peppers—Green, \$1.25 per bu.
Pickling Stock—20c per 100 for cukes; \$1.50 per 20 lb. box for white onions.

Potatoes—Home grown \$1.10@1.20 per bu.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	-----	20c
Light fowls	-----	14c
Springers, 4 lbs. and up	-----	20c
Broilers	-----	22c
Turkeys (fancy) young	-----	33c
Turkey (Old Toms)	-----	28c
Ducks (White Pekins)	-----	20c
Geese	-----	14c

Radishes—15c.
Spinach—\$1.25 per bu. for home grown.

Squash—\$1.25 per bu. for Hubbard.
String Beans—\$2.50 per bu.

Sweet Potatoes—\$3.25 per bbl. for Virginia.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	16½@17c
Good	-----	15c
Medium	-----	12c
Poor	-----	10c
Wax Beans	-----	\$1.75 per bu.

Who Will Succeed President Stevens?

The death of President Stevens, which has been a foregone conclusion for some weeks, renders necessary the selection of a new executive head for the Michigan Trust Co. Before Mr. Stevens consented to accept the position, it was tendered to Willard Keeney, Philip H. Travis, John Duffy and Stuart E. Knappen, all of whom declined to relinquish their own occupations in exchange for the position which Mr. Whitney dignified for so many years.

Now that another vacancy has been occasioned by death, but two men appear to be available for President at this time—Noyes L. Avery and T. William Hefferan. Both men are energetic and capable of an almost indefinite amount of hard work. Mr. Avery is better acquainted with the routine work connected with the office, because he has practically acted as executive head of the company most of the time for the past year. He had plans all made to make a trip around the world next year, to occupy from four to eight months; but regretfully relinquished his intention at the request of the directors, thus demonstrating his keen appreciation of the situation and his devotion to the best interests of the institution. Mr. Avery is a very rich man and has large personal interests which demand much of his time and attention. At present writing it looks as though Mr. Avery would be prevailed upon by the directors to accept the position of President temporarily, pending the selection of a permanent executive as soon as an available occupant for the President's chair can be located and installed.

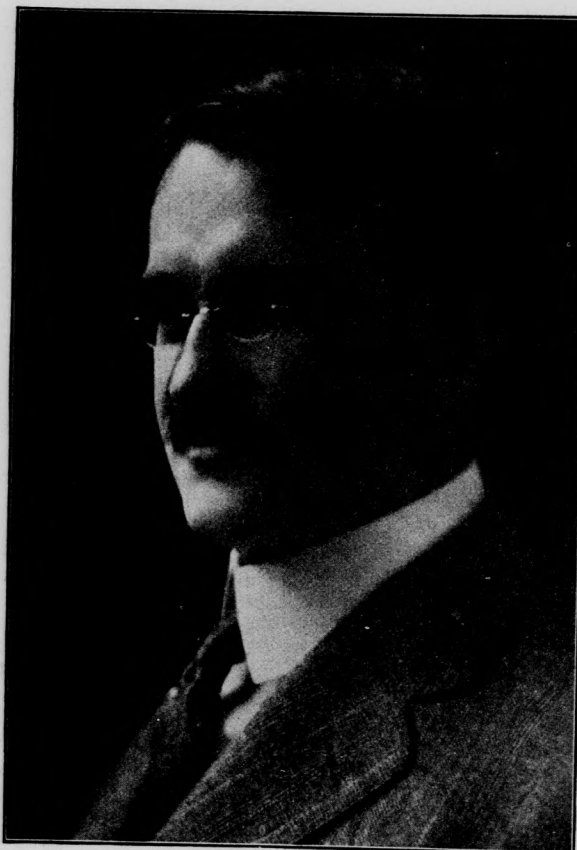
GONE TO HIS REWARD.

F. W. Stevens, President Michigan Trust Company.

Frederick W. Stevens, President of the Michigan Trust Co. since 1923, died soon after 10 o'clock Tuesday morning at his home, 40 South Prospect avenue. His death followed a long illness which in the past few days has been complicated by pneumonia.

Mr. Stevens was born at Clinton, Lenawee county, May 24, 1865. His father was of English descent and his mother Scotch. When he was two years old his family removed to Osceola county, locating on an uncleared homestead two miles South of Ashton. Two years later the family, with the exception of the oldest son, removed to Hersey, then just beginning, where the father pursued the occupation of carpenter and joiner, his life occupation. Eight years later (1877) the family removed to Grand Rapids, locating on the West Side. Here the subject of this sketch became a cash boy in a dry goods store, working twelve hours a day, and on Saturdays thirteen. After one year of that he resumed school, first at the Union school, later at the old Central High, assisting in the support of the family by carrying, selling and folding newspapers. After two years of schooling, at the age of 15, he entered the law office of Taggart, Stone & Earle in the capacity of office boy and had no schooling thereafter. He lacked two years of graduation in the High school. After five years in this law office, with the changes that came about in the firm in the meantime, he entered the law department of the University of Michigan, graduating therefrom two years later. His first introduction to the bar of Kent county was as the partner of William Alden Smith under the style of Smith & Stevens. This relation continued three years, when Mr. Stevens was appointed Assistant United States District Attorney, discharging the duties of that office two years. He then formed a copartnership with the late M. J. Smiley and William Alden Smith under the firm name of Smiley, Smith & Stevens. Five years later, Mr. Smiley having in the meantime left Grand Rapids and Mr. Smith having been elected to Congress, this relation was severed and he became a member of the legal firm of Crane, Norris & Stevens. Three years later Mr. Stevens retired from this relation to accept the position of General Counsel for the Pere Marquette Railway. This connection necessitated his removal to Detroit, where he remained eight years. In the later years of his service of the railroad company his duties became more and more executive and brought him in touch with the Eastern concerns interested in the property and in 1909 he received an offer to remove to New York and join the staff of J. P. Morgan & Company, not, as generally supposed, in a legal capacity, but in the general business of that firm. He remained with that house seven years, retiring in 1915, devoting a year to travel in China and the other countries of the Orient. In 1916 he re-

turned to this country and located at Ann Arbor, erecting a beautiful residence on Ferdon Road, engaging in special matters, principally for J. P. Morgan & Company, relating to the financial affairs of corporations in different parts of the country. In 1920 he was appointed Representative in China of the so-called American Group in the International Consortium for China, this group being one of four, the others British, French and Japanese; the American group consisting of about forty leading banks reaching from the Atlantic to the Pacific, headed by J. P. Morgan & Company. Mr. Stevens gave himself wholly to this work until the spring of 1923, when he returned to his home in Ann Arbor.



The Late Frederick W. Stevens.

In casting about for a successor to President Withey, who felt compelled to retire from the exacting duties of that position because of advancing years, the directors of The Michigan Trust Company unanimously decided to tender the position to Mr. Stevens. After considerable delay, Mr. Stevens accepted the office, the considerations connected with the return to the home of his boyhood to accept this highly honorable position outweighing those arising from his new home in the University city.

Mr. Stevens was married August 28, 1888, to Nellie M. Henshaw, of this city. They had one son, who died at the age of 13 and was buried in Valley City cemetery.

Mr. Stevens had long been a mem-

ber of the Congregational church. He had no fraternal connections and owned up to but one hobby, which was horseback riding. In June, 1923 he received the honorary degree of Doctor of Laws from the University of Michigan.

Mr. Stevens assumed the duties of his new position at a most opportune time. During the thirty-four years Mr. Withey had guided the organization with a firm hand, he had placed it in a proud position among the financial institutions of the country. Mr. Stevens assumed the chief executive management while the company was at the flood tide of prosperity and usefulness. He gave it added prestige because of his wide acquaintance and association with the leading financial

sent to him in the cold light of fact and always acting in accordance with his experience. He did not make friends as easily as some men, but once formed, a friendship with him became the relation of a lifetime, never to be disturbed or impaired by any minor consideration. To this quality, acquired early in life and adhered to steadfastly during his varied and useful career, is to be attributed much of the success he achieved, the friends he made and the reputation he enjoyed as one of the foremost men of this century in his line of work.

At Last We Learn How It Happened

The subject of women in business comes up with considerable frequency, and in this connection it interested me to refer back in one of my scrap-books to a prophecy I made in a New York newspaper a few years ago as the result of a diligent enquiry among the men of my acquaintance with particular reference to the subject of the enfranchisement of women.

This prophecy was to the effect that men, feeling that for too many generations they had been the mainstays of civilization and being, most of them, by nature lazy and of what is euphoniously called the vagabond type, were anxiously waiting for an opportunity to shift the burden of political responsibility and the financial maintenance of the home to the shoulders of what was once known as the sheltered sex.

I tried to get my warning through to other women, but they would not listen or, listening, would not heed, and now it is all coming true.

First, the loafing of the men, which I am forced to admit they do more competently than women.

Another manifestation is seen in the forcing of women into political jobs and the insistence that women be employed in business. Men marry business women nowadays, while in times gone by a woman who worked outside the home was almost as safe from the perils of matrimony as a nun. Husbands are now known in isolated cases to permit their wives to continue in business after marriage.

Park benches are occupied solely by loafing men; golf clubs are increasing in number and more and more closely limiting the hours when women may use their links. One man recently had the audacity to tell me he hoped to see his daughter a Vice-President of the United States, and another, I hear, insists on doing the dishes so his poor wife will have no excuse for giving up her business career.

My prophecy is coming true, and women are again the victims of man's perfidy. I shudder to think what the future may have in store for us.

Flora S. Hazard.

Apt Illustration.

"Strange that with your liking for the fair sex you never married."

"Oh, I don't know. A man may love flowers and not care to be a gardener."

Every man owes some of his time to the upbuilding of the profession to which he belongs.—Theodore Roosevelt.

Great Distinctions Made These Days in Selling Eggs.

Portland, Ore., Oct. 22—The days when "eggs was eggs" are recalled wistfully by the Canby Herald, in those days, says the Herald, there were just two kinds of eggs—good and bad. There were no shades, no variations, no particular desires on the part of anyone to establish "grades." Continuing, the Herald tearfully says: "That's all changed now. A chain grocery store has just added this sign to its collection relating to eggs: 'Eggs—fresh-laid by young chicks!' The exclamation point seems to indicate that the last word has been said. Other distinctions familiar to every advertisement reader are: 'New-laid up-State eggs,' 'Fresh barnyard eggs,' 'Strictly fresh Western eggs,' 'White eggs for invalids,' and a dozen others. Old timers and folks who aren't so finicky will wonder just why it is necessary to advertise the age of the egg producers. A good old hen who has led a respectable life should be able to produce as delicately flavored breakfast eggs as any flapper pullet. It's all a matter of a few pennies, lured from our pocketbooks into the coffers of the grocer. These fancy phrases can't have any other purpose, because it is the tendency these days to be willing to pay a little more, under the impression that the purchaser is getting the best the market affords."

Louis Campau Not Highly Regarded By Pioneers.

About fifty years ago I was news editor of the Grand Rapids Daily Eagle. Shortly after the last forms went to the press (3:30 p. m.) the editorial room of the Eagle would be invaded nearly every day by a coterie of old residents, among whom I recall Prof. Franklin Everett, Thomas D. Gilbert, R. C. Luce, N. L. Avery, Thomas B. Church and Julius Houseman. When A. B. Turner was in town he usually joined the circle. These men were attracted to the Eagle office by Albert Baxter, who served the Eagle thirty-five years as managing editor and who was very generally regarded as the oracle and prophet of the gathering. These men discussed everything from Louis Campau and Rev. Leonard Slater up to the assassination of Lincoln. Nine-tenths of their conversation was about the early days of Grand Rapids and the sturdy pioneers who took part in the early settlement and development of the town. I was so interested in their recitals that I seldom left my desk in the corner until they had gone for the day, which was usually about 5 o'clock. I made many notes of these conversations which I have utilized from time to time in the Tradesman during the past forty years.

None of the men above named had any respect for Louis Campau, who was always referred to as a hard drinker and a man who was not overly careful in making claim to any property he thought he could appropriate to his own use. These men frequently referred to his action in claiming to own the North half of Fulton street park as having no foundation in law or equity. His fencing in a portion of the park was in keeping with his entire career, which was replete with instances of baseless claims and selfish and inordinate seizures of goods and lands belonging to others. He was so hard up at times that he would have

had to throw himself on the charity of friends but for concerted action on the part of his fellow townsmen in anticipating his needs. The voting of \$600 to him in exchange for a quit claim deed of the North half of Fulton street park was always referred to as a joke, because he never had any title to the property. The action was taken to furnish funds to pay importunate creditors, including several who had furnished him liquor for years and who were very energetic in insisting on their bills being paid. All of the gentlemen above named insisted that the park was the absolute gift of Samuel Dexter and they frequently stated that it should bear the name of the donor, instead of the name of the street on which it was located. I am

sorry to refer to this matter so frankly and with vertical walls rising above tunate as to state that the park was presented to the city by Louis Campau and the daily papers have given expression to this untruth, I feel it my duty to make the statement I have in plain unmistakable language, so that our pioneer convivialist may no longer masquerade as a philanthropist.

E. A. Stowe.

Michigan's Young Niagara.

Tahquanemon Falls, in Luce county, Upper Peninsula, is a sort of Young Niagara. The drop is from 40 to 45 feet, according to the depth of water going over the bring. The width of the fall is about 200 feet. The water drops into a pool about 1,000 feet long

and with vertical walls rising above it 40 to 100 feet. The upper walls are covered with large hardwood and some spruce and pine. Heavy mist rises from the bottom of the plunge and great masses of foam float out, unbroken until they catch the current in the gorge below. A few miles down the river is a smaller fall, equally beautiful.

The falls is the third greatest in the Great Lakes district, being exceeded only by Niagara and St. Anthony's at St. Paul, Minn. It is practically unknown to Michiganders, excepting lumbermen and hunters, because of its inaccessibility, but making it accessible would be a simple and inexpensive matter.

Only as our
candies excel for
the price asked
do we hope to ob-
tain your interest
and merit your con-
tinued patronage

A.R. WALKER CANDY
CORPORATION
Owosso, Michigan

THE BIG COTTON CROP.

How American cotton dominates the world has never been more forcibly shown than at the present time. The two successive record crops have not only pulled down prices of the staple everywhere, but they have set afoot movements for restriction of production in other cotton-growing countries. Egypt is one of the latter. That country is taking up a proposition to cut down its cotton acreage by one-third during the next three years. If this is decided on, it will be done because the power to do so is in the hands of the Egyptian government. Meanwhile the small growers are protected from being compelled to sell their cotton by advances from the banks. In India and in other countries where cotton is grown in quantity the matter of acreage restriction has become a live question. This is even more the case in certain British dominions and colonies in which cotton growing has been coddled by the associations with Government backing or bounties and which find it hard, with cotton selling at a low figure, to keep going. They were encouraged to proceed with their work when cotton was bringing 20 cents a pound or over, but there is no encouragement when it gets down to 12 or 13 cents a pound. One wild idea which they entertained was that the Americans were purposely turning out large crops of cotton so as to suppress or discourage the growth of it elsewhere. This was given utterance to in a recent letter to the Trade and Engineering Supplement to the London Times by a correspondent. He called attention to larger crops here in recent years in the face of falling prices. To this was added:

Suspicion is not unnaturally engendered that some artificial influence is at work, and there is, of course, the possibility that the United States has taken note of the progress made recently by Empire cotton growing and is deliberately endeavoring to retain her predominant status as a cotton growing country by forcing down the price for a time in the hope of discouraging the cultivation of the crop in the newer cotton growing countries. American experience in regard to rubber and tin has perhaps contributed to the desire to maintain supremacy in cotton cultivation.

This certainly ought to be consoling reading for the Southern cotton planter.

WOOLS AND WOOLENS.

There is not a great deal of movement in wool at present, either here or abroad. It is quite generally believed that any change in prices will be toward lower levels, taking into account the available stocks and the probable demand. On the other hand, no pronounced break is regarded as likely in view of all the circumstances. The next series of auction sales of Colonial wools in London, which will begin on Nov. 23, will afford a test of what may be expected. During September, the activity of domestic woolen mills was greater than in the previous month, though less than in September, 1925, in all except the worsted spindles in operation, which last month were more active even than in the same month last year. The consumption of wool

last month was the greatest for any month of the year and surpassed that for September 1925. At present the mills are pretty well occupied in filling orders, but few new ones are coming in. Spring orders for women's fabrics still leave much to be desired. Conditions are somewhat better in men's goods, though a large share of business still remains to be done. There is a pretty general agreement that the attempt to hoist prices has fallen flat and was a foolish move on the part of some small factors who thought the time ripe for a little gouging. The garment trades, despite the fact that the strike of the workers is still in progress manage to turn out sufficient supplies to meet the demands. Comparatively mild temperatures have lessened the call for such goods thus far, and this has been an aid in the matter.

UNETHICAL PRACTICES.

A movement has been launched, under the auspices of the Trade Relations Committee of the Chamber of Commerce of the United States, to promote the self-regulation of business and the elimination of unethical practices. It is somewhat more comprehensive than most attempts of a similar kind which have been brought to notice within the last half dozen years or so. The usual method has been for manufacturers, wholesalers or retailers respectively to make agreements among themselves as to the ethical principles they would abide by. In a few instances the agreements have been made to cover two or three of these groups. But all along there have arisen trade disputes which there was no way of settling except by an appeal to the courts. Sellers have been loath to resort to this remedy, not only because it would result in the loss of customers, but also because of the interminable time it takes to get a case to a final decision. Now it is proposed to have a series of merchandise groups each composed of three manufacturers and a similar number of wholesalers and retailers, and to establish a national committee to serve as a clearing house for the entire movement. Doubtless adequate machinery will be provided for putting the plan into operation. But this implies that resort be had to this method of avoiding friction. Unfortunately, those given to unethical practices are not willing to give up the temporary advantages which sometimes result from their lack of good faith. And the question will arise, How are they to be compelled to change their views?

COTTON AND COTTON GOODS.

Before last Monday's estimate of the cotton crop was issued all interested were convinced that it would show a total of 17,000,000 bales or thereabout. With an estimate of nearly half a million bales more, the trade appeared somewhat stunned, but it has since accommodated itself to the quantity without any sensational break in prices. All through the week the range has been narrow and there was a slight firming up following a report of a heavy frost in some of the Coast States. Unless next Friday's Government estimate shows further gains, it

is regarded as likely that present prices will remain fairly stable. Adjustment of the prices of cotton goods to the new raw material levels is the next stage. This will not be as difficult as some thought, because mills have for some time been working on a narrow margin. There has, however, lately been an increase in production in the cloth mills, but stocks have been moving out fairly well. Some softening in prices of gray goods has taken place and commitments for future deliveries are on a lower basis than for spots. Prices of printed and other finished goods, excepting perhaps bleached fabrics, have been maintained. In knit underwear there appears to be some confusion. Certain heavyweights are let out at value on memorandum. Not much business has yet been done on lightweights. In these, as in the case of other cotton goods, branded ones will hold their own better than those which are not trade-marked. Not much is doing in cotton hosiery.

AN OPENING WEDGE.

Canned Foods Week, now at hand, comes at a logical and an opportune time to set the wheels of distribution turning fast enough to carry the present supplies from canner and distributor to the consumer. Every effort should be made to increase the number of empty tin cans put out with the ashes and rubbish, for canned foods are not out of the picture until the can is emptied and discarded.

In view of existing conditions to-day Canned Foods Week this year is of supreme and unusual importance to every branch of the canning and distributing industry. It deserves 100 per cent. co-operation with the sacrifice of other interests whether personal or of business. Most factors have appreciated the opportunity afforded by Canned Foods Week and have been giving it loyal support, but there are wholesalers and retailers who have not given it the attention it deserves.

Thomas A. Edison's animadversions upon the radio contain much that is startling, notably the statement, "There isn't 10 per cent. of the interest in radio that there was last year." Superficial observation in New York would lead one to think otherwise, although it is only reasonable to expect some abatement of the wild craze that swept the country a few months ago. It is quite possible that Mr. Edison's interest in his newest invention, the forty-minute phonograph record, may have colored his opinion somewhat. There was a large element of the sensational in the first flush of interest in radio; most persons were fascinated by the idea rather than by the results attained. But there have been innumerable improvements in sets and corresponding improvements in the quality of the programs, and only a few days ago the annual radio show in New York attracted more than 200,000 visitors. A place exists for both radio and phonograph, and the same adjustment will take place in this field that has taken place over and over again when some new invention threatened for a time to supplant an older device.

DRY GOODS CONDITIONS.

On the eve of the Indian Summer it is not amiss to call attention to a circumstance that is periodically recurrent. This is the disposition on the part of many to regard the year as composed of two seasons instead of four. This bent is responsible for many aberrations in business that do not make for orderly marketing of goods or for the making of profits. It tempts many merchants to waste efforts in trying to push the sales of goods ahead of the period for which they are especially adapted, with the very natural result of making them appear stale when that time comes, so that they are ready for the bargain counter when they should be really selling best. At present there are nearly two months left of Autumn and yet some are already bewailing the lack of interest in garments for Winter. By the time the real demand comes in from consumers, not only the manufacturers of this apparel, but even the dealers in it will be more concerned about Spring requirements. Manufacturers, of course, have to plan ahead because it takes time to decide on styles, select fabrics and put the goods through the making processes. But quantity production in advance of actual orders is rather a hazardous proceeding in these days of piecemeal buying, and facilities are now such that merchandise can be turned out very quickly when required. There is every reason why seasonal requirements should be met as needed and not before.

So far as general conditions go, the past week showed no change. Buying capacity remains at a satisfactory point, despite the inroads of instalment purchases, which continue to be the despair of many real or would-be economists. Thrift appears to be established fairly generally, according to the reports of savings institutions and building and loan associations. The political campaigns in progress all over the country have had absolutely no effect on any kind of business, not even on stock speculation, as no one believes that the results of the elections will cause any change in the tariff or fiscal policies of the country. Nor are there any other disturbing influences at work to interfere with production or sales of commodities. In some of the primary markets there is a partial lull just now which is seasonal. Production is going on to provide for orders placed some time ago. In certain other lines, notably the silk one, there is a hesitation due to price fluctuations in the raw material and an uncertainty as to styles. Retail trade is gaining momentum in all the great centers, and the stores in the metropolitan district are showing increased sales in nearly all departments. A feature lately has been the greater buying of men's goods. From out of town demands keep coming in for merchandise of all kinds to fill out stocks which were not ordered in sufficient quantity beforehand, and the number of buyers arriving in New York on the same errand, mostly from nearby points, is keeping up remarkably well.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

My half holiday last Saturday was mostly devoted to attendance on the funeral of Suel A. Sheldon, who died at Butterworth Hospital, Grand Rapids, Thursday morning. The funeral was held in the Methodist church at Marne under the auspices of De Molai Commandery, Grand Rapids. The service conducted by the presiding officer and the prelate was solemn, dignified and almost sublime. Twenty members of the fraternity made the pilgrimage to Marne to pay their last tribute of affection to their deceased brother.

I first met Mr. Sheldon about fifty years ago, when he was devoting his summers to his farm a mile or so North of Marne and his winters to the sale of wagons in the West for the Jackson Wagon Co. His energy, resourcefulness and ready repartee won my admiration and as soon as I could afford to add him to our staff he became a member of the Tradesman family, renewing his connection with the publication from time to time as he could be spared from the strenuous duties of an active and successful farmer. In addition to maintaining a home in the village of Marne, he reared and educated two sons, starting them both in professional pursuits—one at Houghton and the other at Saginaw. On account of impaired eyesight he was obliged to relinquish his road work for the Tradesman about two years ago.

I have known many merry men in my day, but I cannot now recall a man who did more to keep his associates and customers good natured and interested than Suel Sheldon. His sallies of wit and his keen knowledge of human nature enabled him to score successes denied to men less favorably endowed with those qualities. He might be temporarily deceived by a designing debtor, but sooner or later he turned the tables on the delinquent to his complete discomfiture. He was equally at home in the office of the millionaire or the business place of the smallest merchant. He had a line of talk adapted to men in any condition of life and never failed to find language to express himself in such a way as to attract the interest of his auditors. I never expect to see his like again.

At Coopersville I was pleased to note that the partition in the Lillie general store had been removed and the grocery department changed from the rear to the East side of the store, where it receives the prominence it deserves. The former location of the grocery department is now occupied by the shoe stock.

At Eastmanville the Samuel Lieffers general stock and store building have been moved across the street, so that the building no longer presents a menace to auto drivers who might be disposed to turn too short a corner at undue speed in making for the road which crosses the bridge. The store now stands back from the street on both sides, presenting a much more imposing appearance.

Two summer residents of Eastman-

ville—Noyes L. Avery (Michigan Trust Co.) and T. William Hefferan (Kent State Bank)—appear to be vying with each other in making permanent improvements of a most attractive character. Mr. Avery has recently purchased all the farm lands across the street from his home for a mile in extent and is improving the properties on a most gigantic scale. He has also purchased a half mile of water frontage across the river from his home, which gives him complete immunity from disturbance by picnic parties or hilarious disciples of John Barleycorn who might otherwise be disposed to make the nights hideous with song and loud talking. The building operations undertaken by Mr. Avery are on an extensive scale and if he keeps the pace he has set for himself he will soon find himself one of the biggest gentleman farmers in Michigan.

The appearance of Broadway, the 100 foot highway which has long been one of the chief glories of Lamont, has been greatly changed by the demolition of the old Congregational church, which has withstood the ravages of time for seventy-five years. In its place will soon appear an attractive Swiss chalet, designed by Benjamin & Benjamin, who have just completed the creation of a \$500,000 development for William K. Kellogg, the Battle Creek food manufacturer, on the North end of Gull Lake. The chalet is located on the high bank, just back of the old church, commanding a remarkable view up and down the river for five or six miles. It is to be completed, ready for occupancy, by June 1. Additional land has been purchased on the East, so the lot on which the new home will be located will have about 225 foot frontage on Broadway and 250 feet on the street running down to the river. The premises will be landscaped by one of the most expert men in that line of business.

The church was originally constructed of clear white pine lumber, utterly devoid of knots. The material thus salvaged will be utilized in the erection of the new home. The bell will go to a Dutch Reformed church in Grand Rapids. The pulpit has already been installed in the Galewood branch of the City Rescue Mission.

The church had many historic touches in its history. The first pastor was Rev. James Ballard, of Grand Rapids. During the civil war the front door was never locked. On the receipt of the morning and evening papers from Grand Rapids each day the people gathered at the church to hear the news of the war read by the village reader. John Brown, Jr., spoke twice in the church while he was raising a regiment of six footers to avenge the death of his father and ensure the freedom of the slave. He secured two additions to his avenging host in Lamont.

As a boy I lived in Lamont during 1870 and 1871 and listened repeatedly to the daily recital of the incidents of the Franco-Prussian war by the village reader in the store of George Luther who conducted a general store on the river bank for many years. I lived nearly across the street from the

church and ran over to the bluff back of the church hundreds of times to witness the old Daniel Ball and William H. Barrett—steamboats then plying regularly in Grand River between Grand Rapids and Grand Haven—salute each other as they steamed passed Lamont. At that time the land across the river was covered with a heavy growth of hardwood, but the wonderful view of the river impressed me to such an extent that the memory was never impaired. Now, after the lapse of more than half a century, I own the spot on which these boyhood memories centered and will soon be able to sit on my own porch and ruminate on the events of a lifetime.

Brief calls on J. J. Wolbrink & Son, Allendale, Gemmen Bros., Blendon, and William E. Haas, Bauer, revealed good reports as to business conditions and hopeful expectations as to the coming winter trade.

En route home I was delayed by an accident which appeared to be easily explained. A ford car, badly smashed up, was in the ditch on one side of the road, and a larger car, somewhat disabled, reposed in the ditch on the opposite side. The ford car had been driven by a youth with a retreating chin and a receding forehead who did not look as though he had brains enough to drive a pig to market, and the larger car driver smelled so strongly of liquor that I would have beaten a retreat if any one had struck a match to light a cigar. I did not stop to enquire who was responsible for the accident, because I could easily see that either driver was a potential murderer, if the opportunity for killing presented itself. Fortunately, no one was injured. Any officer who would recommend a driver's license to either party should be made to pay the penalty for such a violation of common sense and public safety. It is altogether too easy for incompetents and drunkards to obtain licenses to drive cars—licenses which sooner or later turn out to be death certificates.

It looked Saturday as though the short detour around the new bridge just East of Marne would be closed in a day or two. This detour has been a disgrace to the State or county, whichever inflicted it on the public. Ten dollars would have put it in decent condition, but the man in charge of the improvement evidently had very little regard for the comfort and safety of travelers to maintain such a wretched fifty feet of temporary roadway, full of ruts and elevations. If he owned an interest in the only spring factory in Michigan he could have served his own selfish interests no more acceptably than by maintaining such an outrage for so long a period.

I can see one thing very plainly and that is that passenger coaches and freight trucks are storing up trouble for themselves by the ruthless manner in which they "hog" the road on our cement highways. The passenger coaches are not so blamable, because most of them run faster than the average motorist wishes to drive. The freight truck driver usually takes his position in the middle of the road and refuses to swing over to the right side when implored to do so by a motor

driver who happens to be in a hurry to reach his destination. Frequently and long continued horn blowing seldom receives any recognition or response from the truck driver. When I finally pass him at a cross roads or country village and impede his further progress by throwing my car across the road in order to secure an explanation of his conduct, he insolently informs me that he did not hear my warning. When I call his attention to the fact that the law requires him to install a looking glass on his car, so adjusted as to enable him to see approaching vehicles from behind, he invariably replies:

"To hell with the law."

I have reported these cases, together with the number of the licenses carried by the trucks, so often to county sheriffs without result, that I have concluded to take the law into my own hands and swear out warrants before prosecuting attorneys where flagrant cases of this kind are brought to my attention. I may not accomplish much, considering the large number of ignorant, arrogant and utterly reckless truck drivers who constantly violate every rule of the road and every prohibition in the statute books, but I shall certainly cause some of the violators to wish they had been a little more courteous in dealing with people who have just as much right on the public highways as they have.

E. A. Stowe.

Hard-Surface Goods Did Well.

In a few more weeks one of the best seasons experienced by manufacturers of linoleums and other hard-surface floor coverings in some time will come to an end, and new prices will be issued for Spring. An interesting thing about the current season is that felt-base goods, which for several seasons have been the football of the trade, have come through it without prices being cut to keep up volume. In the linoleum end of the market everything seems to have done well except printed goods which, although they have sold, have felt more than anything else the competition of felt backs. Manufacturers are approaching the new season with considerable optimism, and promise a number of novelties. New things in inlaid linoleums, in particular, are in prospect.

Good Demand For Gloves.

Although the cold weather has yet to spur the consumer demand for women's gloves to marked activity, a nice re-order business in some varieties is reported by wholesalers. Business in fabric gloves is said to be particularly active, and in the popular priced merchandise these types are expected to sell particularly well. Novelty kid gloves have been well ordered in advance, and lower temperatures, together with buying for the holidays, are counted on to stimulate further purchases. The fancy cuff continues a leading style feature in both kinds of gloves.

Don't fail to have the soot removed from all smoke pipes; if not cleaned the pipe may overheat and start a fire when you start to operate the furnace.

SHOE MARKET

Trials and Tribulations of Early Shoe Dealers.

Speaking more particularly to the younger generation among the shoe retailers and including the younger men in the traveling fraternity, there seems at the present time a feeling that the trials and tribulations of this present period are more numerous and more severe than in the old days. This is an error.

Consider the profits per pair at retail to-day and compare these with the nickel-per-pair profit which we used to figure in the days during and around 1875, soon after I came to this city of Indianapolis. Those were the days without fixed prices, when sales were preceded by haggling and the length of our day's work lasted well into the night, depending considerably upon the weather, whether it was fine or stormy, but seldom did those days terminate before midnight.

In the old days merchants in the same line of business were seldom on speaking terms. Those were the days when gaslight was the most modern method of illumination. I remember that our show window contained four gaslights and that as the night wore on and the customers were fewer and farther between that I would put out one of the lights in our window and then go to the door and watch until the fellow across the street put out one of his lights. Then I'd put out another of the lights in our display window and he'd do the same and so finally we'd both close. And the next night we, in our store would wait for the other fellow to make the start as we had done the preceding night.

I well recall the experiences which attended the movement I was privileged to start for a 6 o'clock closing hour just as soon as I could gain the support in our trade to make such a movement effective.

We hear considerable nowadays of the successes of starting on a limited capital and I honor those men who place their ability above all material assets. I sometimes look back on the start that I made in the shoe business with my savings of just \$167, to which I added the proceeds of a \$200 mortgage on which it was necessary to pay \$75 commissions and 10 per cent. interest.

Those of us who are in business to-day and who can look back on those days gone by have some advantage because we can recall how many hardships were overcome and perhaps a brief reference to these experiences may be of some value to those who are younger in the merchandising of shoes. We older merchants remember how it was necessary to fight to stay in business and that this fighting included the laying of plans well in advance; that it called for the exercise of staunch judgment and at all times working with our hands and minds. This stabilization of effort will accord others, as it has those of us in bygone days, a satisfaction that is greater than mere earnings alone can render. There were eight years after I engaged in business on my own account that I did not permit myself to attend

a show. Such may not be just the sacrifices that we have to make to-day but there are corresponding sacrifices to be made if we are to reap a measure of success.

Stabilization of prices constitutes one of the advantages with which we are enabled to do the job to-day. There isn't the haggling with which we had to contend fifty years ago. We used to have to fight to get the price and still make the sale. Kip boots used to sell for \$4 per pair and we sold a good grade of split boots for \$3.50 a pair. Many's the time that my hands have been red and sore from removing the pegs from a shipment of those old pegged boots.

This haggling on the price used to be fraught with trials and tests of our patience. Out in the country there was a sort of purchasing agent idea that was carried out by one man who would come to town for the rest. Before he left town he'd call on his neighbors and learn how many of them wanted to buy a pair of boots and for every man that wanted a pair of boots he'd cut another notch on the stick. Then to town he'd come with his stick and from store to store he'd go and try to play one dealer against another so as to buy, let us say, fifteen pairs of boots at the lowest possible retail price. And after you'd worked for three hours trying to sell fifteen pairs of these boots at, say a special price of \$53, which was the lowest figure you felt you could take without losing money, your temper would be given a jolt and a test by this countryman telling you that the best he was going to offer was \$45 for the fifteen pairs.

Experiences like this were the forerunners of the movement to stabilize asking prices in retail stores and it was a real satisfaction to have a part in the efforts which brought this about.

Jas. K. Smith.

Bad Weather Would Help.

A little bad weather would not come amiss right now so far as the shoe trade is concerned. Not only would it give stimulus to the movement of stocks of rubbers and other protective footwear from the shelves of the retailers, but it would stimulate consumer buying, at least so far as men are concerned, of heavier footwear for late Fall and Winter use. While there has been a nice business done by general wholesalers of shoes in the last week, and through most of the current month as well, the continuance of good weather has worked against the sale of men's shoes of the "stouter" kinds. This, coupled with the marked hand-to-mouth purchasing of women's shoes by retailers, has kept the level of October business from reaching September's excellent figures.

Holiday Goods Heavily Bought.

Regardless of some business developments which are not altogether favorable, retailers have strong confidence in the outlook for the holiday season. Many kinds of merchandise of either a gift or utility nature, which usually sell well from Thanksgiving to Christmas, are being heavily ordered at the present time. In certain lines such as

silk underwear, leather goods, novelty jewelry, toys, perfumery and the like, the pressure for suitable delivery is very strong on manufacturers who are operating their plants at capacity. There is every reason to look for a larger turnover in dollars than last year, which set a new record, according to well posted retail opinion.

Doll Demand Is Active.

With much late business placed, doll manufacturers are endeavoring to make delivery of merchandise in accordance with buyers' wishes. Orders have been coming in at such a rate that the plants will be operating at capacity for some weeks to come, and buyers expecting to get spot merchandise after Nov. 15 are not likely to meet with much success, according to leading manufacturers. The realistic infant and mama types of dolls continue to have the bulk of the demand, justifying the continued confidence of manufacturers in the appeal they have for consumers. Prices so far have not been advanced.

Millinery Styles Being Bought.

Felt hats are selling actively in women's millinery. High colors are featured and the felt is frequently combined with black satin or failles. A variety of shapes is offered, including the small poke, the roll back, "off-the-face" and the tan. Velours are in some demand, particularly the velour cloth beret tam, which serves as an all-round sports hat. For dress wear hats of maline and satin, rhinestone trimmed, are popular in the small, medium and large shapes. Satin hats, however, have the greatest call in this class, being combined with metallic cloths.

Warns of Possible Returns.

Returns of women's coats so far this season have been moderate. This is due to the shortage of merchandise and the strike in the coat industry. With rumors of strike settlement in the air, however, the National Wholesale Women's Wear Association is warning manufacturers that there may be an attempt by some retailers to return merchandise without reason. The association is asking manufacturers to co-operate by reporting the retailers who make the returns, in the belief that "only by concerted action can the matter of returns be improved."

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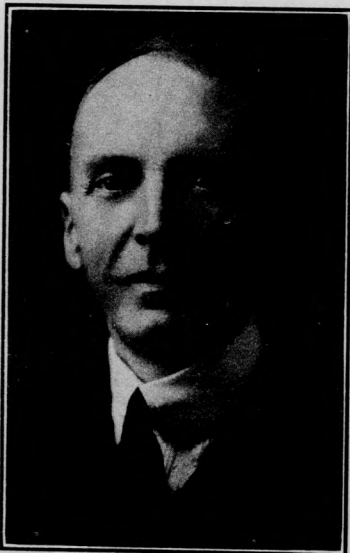
P. O. Box 549

CROSSED THE DARK RIVER.

G. J. Brouwer, Secretary Grand Rapids Calendar Co.

Gerrit J. Brouwer recently died at the Cleveland clinic hospital. The funeral was held at the late home of the deceased, 439 Thomas street. Burial was in Oakhills.

Mr. Brouwer was born near East Saugatuck, Mich., May 12, 1875, his antecedents having been Holland on both sides. He worked on the farm and attended the district school until 16 years of age, when he went to work in the general store of Jacob Heeringa at East Saugatuck. Two years later he came to Grand Rapids and went to work in the delivery department of the Herpolsheimer Co. One year later he moved over to the wholesale department of the P. Steketee & Sons, occupying successively the positions of stock-keeper in the notion department, order clerk, house



The Late G. J. Brouwer.

salesman, road salesman, buyer in the notions, hosiery and white goods departments and credit man. Ten years were devoted to the work of the last position, making twenty-eight years altogether he was in the employ of the Steketee house. Jan. 1, 1922 he retired from that connection to take the position of Secretary and Treasurer of the Grand Rapids Calendar Co., where he expected to achieve a large measure of success.

Mr. Brouwer was married about 27 years ago to Miss Josephine B. Thibout of Grand Rapids. They had a son 22 years old and a daughter, 16 years of age. The family resided in their own home at 439 Thomas avenue.

Mr. Brouwer had been a member of the Christian Reformed church on Lagrave avenue thirty-four years and was an elder of that organization. He also taught a class of girls in the Sunday School.

Mr. Brouwer was a pleasant gentleman, who was cautious in business, reliable in statement and dependable in every walk of life.

Death of Hon. S. A. Sheldon.

Suel A. Sheldon, of Marne, died at the Butterworth hospital, Grand Rapids, last Thursday morning as a re-

sult of an operation for intestinal obstruction. He was taken to the hospital during the night and died while on the operating table. Death was unavoidable on account of the nature of his malady. Mr. Sheldon was born Dec. 6, 1850, and has been active in business and agricultural pursuits all his life. He was, in addition to conducting several farms which he owned near Marne, on the road at an early date for the Jackson Wagon Co. covering several Western States. For the past forty years he has worked off and on for the Michigan Tradesman in connection with the subscription department. He was an honorary member of the Masonic Lodge of Marne and was connected with the Chapter, Council, Knights Templar, Consistory and Shrine in Grand Rapids. He was one of the organizers of the Odd Fellows Lodge in Marne, which celebrated its fiftieth anniversary two months ago. He was State Senator twice, having been elected in 1897 and 1905.

Besides his wife, to whom he has been married about forty years, he leaves two sons, Churchill, of Hancock, and Dr. Suel Sheldon, Jr., who is a practicing physician in Saginaw.

The funeral was held in the Methodist church at Marne, Saturday afternoon, under the auspices of the De Molai Commandery Knights Templar.

Tribute From an Old Friend.

Detroit, Oct. 30—Once more I take my typewriter in hand to inform you that we are all well and hope that these few lines will find you enjoying the same blessing.

I see that one more of the old timers, Suel A. Sheldon, has gone to his reward. When I first knew Suel he was a babe in arms and unable to talk plain, a handicap he thoroughly overcame later. They got his age a little high in the Detroit papers as he was two years younger than I am and I am only 78 to-day.

I see that you have another young man in Grand Rapids whose life dates back a long time, Capt. Charles E. Belknap. He never gets old. If I remember rightly you are no spring chicken. "Men may come and men may go, but now and then one goes on forever. Suel stayed pretty well in the race. If I remember rightly, I was a recruit or so intended for Capt. Belknap's Company. But I got the measles at the barracks at Grand Rapids, also the B. lice and the war was over before I got over my infirmities. I have never applied for a pension.

Suel Sheldon's family when he was a small child kept a lumber camp for a time in the woods, adjoining my father's old farm, three miles South of Eastmanville, near Grand River. My father was a pioneer lumberman at that point in that day.

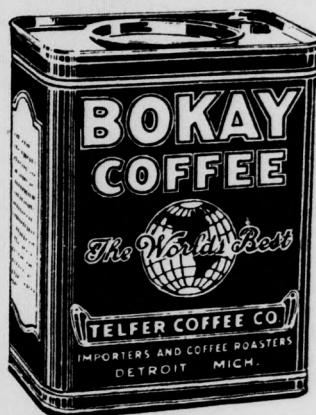
I am going down to Sebring, Florida, leaving Nov. 2. Will drive down. Have home there. Come down.

This is not a very choice piece of literature, but I thought you might have time to read it.

Hiram Potts.

To Make Largest Flag of Rayon.

The largest American flag ever made in the United States is now being manufactured for display at the American Rayon Exposition to be held at the Hotel Pennsylvania during the week of Jan. 17, 1927. This gigantic flag will be made of rayon and will cover the entire ceiling of the roof garden of the hotel. It is estimated that the field of stars in the corner of the flag will cover an entire city lot.

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FINANCIAL

IN HUNDRED MILLION CLASS.

Wonderful Growth of Local Banking Interests.

One thing every well regulated bank has is the scrap book in which to file the periodical bank statements, as published. The Old National has their scrap books back to the organization of the First National in early war days; the Grand Rapids National can show files back to the organization of the old City National, also in war days; the Grand Rapids Savings back to 1872 and the Kent State back to 1884, when the Kent County Savings Bank was organized. The Home bank's files go back only four years unless it has acquired the scrap books of one of the older banks which has been closed. These scrap books may not be listed high among the tangible assets and it is certain they would not bring much at a forced sale, but the banks nevertheless value their scrap records and are careful to keep them up to date. When new bank statements are called, in almost every bank, the scrap book becomes the center of interest for little groups of the bank officials. Comparisons are made with the preceding statements and these comparisons are more often to see how the other fellows are getting along than to detect changes in its own condition. In the banks that can claim gains the scrap book conference is productive of good cheer and congratulation; in the others, the alibi machine goes into action.

In addition to its scrap books the Old National has the compiled bank statements of all the city banks back to the statements of Oct. 11, 1889, covering a period of thirty-seven years. These compiled statements fill two books and are so nearly complete that they furnish an almost perfect record of city banking as reflected in the statements. The compilation shows total resources, loans and discounts, bonds and mortgages, cash resources, surplus and profits, and finally the commercial savings, due to banks and total deposits. Each classification in its particular section of the bank is so arranged that the eye can follow the progress of the years as the pages are turned and instant comparison can be made one bank with another at any date desired. The record thus preserved is of unusual value and interest and its duplication would be difficult.

In October, 1889, with a population of about 60,000, Grand Rapids had five National banks, the Old, the National City, the Grand Rapids, the Fourth and the Fifth National, and two State banks, the Grand Rapids and the Kent County Savings. The total capitalization was \$2,400,000, with total surplus and profits of \$529,440. In the present year of grace with 169,000 population we have two National banks, the Old and the Grand Rapids and three State banks, the Grand Rapids, the Kent State and the Home, with combined capital of \$3,550,000 and combined surplus and profits of \$4,033,593. The increase in capital has not been so marked, but four of the present day banks each has greater surplus and

profits than the total of thirty-seven years ago.

The total resources in 1889 were \$9,260,430; the total now is \$90,701,674. The loans and discounts then were \$6,294,048, and now they total \$43,066,305. The bonds and mortgages in 1889 were \$498,596 and now \$12,401,329. The subject to check deposits were \$2,536,604 and now \$25,567,973. The savings deposits have increased from \$3,503,383 to \$41,695,545 and the total deposits from \$6,007,071 to \$76,559,369. The city's population has increased a little more than two and a half times. The comparison is well calculated to give us a "chesty" feeling, that sense of gratification which follows honorable achievements and a substantial confidence in the future. If for no other reason than to furnish a foundation for such sentiment, it may be the compilation and preservation of the old records have been worth while.

The Old National's ancient records are not confined to the bank statements. It has the bank clearings back to the organization of the clearing house in December 1885, and these are by months except for nine of the earlier years when total for the years are given. The Clearing House Association itself cannot produce such a record, nor anywhere near it. The Clearing House managers, changing from time to time, did not pass on the statistical records, with the result that most of them were lost. The clearings in 1885, it may be noted, were \$21,428,206. The clearings now average nearly \$40,000,000 a month, or nearly double per month what they were in 1885 for the entire year.

Another interesting compilation is of the city's building statistics back to 1899, when the issuing of permits began. In 1899 561 building permits were issued for a total of \$657,053. How this compares with present day conditions may be indicated by \$9,300,075 as the record for the first nine months this year, with the probability that the total for the year will approximate \$12,000,000.

Those old records, banking and building, are valuable for reference and comparison and the Old National is not selfish in its holding of them. They are accessible to anybody who wants to know or to whom the information seems desirable, and especially to the newspapers.

The notable feature of the Oct. 8 bank statements was the shrinkage in deposits as compared with June 30. The savings and certificate deposits fell off \$1,482,135, the commercial \$715,593 and the total \$2,102,652. As compared with April 12 the total is \$3,599,910 less, the commercial deposits bearing the brunt. A little understanding of local conditions takes all the "alarm" out of this showing. Since the beginning of the year transactions have been put through involving the conversion into liquid cash of something like \$10,000,000 values. These transactions include the sale of the Leonard Refrigerator Co., \$6,000,000; sale of the Michigan Chair Co., \$1,000,000; sale of the Fourth National more than \$1,000,000, and the refinancing of the American Seating Co. Large

Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

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GRAND RAPIDS, MICH.

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"The Home for Savings"

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



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OLDEST SAVINGS BANK IN WESTERN MICHIGAN

OUR OBLIGATION

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

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

On this basis, may we serve you?

**"The Bank Where You
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amounts of the capital released by these transactions went into the banks as deposits, and the shrinkage in deposits now is merely the withdrawal of this money for reinvestment. A study of the statements shows that the withdrawals have been in certificates, while savings bank deposits show the usual gains to be expected in a town of full employment of labor at good wages. In connection with the shrinkage of deposits it is said one bank had to dig down for something more than \$1,000,000 on twenty-four hours notice. It turned the trick without difficulty, but had to call on the Federal Reserve Bank to help it out.

The Oct. 8 bank statements, it may be added, show a wholesome expansion in loans and discounts to \$43,066,308, a gain of \$1,840,553 compared with June 30 and of \$2,651,055, compared with a year ago. The hand-to-mouth plan of doing business still prevails, but the increase in loans and discounts is an indication of steady confidence in general conditions and prospects and some inclination to expansion.

Grand Rapids is now in the \$100,000,000 class in the matter of banking resources. The grand total as of Oct. 8 was \$100,013,385, of which the National banks held \$38,322,342, the State banks \$52,379,332 and the trust and other institutions, \$9,311,711. Five years ago we pointed with pride to a total of \$73,572,978 and ten years ago we thought \$53,512,137 was something grand.

The National banks have not been called on for the usual fall statements and it is probable now that they will not be. The State banks were called as of Oct. 8. It is unusual for the two banking systems, National and State, to be out of step in the matter of statements and just why it should be this time has not been explained.

New Stimulus in Investment Bond Market.

Sentiment on the future of investment bonds has undergone a distinct change for the better within the last fortnight and the marked success of recent new issues is driving home the point anew that the demand for securities of quality is greater than the supply. It is not necessary to turn back in history so very far to find expressions of uncertainty over the degree of success that might accompany any effort to bring out such prominent new foreign flotations as of late have gone over strong. If tangible evidence is wanted of what the authorities in the financial district all say—which is that sentiment is improving—it may be found in the hearty reception that was accorded to the two important issues, one of foreign and one of domestic origin, that came out on Monday and Tuesday respectively of last week.

Efforts of the Belgian people to put their currency on a gold basis through the flotation of a large stabilization loan were met both abroad and here by an instant and heavy oversubscription. In the rush for the new bonds at London investors entered orders enough to cover available supply thirty times and at New York the \$50,000,000 issue was quickly taken and went im-

mediately to a smart premium above the syndicate price. Even so attractive, an ordering as the new Belgian obligations would not have received such good treatment at the hands of investors at all times in the recent past. Likewise a domestic issue of 5 per cent. bonds offered at par, the new Western Union descriptions, met so broad a demand that they at once went higher.

These things are interesting not so much for the success they reveal of the issues mentioned but for what is known about the general market in investment bonds of high standing. It is never possible even in the conservative markets to say precisely what has changed sentiment at any particular moment but several influences have contributed, presumably, to the increased activity of late in bonds. In the first instance the approach of the seasonal peak in commercial demands for funds has diverted money in substantial volume to the bond market. Movement of the agricultural crops began earlier than usual this year so that it was to have been expected that a relaxation in the requirements from the farm regions might come sooner than usual.

Then the expectations of a recession in general business activity in many quarters has tended to invite an increasing degree of conservatism on the part of careful investors in their choice of what to put into their strong boxes with the result that an already good demand for bonds has been accelerated. These are observations that may be made on the general position of bonds but in the fresh confidence that has been stirred in obligations of countries that seek stabilization is an influence that also must be reckoned with. Enquiries that come to the prominent investment institutions of Wall Street, and to those all over the country, reflect an interest in foreign securities that grows with each new step toward an establishment of sound financial conditions abroad.

Paul Willard Garrett.

[Copyrighted, 1926]

Cod Migrate To South.

Movement of cod to and from Nantucket Shoals appears to be influenced by the presence and activity of the rock crab, which is the principal food of the cod on the shoals, and which is somewhat smaller than the specie found along the Southern section of the Atlantic seaboard and Chesapeake Bay, according to a statement of William C. Schroeder, of the United States Bureau of Fisheries of the Department of Commerce.

From late Spring to Fall these crabs are abundant and active on the shoals. With the advent of cold weather it appears that the crabs bury in the mud and the cod moves Southward to warmer water in search of his daily menu of crabs. The crabs are abundant and available in lower New York Bay and along the Jersey coast in the Fall and early Winter.

From January to March the Southward migration of the cod is continued to Southeastern New Jersey and farther.

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\$600,000

ALASKA REFRIGERATOR COMPANY

MUSKEGON, MICHIGAN

6% First (Closed) Mortgage Gold Bonds

Due September 1, 1941

Direct obligation of Alaska Refrigerator Company, which was established over forty-five years ago. This Company now recognized as one of the largest manufacturers of Refrigerators in the world.

Secured by First Mortgage on all the real estate, buildings, and fixed equipment, which has been appraised as having a sound value of \$1,193,000, making this approximately a 50% loan. Net Earnings for the year ended June 30, 1926 were \$314,880—over 8½ times interest requirements on this issue.

Mortgage provides a Sinking Fund sufficient to retire in excess of 60% of this issue by maturity.

Tax exempt in Michigan.

PRICE 100 AND ACCRUED INTEREST TO YIELD 6%

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Investment Securities

GRAND RAPIDS

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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.

\$6,000. Whitehouse, Lucas Co., Ohio, 6% Waterworks Extension Notes due Feb. 10, 1928, denomination \$1,000, principal and interest due Feb. and Aug. 10, payable at the Village Treasurer's Office, Whitehouse, Ohio.

FINANCIAL STATEMENT

Assessed Valuation		\$993,370.
Total Debt (including above)		50,660.
Less Water Debt		\$23,100.

Population, 1920 Census 513

Opinion, Squire, Sanders & Dempsey, Cleveland.

Price to net 5.00%

These notes are a general obligation of the Village of Whitehouse, Ohio, and we believe they provide an attractive short term investment. If interested please wire or write us.

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410-416 Home Bank Bldg., Toledo, Ohio

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THE OLD NATIONAL BANK

Intelligent, helpful financial service for the business man in Western Michigan is one of the most important functions of the Old National.

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MONROE AT PEARL

NO BRANCHES

Melon Cutting Ahead For the Common Stock.

When the American Light & Traction Co. was organized, a quarter of a century ago, its financial structure followed the lines then most approved. Only two classes of stock were issued, common and preferred, and both had equal voting power in shaping the company's policies. Class A and B common, and prior participating and debenture preferred stocks in those days were unknown, and the no pars had not been discovered. The old model in financing is far out of date. The company is planning to modernize it. The first steps in this direction will be taken at a meeting of the stockholders to be held Dec. 8. How far the movement will go has not yet been indicated. The first steps will be:

Limit the issue of old 6 per cent. cumulative preferred stock to the \$14,236,200 now outstanding; authorize \$50,000,000 6½ per cent. cumulative prior preferred stock, of which enough will be issued to offer the holder of the old 6 per cent. stock a share for share exchange, the balance to be held for serial issue as needed. The old stock has full voting power and is now redeemable. The new issue will be without voting power, and will be redeemable at any dividend period at 115. In effect, the plan will center control on the common stock and will make it possible to retire the preferred stock if it should be so desired. Control of the company has been an issue since the death of Emerson McMillan and was particularly acute last spring, when several interests were actively bidding for it. The elimination of the preferred stock voting power, it is expected, will simplify the problem.

For the year ending Sept. 30, the American Light & Traction balance was \$7,773,545, equivalent after paying \$854,172 dividends on the preferred stock, to approximately \$20 a share on the \$34,811,400 common stock outstanding. After the payment of \$3,393,750 dividends on the common, a balance of \$3,525,623 remained for surplus or better than 10 per cent. and this increased the surplus to \$18,964,401. The surplus now shows a comfortable margin over the \$14,236,200 preferred stock outstanding, and in addition to this the company has nearly an equal amount laid away in special reserves. The balance sheet shows \$1,011,385 cash and temporary investments of \$19,860,614, a total of \$20,871,999. The company could retire its preferred stock and scarcely miss the money, and it is likely something of this sort is in mind.

What the next step toward modernizing the financial structure will be has not been indicated, but the showing of earnings, surplus, resources and quick assets seem to hold very choice promises of melon cutting for the common stock at no distant future. American Light & Traction has always been a favorite with Grand Rapids and Michigan investors and a large amount of the stock, both common and preferred, is held here.

Why Wages Are Altogether Too High

Statistics on wages may be dry usually and like dust brushed aside when possible but from Albany to-day

comes a report on factory earnings that unfolds a story of wide import. Without here going into details it may be recorded that the weekly earnings of New York State factory workers rose in September appreciably over the August level and reached the highest average in history. Widespread activity perhaps contributed more to this result than any general upturn in rates but the incident will call to the attention of students some important features of the present period in the business cycle.

Not the least of these is the position of the man that works for wages. The pay for workers does not at the present moment represent the largest number of dollars ever received for a given amount of labor in all industries. In consequence demands for better pay continue. With the efforts of wage earners to improve their standards of living everybody sympathizes. Those that have no heart for the human elements involved look upon the movement as a matter of good business. What the laborer does not appear to understand, however, is that while his money return may not universally represent the maximum on record the fall in commodity prices rapidly is lifting his real wages to the highest level in history throughout the world.

Wholesale commodity prices the world over have been falling for two years, and in this country they have dropped an appreciable distance in the last year alone. If the output of gold at the Transvaal has reached its peak and the annual contributions of new yellow metal from that field, which supplies about half of the total mined in the world yearly, are destined to diminish in future years, as the authorities believe, the price trend may well continue downward. All of which is to say that a declining trend in commodity prices and consequently in living costs may in itself leave to the wage earner a larger and larger proportion of his dollar for use as he desires.

Some of the economists of highest rank in the country and some of the shrewdest minds in the financial district express themselves as sympathetic to the desires of labor for better pay but fear that demands for higher wage rates is not the best approach to that problem. They point out that if labor can hold its present pay it really will enjoy an increased purchasing power as time goes on. In pressing their demand for more dollars at a time when the movement in commodities is working towards higher real wages the working man, it may appear in the end, is working against his own best interests.

Paul Willard Garrett.
[Copyrighted, 1926]

Wind Starts Forest Fires.

Australian bush fires are not always caused by careless persons, according to a correspondent of the Sydney Bulletin, who reports that he has seen trees, particularly stringy-bark, the limbs of which have crossed and grown so closely together that a heavy wind lasting twelve to fourteen hours have caused to smoulder through friction. When dry many varieties of trees become easily fired.

More than 14,000,000 pounds of
minerals are used annually in

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**REYNOLDS
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Minerals are impervious to fire

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THEY MUST



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Fulfilling A Need

It has been rightly said "That no service can or should endure which does not fulfill a human need."

The Grand Rapids Trust Company is a service corporation. Aside from selling high-grade securities it has nothing to sell except its service.

We maintain for your use a Trust Department, a Safety Deposit Department, an Investment Department, in fact, every kind of trust company service.

The fact that this service has fulfilled a human need is evidenced by our steady growth. We have served others, we can serve you.



GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

Some General Advice To Investors.

Don't invest your money with strangers. Deal only through a reputable investment house—one that will always be there when you want it and that will deal honorably. Such houses have built up their business and reputation through satisfactory dealings with customers and they cannot afford to jeopardize their reputations through giving any but careful and conscientious service. It is to their advantage to sell you the kind of securities most appropriate to your personal means and requirements, and their experts and statistical departments are at your service.

Invest in the kind of securities best adapted to your own circumstances and to the purpose for which you are building up an estate.

Don't purchase marketability at the expense of high yield unless you really need marketability.

Don't sacrifice a considerable amount of interest in order to obtain tax free securities unless your income is such that the tax free feature is of real benefit to you.

Don't invest all your money in one security or one type of security. Diversify your holdings widely, so as to minimize the risk of loss.

Don't touch your invested principal. Keep it intact and working for you.

Don't spend the income from your investments for current needs. Reinvest the interest as it is received and in that way keep adding to your principal. Principal will not of itself increase, but can be made to do so with increasing rapidity through the reinvestment of the interest it produces.

Don't speculate unless you can well afford to do so—and then only with part of your funds that you can afford to lose if necessary, having the main portion of your funds invested in sound securities.

Don't keep funds idle, waiting for the market to go lower before investing. The interest lost while your money is idle is frequently greater than any advantage gained through purchasing at a lower figure—and often the lower prices you are waiting for do not materialize.

Don't sacrifice safety of principal in order to obtain a higher interest yield. To risk one hundred dollars of principal in the hope of receiving one or two dollars a year more in interest is folly.

Invest intelligently. Investigate each security carefully before you purchase it. Don't try to get rich quickly. Make haste slowly, but build for permanence so that, when you no longer are able to earn, the money you have worked for will work for you and support you in comfort during the rest of your life.

Vault Doors Not Always Fire Proof.

In years previous, vault doors, which in reality are merely two steel doors separated by a vestibule ranging from 2 to 8 inches deep, have been considered fireproof. Recent tests, however, have proven that doors of such construction will stand a fire test of approximately only six hours. Accordingly the Underwriters' Laboratories is conducting tests on vault doors of a new type of construction which they

hope to find actually fireproof. A door is considered fireproof if it will keep the heat two inches from its inner surface at a temperature averaging 300 degrees for a comparative time limit.

One hears of many cases where fire has crept through a supposedly fireproof elevator door. Upon examination, however, it is found that the door itself is not lacking, but the framing, etc., around it. Hence, the Underwriters' Laboratories has been trying to bring about a test wherein they can O. K. not only the door itself, but the framework, hanger, hardware, etc., which are necessary parts to the door proper. Unforeseen difficulties have arisen, however, in conducting these examinations as by Union rules, no door manufacturer is allowed to make any of the hardware which goes with it. The necessary door accessories can only be made by a sole manufacturer of this product. To examine a door complete with its fitting, it would, of course, be necessary to have the door shipped from plant to plant, having the necessary parts attached, which would involve a great expense. The manufacturers naturally will not consent to this. These difficulties are being slowly unravelled, and some sort of an agreement is expected in the near future.

Purple Instead of Red Lights.

Purple lights will soon designate fire alarm boxes in Detroit if recommendations of the city council are followed. The council decided on the change in lights because of the custom of using red lights as traffic signals. Because of the large number of red lights citizens are unable to tell which designates the location of fire boxes. Experiments have proven that purple lights are visible under unfavorable conditions caused by smoke or fog. The boxes will be illuminated by special type of lamp with a purple lens on each side. The words, "Fire alarm box," are to be placed on the posts in letters discernible at a distance of 300 feet. The use of purple lights for any other purpose will be forbidden.

Fire protection engineers who have been studying the dust explosion hazard learned long ago that this hazard was due to very fine particles of dust accumulating about the plant and ready if there is one slight explosion to become suspended in the air and thus continue in a series of explosions. These engineers are now experimenting with chemicals to try to develop, if possible, a chemical which in this industry or that industry will cause these very fine particles of dust to coagulate or group themselves together thus producing such large particles that they are not likely to become suspended in the air from any cause and become subject to explosion.

Don't look for a gas leak with an open flame light; you will be sure to find it. Use an electric flashlight, and test suspected pipes with soapuds.

Just thinking of preventing fire
Will never, never do;
Remove the trash and ill hung wire
And fix the faulty flue.

A horse has got a head, you know,
Yet must be guided with the reins;
A Match has got a head, also,
But you must furnish all the brains.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

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SAFETY SAVING SERVICE
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Paying losses promptly

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Grand Rapids, Mich

Locomotion in an Early Day on the Muskegon.

Grandville, Oct. 26—Pedestrianism is a lost art.

How so? you ask, the answer being that the universal use of the automobile has made walking ancient history.

In the early days along the Muskegon River that sort of locomotion was practiced almost exclusively, and usually a man on foot could make as good time as his rival behind the horses.

Roads in the lumber woods were of very inferior quality, mostly sand and pine roots. In making haste to smite their way through the wilderness the early loggers followed in their road making the way of least resistance, so that the wagon trails of an early day were even less a work of art than the Indian trails of a still earlier day.

The settlement at the mouth of Sand Creek, on the river, was situated twenty miles up the stream from the mouth, where Muskegon was located, and ten miles below Newaygo, the latter village being equal in age with its neighbor at the mouth. For a number of years these two towns were rivals for favor of the woods trade. In later years the rapidly growing commerce of the lakes gave Muskegon the advantage and Newaygo had to content itself with second place on the map.

The twenty miles by wagon trail between Bridgeton and Muskegon was through a sandy country, seven miles of thick pine woods, thirteen miles of barren oak openings. The road across the openings was very enjoyable in the summer, but in winter the bleak winds from the West and North had a clean sweep that piled the snow in great drifts along the way.

It was not considered much of a walk from Bridgeton to Muskegon. One man, a wealthy lumberman at that, preferred to walk rather than to ride, and his long turkey stride took him past many of the teams plodding over the wide stretch of sand.

This lumberman thought nothing of making seven miles an hour without letup, which was by far more rapid than the teams and wagons of that day.

As may be supposed that strip of road was lonely enough to the travelers who crossed it by night or day. As a stripling in his teens I have made the journey between Bridgeton and Muskegon many times and thought nothing of it. Nights as well as days I have footed it across the openings and through the seven mile strip of pine woods.

Our schoolmaster often visited Muskegon, almost invariably having recourse to "shank's horses" for transportation.

In later days, after Uncle Sam opened a mail route, a stage was run between Muskegon and Newaygo which, in a measure, cut down the usual amount of pedestrianism.

Despite the fact that considerable sums of money were carried over the sand roads, very seldom was there a highway robbery. One of the upriver lumbermen sometimes entrusted funds of this kind to more reliable hands than his own, since he was liable to steam up too heavily at the Muskegon saloons.

I remember well of acting as messenger boy, carrying under my buttoned vest a sum of four thousand dollars for this same lumberman. An attempt had been made to rob one of the upriver men, and I felt a bit skittish as I tramped across the lonesome plains with that money on my person. Nothing came of it, however, not even a scare from some of the numerous wild animals which at this time infested the woods.

Now and then a bear or wildcat would poke his nose into view, but in all the years of the first settlement of the pine woods no human was assailed by wild animals.

We had a panther scare once, a man

riding in a wagon being attacked after night by a pather. A lacerated scalp attested the truth of the man's statement, but as he was on the verge of delirium tremens at the time his story was not credited by everybody.

Wayside drink plants flourished every few miles along the dusty highway, the bane (?) of prohibition not having come to that wild country.

There were some drawbacks, however, to our free use of the roads on foot. Small marshes dotted the woods country, and these, beside furnishing yearly crops of hay for the logging teams, also harbored that despicable snake known as the massasauger.

When driving from Muskegon one night, a full moon flooding the heavens, brother and I were conversing freely on various subjects when one of the horses flinched and jerked up his left hind foot.

"What was that?" from my brother. "Nothing much," from me, and then the incident was forgotten. The next morning when we went to the stable there stood old Prince, his left hind foot raised as if in pain, the limb being swollen from hoof to body.

A neighbor who knew all about horse diseases was summoned who pronounced the ailment one of many that were supposed to afflict animals. Every effort to reduce the inflammation failed, however. The horse became partially paralyzed, swelling slowly until his head was ready to burst. The noble animal lived a week and then passed out.

An old Indian called in at the last moment pronounced the trouble rattlesnake bite, and then we remembered the incident on the road after night.

Doubtless a coiled snake from a nearby marsh lay in the road and injected its venom when the horse's foot came in contact with it.

Old Timer.

Winning Personality Necessary For Success in Business.

Grandville, Nov. 2—I have often remarked upon the fact that it is the man and not the soil when one is speaking of successful farming.

It is the same with successful merchandising. In competing with mail order houses a merchant makes a mistake who reads his customers a homily on the ethics of right and wrong. People in general have a desire to be independent and they will not accept lectures as to their duties in life, not at least from men in business.

It is far better to let the other man have his way as to his personal duties where trading is concerned. The merchant having provided a trading post for the public must cater to the needs of that public and let the preacher do the moralizing where man's soul is concerned.

The dealer who always has something to offer for public betterment isn't the one to carry off the bun when it comes to selling goods. There are times and places to talk about making people better but that place is not from behind the counter of a store.

"Why do you go down to that riverside store so often?" asked a man of his neighbor, "when we have stores much nearer?"

"Well, I'll tell you, partner," returned the one addressed, "it's because Jake Solon is so mighty nice to me. He's as gentle as a lamb; never asks me why I send money to a mail order store, as I do sometimes, but just gives me that pleasant smile of his, tends right to his knitting, and always tells the truth about the goods he sells. He's that friendly you'd think he was a brother. Oh, there's a difference in men who keep stores, and Jake Solon is one of the different kind. I'd drive a dozen miles to get a pound of tea of him rather than to go into the nearest store for it."

The geniality and strict probity of

the riverside merchant won the public, and although his store was in an out-of-the-way place it was seldom vacant for want of patronage.

Once upon a time this spot by the riverside was a stirring lumber town, with several stores and mills. To-day it is almost deserted, and one would hardly look for a successful merchant located in the cemetery of an old time milltown.

Nevertheless Solon has here struck his gait, and is building up a truly prosperous business on the ruins of a onetime prosperous town.

"He is so gentle and considerate," said one old lady. "Why, he keeps a big armchair for we old folks to rest in while the men folks are doing their trading. If Mr. Solon had been a preacher he would have made a stir in the community and proved a drawing card."

All of which was true with respect to the man in question. It was the man and not his isolated location that made this merchant.

The man and not the business is the idea. There are merchants in divers small towns in America who are making fortunes while many city merchants go into bankruptcy.

Where once stood a thriving lumber village now only a few inhabitants remain. Back from the immediate settlement a considerable farming community has grown up, from which this well thought of merchant is getting his customers. Many go miles to his store because of his personality rather than trade with merchants nearer at hand.

It is well worth while to cultivate an engaging personality. It is certainly a drawing card in this day of quick locomotion by car and automobile.

Merchant Solon of the riverside has a nod and a friendly smile for everybody who enters his store. He does not forget the tired matron with the babe in arms, nor the fidgety little old lady from wayback. One and all are on an equal footing when they enter his door, and at one side near the back of the store, is provided a rest room where the mothers and babes may find privacy for themselves.

This riverside merchant is a veritable encyclopedia of knowledge. "Ask Jake Solon, he knows," is a frequent remark and his advice is often of the first order to people in difficulty of either head or heart.

This genial storekeeper seems to delight in making other people happy. He will often go out of his way to please a customer. He has no harsh words to say of mail order houses or those who patronize them. It would be hard to find a man who is better liked than this merchant of the great outdoors.

The town in which he operates is several miles from the railroad, yet he has customers who live near railway villages, customers who have been drawn by the personality of the man to become regular traders at his store.

It seems to be a pleasure for men and women to go out of their way to trade at Jake Solon's Store. Why is it? Plainly not because the goods he sells are so much superior to others. The only answer is that the personality of the man draws, and that is what is necessary for success in any line of endeavor.

The man and not the business.

Combined with all the pleasant qualities of this merchant's nature the strictest honesty is very prominent. Little children like him, even dogs wag their happiness when he looks at them. It is worth while to be a man like this, even though the being so added not a penny to his accumulations.

The man, not the business is the secret of success, whether in the store, on the farm or in the mill.

Old Timer.

MEN OF MARK.

E. L. Leland, Landlord Warm Friend Tavern, Holland.

Evard L. Leland was born in Saugatuck Dec. 20, 1877. His father was a native of Massachusetts. His mother was born in Vermont. His father conducted a general store for Johnson & Stockbridge, the pioneer lumbermen of Saugatuck and Singapore for many years.

Mr. Leland attended the public schools of Saugatuck and graduated from the high school at the age of 20. His first business experience was as a local fire insurance agent, which occupation he pursued for four years. He then formed a co-partnership with his father and engaged in general trade at Saugatuck under the style of Leland's Department Store. He continued this business twenty-five years and seven months, when he sold his stock to his stepson, Robert Williams, of Chicago, who will continue the business at the same location.

Seven years ago Mr. Leland and his wife opened the Leland Tea Room at Saugatuck. Four years ago they opened Leland Lodge, a well-kept lodging establishment adjoining the Tea Room. Both undertakings are kept open only during the resort season. They have been conducted so much to the liking of Mr. Landwehr, dominant owner of the Warm Friend Tavern, that he prevailed upon them to take the management of his hotel, which they did Oct. 15 of this year. They have already made many changes from the shiftless methods of the former manager, especially in the dining service, and confidently expect to see the Warm Friend Tavern take high rank among the first-class hotels of the State.

Mr. Leland's former wife, Miss Florence Williams, was the mother of three children, all living. She died some years ago and Mr. Leland married Mrs. Frank Williams, of Chicago, in 1922. This union has proved to be a most fortunate one for both parties.

Mr. Leland belongs to the Masonic lodge in Saugatuck and the Elks lodge in Holland. He owns up to no hobby. He attributes his success in both merchandising and hotel keeping to the fact that he always aims to give everyone a square deal and make every one satisfied.

Mr. Leland sticks close to his office in the hotel, which is just behind the clerk's desk, with an open door—always kept open—between the two departments. This enables him to hear all that is said to the clerk by guests and enables him to straighten out any difficulties or controversies which may arise between clerk and patron, thus keeping as customers men who might be inclined to seek accommodations elsewhere. Mr. Leland has also many other good ideas which have been suggested to him in his past experience which he will put into practice from time to time. Mrs. Leland has also many well-defined ideas on hotel keeping, which will enable her to be of great assistance to her husband in their new undertaking.

There are several angles to every question, but they are not all right angles.



In spite of a Blizzard-

"In spite of a raging blizzard Red Arrow Service brought great crowds to town today."

* * *

This Webster City, Ia., merchant's letter is just one of the many testimonials for the ability of Red Arrow to pull trade.

900 Merchants

are ready to vouch for Red Arrow Service. Here's what they are saying:

* * *

"We inaugurated the Red Arrow Service in April. Our May sales showed an increase of 10.7%, June 16.3% and July 26.5%." That's what Mr. Jettinghoff of Delphos, Ohio writes about Red Arrow Service.

* * *

A Lewistown, Mo., merchant writes of Red Arrow . . . "Saturday was the biggest day in Lewistown in the point of crowd since the farmer's picnic last year, thanks to Red Arrow."

Nothing can take folks away from your store when you have Red Arrow Service. Not even a blizzard, mail order catalogs or peddlers. It's the best service a merchant or a group of merchants can offer. A 52-week sales service which costs less than you are very probably spending now on spasmodic sales.

Red Arrow isn't an old time "Put on a Big Sale" idea which brought in the customers and cash one day and left you to losses the rest of the year. Red Arrow brings additional profits the whole year. A plan which has been successfully adopted by individuals and groups of merchants.

Only One Red Arrow

There is only one Red Arrow Service. Don't let any salesman tell you he has something "very similar." Our service has proved a success in every instance and we do not want to be confused with one of the many unsound so called "business booster" schemes which blossom out each year. So we ask you, please, do not judge us by any experience you may have had with others. Give us a fair trial.

We Do the Work

Red Arrow isn't a service we sell you for so much money, then leave you to work out your own salvation. No sir! Accept the work of Red Arrow and you accept

the work of a whole organization . . . one which works right with you all the time. And when your big sale days come off Red Arrow directs the work in your store. Your particular problem is closely studied by our expert merchandisers and everything is done to make your sale most successful. In other words, Red Arrow does the work and supplies the materials. All you have to do is co-operate and watch your sales double themselves over last year's showing.

Our Guarantee

Nor do we ask you to take our word for it. We guarantee a 25 percent increase in sales . . . guarantee it with a bond in your own bank. That's on the square, isn't it?

Write Today

Drop us a card today. We will send a special representative to explain the whole system to you or send you complete written information. Just as you prefer. Either without obligation.

Red Arrow Service Company
Springfield, Illinois

DRY GOODS

Michigan Retail Dry Goods Association.
President—H. J. Mulrine—Battle Creek
First Vice-President—F. E. Mills, Lansing.
Second Vice-President—G. R. Jackson Flint.
Secretary-Treasurer—F. H. Nissly, Ypsilanti.
Manager—Jason E. Hammond, Lansing.

Blouses Now Sold as a Separate Garment.

The general improvement in the blouse business this Fall is attributed by manufacturers to the fact that the blouse is now being sold on its own merits as a garment and less as an accessory to the suit than formerly. Until lately the chief demand for blouses was for the tailored silk or broadcloth models, but this Fall there is a wider variety of waists being sold than was the case for several seasons. As Spring is the most important season for these lines, the current Fall revival of them is regarded as an especially favorable sign for next season.

In spite of the fact that some blouse manufacturers have been attracted to the dress business, and some of them have combined the two enterprises, there are several who have adhered strictly to the original line. There is now ample business to keep all their plants busy, and there is stimulation in the general activity, for the creation of authentic styles.

Manufacturers in this market say that for the first time in many months buyers are coming into showrooms not only interested in style articles that are not standardized, but sometimes with suggestions for particular garments that they think will sell well. Due to this encouragement, novelties are being brought out and disposed of successfully.

The velvet blouse, which has been inspired by the two-piece velvet dress, is among the models that are in demand, and these are sold separately. The matter of getting a skirt to match them, attached to a foundation, is comparatively simple. It is the blouse that shows the workmanship and stamps the quality of such a costume, and to this extent the blouse may be regarded as a self-sustaining article of dress.

Manufacturers represented in the membership of the United Women's Wear League of America say that tailored blouses are as popular as they ever were, and that sport and "Tom boy" skirts have supplemented the demand created by tailored and knitted suits. Many "tuck ins" are being made and sold for wear with separate skirts, and there is also a demand for fine flannel blouses for sports wear. In a word, the whole trade is undergoing a healthy expansion founded on a sound basis of styles.

Negligees Continue To Do Well.

Business in women's negligees continues very active. Both staple and fancy merchandise is selling well. In the former, corduroy robes to retail from \$3.95 up are meeting with a strong call. In higher priced garments those of crepe satin, metal cloth and brocaded chiffon are most in demand. Wholesalers here comment on the larger volume of business being done

in the more expensive negligees this Fall. Some of the smaller retailers who have purchased only scantily such merchandise heretofore have been re-ordering. American beauty, black, coral and jade are leading colors in the crepe satin robes. Pajama lounging robes, comprising black satin trousers and printed silk jackets, are also meeting with a good turnover.

Price Increases Held Back.

Price advances on men's wear fabrics are not being made by leading sellers, and indications are that these factors will not announce increases during the remainder of the light-weight season. Additional business for Spring is coming in slowly, with further activity being dependent on the degree of success the clothing manufacturers meet with in the showing of their Spring lines. As far as heavy-weight fabrics are concerned, the expected demand for overcoatings has not yet materialized, owing to warm weather. It is reported, however, that some buyers have been sounding out the market in overcoatings for Fall, 1927. Prices of these goods are expected to show an advance over the levels for this year.

Greater Fall Turnover Awaited.

Most clothing manufacturers now have their salesmen on the road with Spring lines. Early reports indicate that a "fair response" is being given the new offerings, and that business will compare favorably with last year. The buying is inclined to be cautious, with the influence of the budget system of purchasing stronger than heretofore. It is generally remarked that the stores would like to see a greater turnover of Fall merchandise at this time. There has been a lack of continued cold weather to stimulate selling, and poor local conditions exist in certain sections; but even considering these factors it is believed that the general turnover of Fall merchandise is fully as active as it was last year at this time.

Real Pearls Are in Demand.

Whether the partiality of Queen Marie for pearls is responsible or otherwise, the fact remains that the demand for genuine pearls in this market at present is better than usual at this time of the year, when much of the pearl business is done. The recent enquiry has been mostly for necklaces and ropes of fine pearls, which are very scarce and which were notably lacking in those obtained in the fishing season recently closed. Separate pearls of necklace size for replacements are also being asked for, as are matched pearls in sizes ranging from 15 to 25 grains for earrings and studs. Quite a good demand is also in evidence for pearls running from 8 to 18 grains for use in men's scarfpins.

The employer is responsible for selling the goods; the employee is responsible for seeing to it that he has goods to sell.

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan

SHEEPSKIN COATS

for Men and Boys



A
PROFITABLE
QUICK
SELLING
ITEM
FOR YOUR
FALL
AND
WINTER
TRADE

THESE
ARE
THE
KIND
THAT
SATISFY
YOUR
CUSTOMERS

We offer for immediate delivery four numbers in sheepskin coats of the better class. All have full cut beaverized collars. The sleeves are lined with blanket cloth and have heavy knitted wristlets, the pockets have leather reinforcements and all seams are double stitched. Heavy moleskin underarm shields on all numbers except No. 600.

- 604—Youths' coat. Forest green mole shell. Two pockets. Sizes 28-30-32-34-36 ----- **\$6.50 EACH**
- 600—Men's coat with four pockets. The two lower pockets have flaps. Dark drab moleskin shell. 36 inches long. Sizes 33-40-42-44-46-48. Size 50—Price \$8.50. ----- **\$7.50 EACH**
- 602—Men's coat. Dark drab heavy moleskin shell. 36 inches long. Full belt and four pockets. Sizes 38-40-42-44-46-48. Size 50—Price \$10.00 ----- **\$9.00 EACH**
- 601—Men's coat. Extra heavy drab moleskin shell. 36 in. long. All-around belt and four pockets. Sizes 38-40-42-44-46-48. Size 50—Price \$11.75. ----- **\$10.75 EACH**

EDSON, MOORE & COMPANY

1702-1722 West Fort Street
DETROIT

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

Mr. Stowe Says

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

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

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

Merchants' Creditors Association of U. S.

Suite 304 Ward Building, Battle Creek, Michigan

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

Wages Paid As Guide For Retailers' Purchases.

A plan, originated in the Middle West for aiding merchants to gauge their purchases for a given period, might be adopted with profit in other parts of the country, particularly in industrial centers. It consists of having a report compiled weekly by the Secretary of the Chamber of Commerce, showing the total payrolls of the city's various enterprises, this information being used by retailers in the Chamber's membership as a guide to buying.

If the report shows a steady drop in the wages paid, thus indicating a depression in business, the merchants take this as a warning signal and go slowly in placing orders. On the other hand, a rising total of payments is a signal for preparing for an active consumer demand.

Although the fluctuations indicated by the reports are in wages, rather than in salaries, and are most applicable as direct buying guides to the cheaper lines of merchandise, they are also found, when downward, to pre-empt some slowing up in the demand for higher-priced merchandise on the part of customers not directly affected by the slump. This is believed to be due to the unwillingness of plant owners and executives to sanction large purchases by their families when the downward trend of wages indicates a depression.

Some trouble may be found in putting such a plan in operation, it is said, because not all manufacturers like to give out information concerning their business. This can be got around, however, by use of a secret key device, through which the concerns reporting are known only to the man who makes up the final report. Excellent results are said to be obtained by the plan, chiefly through the reduction of losses resulting from forced mark-downs when consumer demand is limited by employment conditions.

Swim the Channel Game.

Based on the recent English Channel swims, a game is about to be placed on the market in this country. Swimmers start from the French coast and race across the Channel to the English shore. They are advanced by the spinning of a needle, which indicates how fast they proceed, and meet several hazards and set-backs on the way across. The different locations in both France and England are plainly marked on the board, so giving the game the value of an education in geography. The board is of metal, lithographed in many colors. On the reverse side is a checker board, a box of checkers being also included. Four swimmers are provided for playing the game, which is priced to retail at \$1.

Women's Neckwear Sales Heavy.

The large sales of women's neckwear that characterized the early part of the season in this market show little sign of falling off. Since the beginning of the Fall buying neckwear manufacturers have had difficulty in getting enough operatives to take care of all their orders. As the present active season follows two dull ones, it forced

manufacturers to readjust their plants and working forces at short notice. This was not an easy matter. In the business now being received here, according to the United Neckwear League of America, there is a diversity of merchandise specified. Included in it are various types of collars, collar and cuff sets, vestees, scarfs and yard goods.

Millinery Trade Looking Ahead.

With the great bulk of the business in high-class millinery now done for this season, the leading houses in the trade are completing plans for Winter resort and early Spring lines. The outlook for the new season is particularly bright so far as Milan straw is concerned, in spite of the higher cost of this material growing out of the rise in lire exchange. A French visca body known as choquette is also very well thought of for the new season, as is a Swiss material called chalet. A wide variety of colors will mark the new chapeaux, twenty shades recently having been selected for the coming season by a representative committee appointed for that purpose.

Ornament Accessories Do Well.

Manufacturers of dress and coat accessories and trimmings report an unusually good demand, as the present vogue calls for a great use of metallic, floral and other ornamentation. The metallic effects include braidings, bandings and inserts worked out in simulations of gold and silver, particularly the latter. Floral merchandise comprising single flowers and corsage bouquets are in particularly good demand. Outstanding are roses with metallic threading and chrysanthemums, which are featured for wear on both dressy and sports coats. Buying by consumers at present is particularly active.

Knitted Silk Garments Favored.

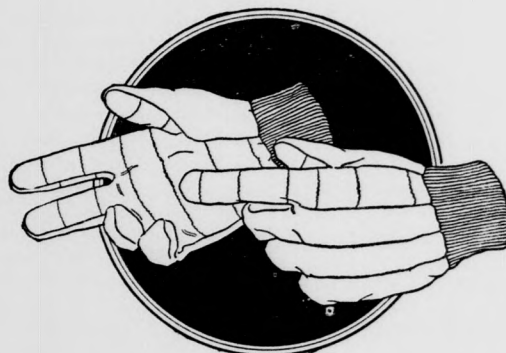
An unusually active demand for women's fancy knitted silk underwear is reported by manufacturers of these garments. Deliveries on orders recently placed for them specify delivery as far ahead as Jan. 1. Styles of these garments are not unlike those now favored in crepe de chine underwear, with lace and ribbon trimmings. All the pastel shades are also shown and favored in the garments contained in the knitted lines, prominent among which are nightgowns, combinations and "step-ins." Staple articles, such as bloomers and union suits, are also having a ready sale here.

Strong Vogue For Blue Cheviots.

The demand for blue cheviots continues the outstanding feature of the buying of men's fabrics for immediate delivery. The "blue suit" in fact is one of the best selling types at the present time, and retailers have found it necessary to reorder these suits in better proportion than suits of other colors or fabrics. The leading mills producing cheviots are working at a high rate of capacity on these weaves, with orders being placed for delivery into the Spring clothing manufacturing season.

Sleep is necessary to man, but fatal to business.

"Mansfield" Double Palm CANVAS GLOVES



Dependable-- Wear Twice as Long

Each pair is branded "Mansfield." We brand and guarantee this glove absolutely, so "Mansfield" Double Palms have to be right. Made Knit Wrist, Gauntlet and Band Wrist. Each dozen is boxed in card board container. Retail for 25c, 30c and 35c. Distributed by Jobbers everywhere.

Manufactured Exclusively by

THE OHIO TEXTILE PRODUCTS CO.
MANSFIELD, OHIO

4%
Banking
by
Mail
Under both State and Federal Supervision

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

Privacy

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

Unusual Safety Extra Interest

Send check, draft, money order or cash in registered letter. Either savings account or Certificates of Deposit. You can withdraw money any time. Capital and surplus \$312,500.00. Resources over \$5,000,000.00.

Send for free booklet on Banking by Mail

HOME STATE BANK
FOR SAVINGS
GRAND RAPIDS
MICHIGAN

A Guaranteed Income **6%** **INSURED BONDS**

Every one knows how important it is to carry life insurance and property insurance. It is just as important to insure investments against loss and this is now possible with our 6% Insured Bonds.

These bonds are secured by first mortgages on homes. Both principal and interest are guaranteed by the United States Fidelity & Guaranty Co., which has assets of \$48,000,000.

They are an ideal investment. Ask us for further information.

**INDUSTRIAL
COMPANY**
ASSOCIATED WITH
INDUSTRIAL BANK

GRAND RAPIDS  MICHIGAN

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.

Are You Getting What You Are Working For?

Written for the Tradesman.

Henry Jenkins, generally known as an up-and-coming young merchant, showed his annual statement to his banker. Having been in business seven years, he felt rather proud of his showing. He had a good stock, a well equipped store, enjoyed a good trade, discounted nearly all his bills and owed nothing at the bank.

"Pretty good, not?" he said as he finished pointing out the various items. "Don't you think that's a good record?" He was vaguely irritated at the lack of enthusiastic response evinced by Mr. Hoyt, the cashier. "You don't seem to be much stirred up," he hazarded, "where is the weakness?"

"Well," returned Hoyt, "it may be a mistake for me to be quite frank with you, but I think not. We have dealt together long enough for you to know that I speak only for your own interest. So I say that the weakness of that statement is that you have no business insurance. You have some fairly quick assets, but to realize on them would disrupt your business. Your 'worth' of \$12,000 is all tied up in needful working capital and equipment. Now—wait a minute. I know you are going to say that most merchants could not make such a showing. True enough; but you are not satisfied simply to be better than the average merchant.

"What I want to see in your statement is a reserve fund of not less than \$1,200 invested in sound, readily marketable bonds. That would be only 10 per cent. of your total worth, and 10 per cent. is the minimum factor of safety that any merchant should carry.

"You pay fire insurance, employers liability insurance and life insurance. Each of those is good. Incidentally, however, please note that employers liability you would not carry had it not been forced on you. Yet you already recognize its value and soundness. You will gain appreciation of business insurance much faster than any other because it is the only insurance that pays its own premiums. That fact will impress you at once; but when you have used it for a while, you will esteem it more highly because of its ramifying, diversified uses," continued Hoyt.

"Suppose we look at it this way: You are working for something. If I asked you just what, you'd probably say: 'to make money.' All right. That certainly is a worthy business aim. But note that during the past seven years you have made no money. I mean that to-day you have virtually no money to show for your time and labor.

"That is the common condition among business men. They progress in business. They do more business. They accumulate, what? More stock, more furniture and fixtures, more book accounts. They get their living, a comfortable living, provide a good

home, the best education for their children, carry all the worry themselves, saving their families from any trace of care—until.

"Suddenly something happens. Maybe they are incapacitated. Perhaps something hits the business an unanticipated blow. Or heart failure carries off the breadwinner. Then the business is found to be heavily involved, it shrinks in readjustment under unfamiliar management—you can fill in the tale yourself.

"If you go on this way you will be, as I have hinted, no worse than the average of business men generally, regarded as 'safe and sane,' but I want to have you join the ranks of those who are far and away better than said average.

"So now—at once—without waiting for anything to happen or to get done first—take out every dollar you have in ready cash except just enough to scrape along with. Cut buying down to bare necessities and buy in smallest quantities. Continue this until you have \$1,500 accumulated. Then we'll select and keep for you \$1,500 worth of sound 6 per cent. bonds. You will have \$1,500 business insurance, something on which you can fall back on at any time in case of need; hence business insurance, which carries itself because it brings in 6 per cent. interest every year.

"A reserve of ten per cent. of the entire capital of any business is the proper ratio. It is the practice of the best and biggest merchants to carry such proportion of reserve. If it is good for the big men, the most successful men, it must be good for you.

"But this does not stop here. You are selling a certain volume every month, \$5,000 I believe your statement shows. You make an average profit of 3 per cent. on sales. Your monthly net velvet is, therefore, \$150. Sound practice, then, is for you to draw out \$150 each month and put it away in 6 per cent. bonds. We shall help you select them, gladly. We shall advise you on other forms of investment later—first mortgages, stock in sound institutions. But make this \$150 monthly withdrawal your first duty. Take out that \$150 before you pay another thing—before you pay discountable bills. Let this debt to yourself be your preferred debt.

"Don't worry about other things. I shall not worry about you at all as you follow out this plan without deviation. I shall know—you won't have to tell me—that every bill is discounted, that you owe nobody, that you are making steady progress. Why? Because the minute you begin actually to take out of your business the money for which you will then truly be working, you will get that money. You will get the right prices. You will be conservative about expenses. You will keep your buying within bounds. Because you will need the money, you will get the money by being an intelligent, skillful and persistent collector.

"That's all. In a few years you will have accumulated such a competence that it can well be called a fair for-

(Continued on page 31)

Don't Say Bread

— Say

HOLSUM

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

"I RECOMMEND YOUR YEAST TO MY CUSTOMERS"

One grocer, who had a bad case of boils, was advised to take yeast. He says: "Inside of a month I was absolutely clear of boils and am now in the best of health. I faithfully recommend your yeast for boils and run down condition, and take every opportunity in doing so to my customers and friends."

Recommend Yeast for Health to YOUR customers. Healthy customers are bigger buyers of everything and they come to your store regularly for their supply of yeast.

FLEISCHMANN'S YEAST

service

MEAT DEALER

Economy in Heavier Pork Roasts and Chops.

Just at the present time there is a wide price differential between heavy and light weight pork loins in the wholesale market. The price of heavy pork loins of excellent quality weighing up to twenty-two pounds to the loin, is just about half the price of light weight, city dressed loins. This is a season when heavier hogs predominate the total supply, and with the lighter cuts so much in demand loins and some other cuts from the heavier weights sell at heavy discounts. If the quality was as different as the prices we would not be telling you about the conditions at this time, but, as a matter of fact, the difference in quality is negligible in most cases. None of the hogs, and cuts from those hogs, are undesirable at all as far as eating qualities are concerned, and the price differential is brought about by the general and insistent demand for small chops, roasts and primal cuts. We are sure that if all housewives thoroughly understood how much they are paying for their conventional selections a change would be effective at once, to their greater economical advantage. It may be convenient to serve chops that are small, but there is no apparent reason why one good-sized chop would not do as well for any individual as two small ones. When it comes to roast pork a chunky piece certainly is as satisfactory on the dining room table as a long one, and when the chunky one can be bought at a saving of several cents a pound it should be more satisfactory unless housewives have money to throw away. Any housewife who listens to this talk may say, "Well, I have not found my meat retailer offering heavy pork roasts any lower than the lighter ones." Unfortunately this is too often true, for the retailers who cater to the regular family trade have found the demand for light loins and chops so usual that they do not buy the heavier ones. A solution to this condition and a way to get the price advantage of the heavier loins lies in asking for cuts from them. If your present retailer does not furnish them, a visit to markets catering to transient trade will give the housewife a chance to see the lower priced meat and judge for herself from its appearance whether or not it will be suitable. We wager she will be pleased with results if she tries it. It may be a normal psychological reaction to assume that the lower priced meat is inferior, but in the case mentioned a trial will prove the facts.

Boston Baked Beans With Pork.

Saturday night in New England would be nothing more than any other night without baked beans with pork and brown bread. When a real New Englander comes to New York he wants his pork and beans cooked Boston style and wanders around from one restaurant to another in search of them. He never finds them, but he tries and tries, hoping that some day he will find someone who knows how to prepare them. In this respect he is like the Southerner who searches New

York for his hot raised biscuits. It seems strange that good food so popular in one section should be entirely neglected in another. We are going to tell you how Boston baked beans and pork is prepared and we hope its use will become general and that Saturday night and Sunday morning will be blessed with this appealing and satisfying dish. Take a quart of small white or red kidney beans and put them in soak in cold water on Friday night. During the night they will swell and in the morning cover with fresh water. Then heat slowly until skins begin to burst, but do not allow the beans to become broken. Scald one-half pound of salt pork and scrape clean. Put a slice in the bottom of the pot and score the remainder through the rind the thickness of fairly thick slices. Bury the pork in the beans, leaving the rind exposed. Add one cup of boiling water to which has been added one tablespoon salt, $\frac{1}{2}$ tablespoon mustard, three tablespoons sugar, two tablespoons molasses. Cover with boiling water. Cover and bake slowly, adding more water as necessary. Bake about six to eight hours, or until soft, removing the cover during the last hour so the beans and pork will brown well. This batch is supposed to serve 12 persons, but the chances are they will be found so delicious only enough will be left after supper on Saturday night from a family of four to do for breakfast on Sunday morning. These beans and pork are always eaten with brown bread, the making of which requires a separate lesson, and until the method of making soft, luscious brown bread is learned it had better be ordered from a good bakery. This kind of a meal will be found economical and thoroughly satisfying, and it will be only a short time before the members of the family will look for Saturday night just as good housewives look for pay day. Every Saturday night should be the unbroken rule for this dish until it becomes a habit. Then make it a perpetual one. A person does not know this delicacy until it is tried.

Argentine Turkey Dines on Padlock.

John Guy, butcher at the Albany Hospital, wasn't at all sure that he had not dressed an ostrich, instead of what he supposed was a turkey, when he found a good-sized padlock in the bird recently. Guy, with two years' experience as a butcher, has dressed many turkeys, but never before a bird that revealed such an astonishing appetite as this Thanksgiving Day fowl, which came to the hospital from Buenos Aires, Argentina. Turkeys in that country can hardly be classed as epicures. It was found that this bird with the unusual diet had not only consumed a padlock but also a dozen lottery tickets. It was not an exceptionally large turkey either.

Buchanan—James K. Rousselle, manufacturer of leather specialties, has merged his business into a stock company under the style of James K. Rousselle, Inc., Main street, with an authorized capital stock of \$18,000 common and \$12,000 preferred, of which amount \$13,300 has been subscribed and \$13,100 paid in in property.

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

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.



For Your Particular Patrons

Recommend

FRANKLIN DAINTY LUMPS

They are exactly the right size and shape
for Tea and Coffee.

The
Franklin Sugar Refining Company

PHILADELPHIA, PA.

"A Franklin Cane Sugar for every use"

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.

Selling Paint During the Late Fall.

Written for the Tradesman.

A customer stepped into a hardware store late in October to purchase a package of gold bronze.

"I'm thinking of doing quite a bit of inside painting," he said to the clerk. "But I guess it's getting pretty late in the season to start now. After one gets settled for the winter, he hates to mess up the house."

"Yes," said the clerk. "It is pretty late to start now."

That ended the conversation. The customer went out. The clerk did not make any enquiries regarding the work he wished to do nor did he offer any suggestion as to how the work might be done. He simply adopted a perverted interpretation of the dictum. "The customer is always right" and let business slip through his fingers.

This attitude on the part of salespeople is one of the reasons why a number of hardware dealers have an unnecessary dropping off in their paint trade in the late fall. The old superstition that paint is a spring and fall line and that nothing can be done with paint after the weather gets rough, is a superstition that dies hard.

It is true that late in the fall the dealer cannot expect to do the same volume of business as during the spring or early fall; but so far as interior paint specialties are concerned, there is no closed season. It is never too late or too early to do a bit of interior painting.

Nevertheless, toward the beginning of November, there is a tendency on the part of some hardware dealers and their salespeople to relax their selling efforts in the paint department.

To begin with, even in the early part of November there are still some lingering opportunities for outdoor paint. Indian summer often brings with it a spell of very decent weather. And, weather permitting, even house painting can be attempted with a reasonable expectation of satisfactory results; while the painting of barns and outbuildings is timely.

The trade in barn paint is barely touched in most rural communities. Barns and outbuildings are fairly shrieking for the protection and adornment paint gives them. The value of a farm property is immensely increased by a coat of relatively cheap paint. Quite often, when the season's work is finished on the farm, there still remains a margin of good weather in which the farmer can use a few days to good advantage touching up his barn and outbuildings, before the bad weather really sets in.

The paint dealer should be alert to develop such possibilities in his community; and should bear in mind that even if he does not secure many sales this season, his missionary work along the line of paint education will not be wasted. His efforts now to educate the farming community to the value

of barn paint will, particularly if kept up year after year, bring substantial results.

However barn paint is a less important item in the paint department than interior specialties. A splendid trade in inside finishes can be worked up in November. In the lengthening evenings the householder has plenty of time to undertake many painting jobs around the house. Floors, walls, furniture, woodwork, etc., can be greatly improved in appearance by the application of paint or varnish.

Screen enamel is also a good line to push at the present time. Householders are putting away their screen doors and windows for the winter, and if screen enamel is featured and advertised a good many sales should result.

At the same time storm doors and windows are being put up in readiness for winter; and a window display or advertisement featuring paint for storm windows should create business.

Concrete paint for concrete blocks, foundations, floors, etc., also possesses business-getting possibilities. Many owners of buildings have not yet heard of the advantages to be gained by using paint on concrete surfaces.

Varnish stains, stove pipe enamel, wall finishes, floor paints, varnishes, enamels and similar lines can be successfully pushed at this season of the year. If these lines are kept well to the front and are properly featured, a large amount of extra trade can be picked up during the late fall.

The development of this trade is largely a matter of education; and education is largely a matter of newspaper advertising, window display and personal salesmanship. The need for paint exists; but it is not realized. It is the part of the aggressive paint dealer to bring that need home to his customers.

In this connection it will pay the dealer to link up his fall paint advertising with the approaching holiday season. A "Brighten Up for the Holidays" campaign will now be timely.

There is no season of the year at which the desire for attractive home surroundings appeals to the housewife more strongly than just before the Thanksgiving and Christmas holidays. At this season housecleaning is almost always done. Members of the family who have been away from home all year return for the Christmas holidays and quite often for Thanksgiving. Friends whose visit has long been anticipated find this season a convenient time to visit. Looking forward to these reunions the housewife puts in a busy time fixing up the house for the approaching home coming.

The dealer who realizes that the average housewife has these things in mind will be able to cater with exceptional success to the potential demand for interior paint specialties. For while in the normal course of events, the housewife might be satisfied to merely clean house, get rid of the dirt, wash the old painted floors, and polish the metal work, the dealer who puts the "Brighten Up for the Holidays" proposition intelligently before her will find her interested in a more extensive program of renovation.

RESTAURANT and HOTEL SUPPLIES

OUR BUSINESS is growing very rapidly in these lines. Chairs, tables, stoves, counters, dishes, silverware, etc.

Give us a call.

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep lined and

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN



Decorations losing freshness
KEEP THE COLD, SOOT AND DUST OUT
Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof.
Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
144 Division Ave., North
Citz. Telephone 61-916 Grand Rapids, Mich.

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting Goods and Fishing Tackle

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

GRAND RAPIDS

Chicago First National Bank Bldg. Telephone Citizens 4212 Main 656

Detroit

Congress Building

The floors are scratched and worn bare. They need repainting or re-varnishing. Floor wax is a good thing to protect floors of all kinds from wear and keep them presentable. Here is an opportunity to feature floor paint, floor varnish and stain and floor wax.

Furniture is apt to be dirty, scratched and dingy. Furniture polish, varnish, finishes of one sort or another, will immensely improve the appearance of the furniture. Accordingly, the dealer should feature these lines.

Then metal work of all sorts needs polishing; and here is another opportunity. Besides which there is a growing vogue for flat wall paints; and the fall housecleaning season is an excellent time to redecorate the walls.

There will always be some demand for these lines; but it is a demand that can be immensely encouraged by aggressive selling methods.

The first thing for the dealer to do is, of course, to look over his stock, see what seasonable lines he has to display, fill in gaps wherever they occur, and arrange the stock in some part of the store where it will be readily seen by all customers.

Then, talk up these lines. You can do so by means of newspaper advertising. You can also do so by means of show cards. Suggestions as to the best methods of "brightening up for the holidays" will not merely help your customers, but will stimulate sales. One dealer in connection with a window display devoted to interior finishes clips out a lot of printed suggestions of one sort and another, pastes them on a long piece of cardboard and bulletins them in the window where they can be easily read by passers-by.

For example, to polish a table, furniture polish may be sufficient. You have the polish. Varnish may be used. But, if the table is badly scratched and marked, it can be made to look like new by means of a coat of stain, a couple of coats of shellac well rubbed in, and one or two coats of varnish carefully applied and rubbed down with hair or pumice.

A good method of advertising these

lines is to have right at hand in the store samples of work done, which would show the article as it was before the application of the varnish or polish, and also its improved condition afterward. The contrast in such cases is a very effective selling argument. Besides being able to tell what paint, varnish or finish would produce the best results on a chair, table, cupboard, floor, radiator or kitchen sink, a merchant should be able to state approximately what quantity of material would be necessary in each case.

In your windows see that all seasonable lines are well displayed. A few cards bearing such slogans as "Old furniture made new," "Brighten up for Christmas," "Seasonable Suggestions," etc., might be used to advantage. "A few cents make an immense difference" is a good slogan to emphasize the trivial cost of such items compared with the results.

If you use newspaper advertising space it is a good idea to run specific suggestions for the benefit of housewives. It may be found more effective to run one suggestion at a time, and change the advertising copy often.

Selling these seasonable interior paint specialties is largely a matter of paint education; and education consists in getting across to your customers a clear idea of what can be done, at relatively slight expense, to brighten up the home.

Victor Lauriston.

Hides, Pelts and Furs.

Green, No. 1	08
Green, No. 2	07
Cured, No. 1	09
Cured, No. 2	08
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

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

WORDEN GROCER COMPANY

THE PROMPT SHIPPERS

A Big Winner

QUAKER COFFEE
HOT FROM THE POT
SATISFIES

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

Makes customers repeat

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

Ottawa at Weston

Grand Rapids

The Michigan Trust Company Receiver

Foster Stevens & Co. Founded in 1837. We are moving into our new location at 57-59-61-63 Commerce Ave., S.W., where we will conduct a wholesale business exclusively, retiring completely from the retail field. New lines are being added to our stock and it will be our policy and pleasure to try and take care of all your requirements. Our prices will be right and we shall solicit your business by offering careful and prompt service.

FOSTER STEVENS & CO.

57-59-61-63 COMMERCE AVE., S. W.
GRAND RAPIDS, MICHIGAN

COMMERCIAL TRAVELER

Model Hotel Conducted By Charley Renner.

Mishawaka, Ind. Nov. 2—About once a year I am compelled to come down here to Charley Renner's hotel, the Mishawaka, and prove to him that my digestive tract is still functioning properly.

If there is any one individual in the world who can awaken one's appetite from inertia, it is this same Renner. His food offerings are never like anyone else's; they are of the home tested brand and different from anything you ever heard of, and when Charley issues a command, what's the use of trying to "side step."

Probably no one in the hotel world is a more outstanding figure than this unusual individual who is beloved by all who know him, and who doesn't? His acquaintance in Michigan is legion, his successes have been marvelous. If I were to attempt to describe his activities and locations for the past thirty-five years, an atlas of the world would be required, and through all of his successes and vicissitudes, he has greeted the world with a smile that is convincing.

Six years ago he leased the Hotel Mishawaka and four years later acquired it by purchase—a \$250,000 proposition—on a "shoe string," as Charley characterizes it. During that period he acquired, operated and sold at a profit the Urbana-Lincoln, at Urbana, Illinois, and also purchased the Edgewater Beach Club, at St. Joseph, Michigan, which he transformed from a money-loser into a money-maker.

Every detail of hotel operation is at his finger tips and a knowledge of public requirements, with a desire to meet them, accounts for his rapid rise in the profession. His early career was closely connected with the widely-known Harvey system, which has purveyed to patrons of the Santa Fe system for a life time; he doffed his chef's uniform to join Roosevelt's Rough Riders in 1888, enlisting in New Mexico, and after the Spanish awakening, went back to the range and moulding board. Henceforth, for a period of twenty-eight years, he has been employed in, operated and owned hotels, and for the past decade has been identified with Michigan enterprises.

His Hotel Mishawaka is as unique as its proprietor, architecturally and in detail. It is not of the cut and dried variety, neither is it an asylum, but a real home. Rules and regulations it has none, but evidences of hospitality are everywhere. Everyone loves this genial host, and how can they help it, if they would, for he meets their every requirement, with comfortable and modern rooms, and to-day's offerings in everything you would like to eat.

A spacious lobby and lounging room, ball room, banquet hall, various dining rooms, and a well-equipped cafeteria, which serves hundreds daily. And at the helm, at all times, is the indefatigable Renner, not only engaged in preparing the food that is served, but with an observant eye as to the reception of his offerings by his patrons.

Mr. Renner still owns and operates Edgewater Beach, at St. Joe, and I will be greatly disappointed if he does not, before long, enter into activities in Michigan, on a large scale, which will add to his prestige.

Following on the heels of many complaints received during the 1926 tourist season in regard to the poor quality of food and accommodations given by many of the farm houses and boarding houses catering to motor tourist travel along the highways, the American Automobile Association has issued a statement declaring that the State health authorities must extend their supervision of such places in the interest of public health and safety.

The complaints come from every section of the country, it having been found that there is everywhere along the highways places offering tourists accommodations which are in no way equipped to give a standard of service which safeguards health requirements.

The report states that "in too many instances these boarding houses do not come up to the minimum requirements of the State health departments, either as regards sanitation, food or water. In many states there is no supervision whatever of these establishments. The number of complaints clearly show that in a great many instances they are not equipped to take care adequately of the traveling public. In many instances the conditions do not come anywhere near ordinary sanitary requirements."

My own observation satisfies me that the "room and bath" which we see broadcasted by signs along the highway are but a short removal from the wash tub of our grandsire. Ninety-nine times out of a hundred, the tourist who enters such places has no knowledge as to who is running them, what previous sickness the place may have harbored or whether he can depend upon getting pure food or unpolluted water.

Such institutions I would consider "gyping" contrivances for obtaining money under false pretenses and I understand that there are organizations which undertake to supply signs to people who cannot undertake to prepare them, or even read them after they have been supplied. This is misleading to a large extent, because many of the road signs, in their preparation, show a low order of intelligence and sound a warning to the approaching tourist.

The Michigan authorities are doing everything they can under conditions which are new to them and not contemplated by any laws of health, but it would be a good thing if this defect was remedied at the next session of the Legislature. Such action would restore public confidence in such institutions as deserve patronage and put out of business the others.

Our legitimate resort places are inspected carefully each year by the proper authorities, who at the same time are not legally empowered to enter private institutions, hence there is always a possibility of the spreading of communicable disease, and the danger of typhoid fever, and other ailments attributable to bad food and unsafe water supplies.

Mr. and Mrs. Tupper Townsend, of the Hotel Whitcomb, at St. Joseph, are enjoying a motor trip in the East, which took them all the way from Lake Michigan to Boston Harbor. After spending several days in Boston, with visits to many nearby places of historic interest, they left for New York City, going later to Atlantic City, and for a visit with Roscoe Tompkins, formerly resident manager of the Book-Cadillac, Detroit, but now in charge of the Sea View Golf Club, at Absecon, N. J. The Townsends will motor homewards via Washington and the Allegheny Mountains, and reach home during the present week.

One can never measure the influence that a few words placed on a sheet of white paper may have on the individual who receives it. For instance, if you have occasion to mail a forwarding request to the Morton Hotel, Grand Rapids, you will in return receive a letter from Manager Taggart, advising you of its receipt and number of letters, if any on hand, which have been forwarded to you. Not such a laborious thing to do, but such a convenience. It is well worthy of emulation.

At the last annual meeting of the Michigan Hotel Association, President Anderson, in his annual address, suggested the appropriateness of a memorial for the late James R. Hayes, dean of Michigan hotel operators, to be erected somewhere in the State, men-

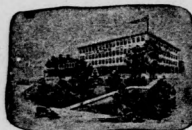
Hotel Roosevelt Lansing's Fireproof Hotel

250 Rooms—\$1.50 up.

Cafeteria in Connection
Moderate Prices

One-half Block North of
State Capitol

CHAS. T. QUINN, Mgr.



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.

J. T. TOWNSEND, Manager



Warm Friend Tavern Holland, Mich.

Under the new management of Mr. and Mrs. E. L. Leland offers a warm welcome to all travelers. All room rates reduced liberally. We set a wonderful table in the Dutch Grill.

Try our hospitality and comfort.

E. L. LELAND, Mgr.

In Detroit It is the Tuller For Value

Facing Grand Circus Park,
the heart of Detroit. 800
pleasant rooms, \$2.50 and up.
Ward B. James, Manager.

DETROIT, MICH.

HOTEL TULLER

TAKING INVENTORY

Ask about our way.
Barlow Bros., Grand Rapids, Mich.

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 66173, Bell Main 17

Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.50 and up

EDWART R. SWETT, Mgr.

Muskegon

-:-

Michigan

HOTEL DOHERTY

CLARE, MICHIGAN

Absolutely Fire Proof, Sixty Rooms,
All Modern Conveniences. RATES
from \$1.50, Excellent Coffee Shop.

"Ask the Boys who Stop Here."

HOTEL RICKMAN

KALAMAZOO, MICH.

One Block from Union Station

Rates, \$1.50 per day up.

JOHN EHRLMAN, Manager

HOTEL KERNS

LARGEST HOTEL IN LANSING

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

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.

Hot and cold running water in all
rooms. Several rooms with bath. All
rooms well heated and well ven-
tilated. A good place to stop. Amer-
ican plan. Rates reasonable.

WILL F. JENKINS, Manager

Phone 61366

JOHN L. LYNCH SALES CO

SPECIAL SALE EXPERTS

Expert Advertising

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209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

HOTEL OLDS

LANSING

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.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

The best is none too good for a tired
Commercial Traveler.

Try the CUSHMAN on your next
trip and you will feel right at home.

Columbia Hotel

KALAMAZOO

Good Place To Tie To

Four Flags Hotel

NILES, MICH.

80 Rooms—50 Baths
30 Rooms with Private Toilets

C. L. HOLDEN, Mgr.

tioning Mackinac Island, the scene of former activities of this virile individual. No action was taken on the suggestion, but the thought has not been lost sight of by many of his friends, both in and outside of the Association.

Arthur S. White, in a previous issue of the Tradesman, favors such a memorial and thinks that either Grand Rapids or Detroit should be selected as the site for same, on account of long associations in both places, but offers a tangible suggestion that such selection be left to Mrs. Hayes, all of which is most reasonable.

In addition to being a great hotel man, Mr. Hayes was also an honored citizen, and in the undertaking suggested no doubt many people in all walks of life would be glad to make contributions to such a memorial, hence in such an undertaking, a committee, including workers in and out of the Association, should be found. John A. Anderson, Hotel Harrington, Port Huron, as chairman, would, no doubt, meet with general approval. The writer will be glad to contribute his services in such a work, and hopes some action will be taken in the premises without delay.

The career of A. B. Riley, managing director of the Savoy Hotel Company, Detroit, who alone was responsible for the conception and ultimate completion of that hostelry within a period of nine months, is most interesting. In 1896 he started his career with his father in Chicago. In 1904 he severed this connection and joined the Fred Harvey System, where he remained for twelve years, being manager of their restaurant at The Needles, Arizona, at the time of leaving when he associated himself with catering enterprises of importance with the Southern Pacific Railway in Colorado and Arizona, coming from there to the management of the Hotel Bancroft, at Saginaw. Later on he opened a hotel of his own, the Indiana, at Wabash, selling out same to become Manager of Olympian Fields Country Club, at Chicago. Last year he was made Manager of the Carlton-Plaza, Detroit, resigning same to take charge of the construction of the Savoy. With him as associates at the Savoy, are his son, John A., as active manager, who took up his work with the Harvey system and collaborated with him until he sold the Indiana property. When A. B. left the Carlton-Plaza to superintend the construction of the Savoy, the son became manager of that institution. He also comes to the Savoy with a fund of experience to his credit. In the selection of his official staff Mr. Riley has been particularly fortunate. As assistant managers he has A. C. Rowland, who was associated with several of Chicago's leading institutions, and L. H. McCoy, who is well known in Detroit, having been on the front office force of the Madison-Lenox and Statler. Every employee has been selected with due regard for his peculiar fitness for the position allotted to him and the operation of the Savoy starts off with a vim that promises success. As to the physical merits of the establishment it will have more to say at a later date.

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 2—Now that J. H. Wager, the popular pop corn man, has pulled up stakes and moved to the South, we can expect the first touch of winter. For many years Mr. Wager has hit the Soo at the start of Summer weather and left just before the snow was in evidence.

Charles Depaul, of the Soo Amusement Co., has sold his Princess theater in the Canadian Soo, to the L. W. Amusement Co. and will devote most

of his time to his two movies on the American side of the river.

All that the United States Army needs to become world's champions at presenting arms is for one more queen to come to this country.

According to the records obtained by our Civic and Commercial Association the tourists spent here this season over one-half million dollars. The number of visitors was 62,802, an increase of 25,302 over last season. Secretary Cummings sends out thousands of pieces of literature throughout the country each year, broadcasting information about the beauties of this vicinity for summer visiting, so that the old saying, "it pays to advertise," made good.

According to the plans of the State Highway Department and the Chipewewa road commission it looks as if automobile traffic between the Soo and Detroit would be possible all during the winter. Let us hope that the trial will be a success.

The Trout Lake Rod and Gun Club held its annual banquet last week at Birch Lodge, after a successful hunt, bagging fifty-one ducks, two snipes, one fox, one coyote and one bob cat. Frank Koski and his team won the first event, while Mr. Dell's team was second. One hundred and seventy-two members were seated at the banquet Saturday night, after which a varied programme was carried out, consisting of speeches, appropriate stories and music. A good time was had by all.

DeTour is to vote on a \$9,000 bond issue to be used as an initial payment on an electric light plant to cost \$17,000. The DeTour people want an electric light plant and there seems little doubt but that the voters will decide the question in the affirmative. An electric light plant, the new hotel and other improvements made during the summer will put DeTour back on the map and it should make a big hit with the tourists next year. Situated at the mouth of the Saint Maries river, with Drummond Island opposite, with a good ferry to take care of the cars crossing over the river, one would have to go some to find finer scenery and greater natural resources than DeTour has to offer.

Dave Hackney left last week via his new Lincoln limousine to attend the Michigan-Illinois game at Ann Arbor. He was accompanied by his wife. En route they stopped at Detroit to take in the radio show.

C. J. Farley & Co. will open a branch office here within the next week. They are known at Grand Rapids as distributors of Dennisons goods and manufacturers of Strong Alls long wear overalls and coveralls. H. T. Stears, Northern representative, will be in charge here. Their sample room will be located at the corner of Ashmun and Maple streets.

Mrs. A. J. Eaton has again been appointed by Secretary Hoover to serve as chairman of a committee to conduct a better homes campaign in the Soo. A very successful exhibition was conducted here last spring under the chairmanship of Mrs. Eaton, assisted by various committees.

We are somewhat sorry not to be able to brag about our football team this season, as they are a fine bunch of fellows, but we have not been able to bring home the bacon so far this season.

Frank Gillott, the well-known South side grocer, who has been doing a successful business for the past several years, has decided to discontinue credit and change to cash. This is a move in the right direction, which will put him in line to battle with the chain stores.

As far as we are concerned they can call it a closed incident, so long as Aimee doesn't insist that it was Charlie Ross and Pat Crowe who kidnapped her.

William G. Tapert.

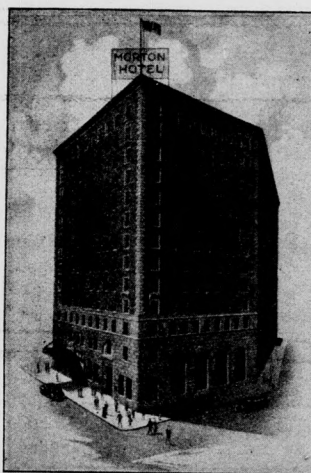
CODY HOTEL



IN THE HEART OF THE CITY OF GRAND RAPIDS
Divison and Fulton

RATES { \$1.50 up without bath
\$2.50 up with bath

CODY CAFETERIA IN CONNECTION



Morton Hotel

YOU are cordially invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelry Service in Grand Rapids.

400 Rooms—400 Baths
Rates \$1.50, \$2, \$2.50 and up per day.
Menus in English
WILLIAM C. TAGGART, Manager

HOTEL BROWNING

150 Fireproof Rooms

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

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

HOTEL CHIPPEWA

European Plan
MANISTEE, MICH.

HENRY M. NELSON, Manager

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

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.

The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fireproof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

750 rooms—Rates \$2.50 and up with bath.



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.

Starch Shaving Lotion.

A shaving lotion containing starch may be made according to the following formula:

Starch, powdered ----- 1 part
Glycerine ----- 10 parts
Alcohol ----- 25 parts
Water, to make ----- 100 parts
Perfume as desired.

Make a solution of the starch by boiling it with the water and glycerine until clear; cool and add the alcohol. There may be some precipitation, so the mixture should be allowed to stand for several hours and then filtered. A suitable perfume would be carnation or lilac extract, or bay rum may be substituted in proportion for the alcohol and water menstrum. If the mixture is too thick, use less starch or dilute the starch solution with a mixture of alcohol and water in the proportions given in the recipe. Starches vary in thickening properties, so some experimenting may be necessary. Alternative formulas for perfume may be worked out by dissolving essential oils or synthetic perfumes in the alcohol, adding coloring if desired.

Black Ink For Hand Stamps.

Aniline colors are usually employed as the tinting agent for these inks. The following makes a black ink:

Nigrosin ----- 3 parts
Water ----- 15 parts
Alcohol ----- 15 parts
Glycerine ----- 70 parts

Dissolve the nigrosin in the alcohol; add the glycerine, previously mixed with the water, and rub well together.

To see whether the ink is properly made, spread some of it on a strip of cloth and try it with a rubber stamp. On paper the separate letters must be sharp and distinct. If they run at the edges, there is too much glycerine, and more dye must be added; if the impression is indistinct and weak, the ink is too thick and must be diluted with glycerine.

There may be some difficulty in securing nigrosin at the present time. Lampblack mixed with glycerine to proper consistency might be used, but it rubs off more readily than does the aniline ink, which sinks into the pores of the paper to a greater extent.

Moth Paper.

Phenol ----- 1 ounce
Camphor ----- 1 ounce
Oil cedar ----- 1½ ounces
Gasoline ----- 16 ounces

Dissolve the camphor in the phenol and add, with the oil, to the gasoline. Shake well until dissolved. Now cut some blotting paper into pieces about 3 by 6 inches, soak them in the liquid and hang up to dry.

Wrap ten sheets in waxed paper and enclose in a suitably printed envelope. A good seller. The paper might have a dash of perfume of some kind added when dry, but the smell of cedar is more appropriate, and if this does not stand out as prominently as

desired, a drop or two of the oil should be added to each sheet.

Hydrogen Dioxide Mouth Washes.

1. Resorcinol ----- 50 parts
Zinc chloride ----- 0.3 part
Menthol ----- 5 parts
Thymol ----- 2 parts
Eucalyptol ----- ¼ part
Camphor ----- ¼ part
Oil of wintergreen ----- ½ part
Alcohol ----- 250 parts
Solution hydrogen dioxide 200 parts
Water, enough to make 1000 parts
2. Thymol ----- 0.5 part
Menthol ----- .05 part
Saccharin ----- 0.5 part
Alcohol ----- 70 parts
Hydrogen dioxide solution 120 parts

Face Lotion.

Caustic potash ----- 2 pounds
Cottonseed oil ----- 6¼ pounds
Cocconut oil ----- 5 pounds
Alcohol ----- 7½ pints
Water, distilled, q. s. for ----- 5 gallons

Dissolve the caustic potash in 2½ pounds distilled water. Warm and mix together the cottonseed oil and cocconut oil. Then add gradually the solution of caustic potash to the warmed oils and keep on shaking or stirring until you have complete saponification, and then add the balance of the distilled water, gradually. Lastly, add the alcohol, also gradually.

Linoleum Polishes.

White ceresine ----- 1 ounce
Hard paraffine ----- 2 ounces
Oil of turpentine ----- 4 ounces
Benzine ----- 1 ounce

Dissolve the solids in the turpentine and benzine.

Yellow ceresine ----- 4 ounces
Hard paraffin ----- 2½ ounces
Boiled linseed oil ----- 1½ ounces
Oil of turpentine ----- 16 ounces
Oil of mirbane ----- ½ drachm

Dissolve with the aid of gentle heat.

Black Indelible Ink Without Silver.

Manganese sulphate ----- 100 grams
Gum arabic ----- 150 grams
Potassium carbonate ----- 20 grams

Make a saturated solution of the manganese sulphate and add to it the gum arabic, which has been previously dissolved in the water, to make a solution of the consistence of a thick syrup. With this write on the linen; then pour over in the potassium carbonate, and afterward dry with a hot flatiron.

Solutions For Perspiring Feet.

1. Balsam Peru ----- 15 minims
Formic acid ----- 1 drachm
Chloral hydrate ----- 1 drachm
Alcohol, to make ----- 3 ounces
Apply by means of absorbent cotton.
2. Boric acid ----- 15 grains
Sodium borate ----- 6 drachms
Salicylic acid ----- 6 drachms
Glycerine ----- 1½ ounces
Alcohol, to make ----- 3 ounces
For local application.

Salicylated Talcum.

1. Salicylic acid ----- 1 drachm
Talcum ----- 6 ounces
Lycopodium ----- 3 ounces
Starch ----- 6 drachms
Zinc oxide ----- 1 ounce
Perfume, quantity sufficient.
2. Tannoform ----- 1 drachm

Talcum ----- 2 drachms
Lycopodium ----- 30 grains
Use as a dusting powder.

Mocking Bird Food.

Hemp seed ----- 2 pounds
Rape seed ----- 1 pound
Crackers ----- 1 pound
Rice ----- ¼ pound
Cornmeal ----- ¼ pound
Lard oil ----- ¼ pound
Grind to a coarse powder and mix well with the oil.

Bedbug Killer.

Camphor ----- 12½ ounces
Paraffin wax ----- 12½ ounces
Rape seed oil ----- 25 ounces
Benzine, to make ----- 1 gallon
Mix them.
Cost, per gallon, 96 cents.

Postoffice Methods.

Does it not appeal to you that an organization of such proportions as the United States postal service must suffer from lack of continuity of policy? Periodical changes in officials mean changes in policies and usually wipe out any progress made previously.

Would any corporate or private control fail to meet the ebb and flow of activities which sweep sections of our country according to season? Florida and California in Winter need greatly increased mail service, followed by a lull, when Northern and Western resorts show a great increase. Can't you visualize the United States Steel Corporation meeting this situation with a mobile force shipped as needed?

Would any modern business organization wait years to build new post-offices, with the public annoyed and harassed, and then, on building, find the lack of space just as urgent as it had been years before when the situation should have been met?

William E. Castle.

A Woman's Love.

Written for the Tradesman.
The man who really, truly shares
Just one true woman's love
Is one who in perfection fares
Beneath the blue above.

The man who really, truly knows
Just what it is to share
A woman's heart in all his woes
Has little need of prayer.

The man who truly can confide
In her who shares his plea,
Though it be worded or implied
May truly thankful be.

The man who truly can depend
On one true woman's heart
Has in his life the sweetest blend
That nature can impart.

The man who truly lives for one
Who is his help and stay,
Already has the battles won
That press upon his way.

And so the man who truly shares
Deservingly her love,
Is one who in perfection fares
Beneath the blue above.
L. B. Mitchell.

No Publicity Wanted.

A man attacked by two highway-men put up a terrific fight. Finally he was overcome and searched. All they found on him was a dime. The bandits were amazed.

"Say," exclaimed one, "you don't mean to tell us you put up a battle like that for a measly dime? Why, we almost had to kill you."

"Well," answered the victim, "the truth of the matter is I didn't want my financial condition exposed."

Getting All the Business There Is.

An expert outlines the process of putting away winter clothing as follows:

Say we have a man's suit.

First, brush it thoroughly.

Then use your cleaning fluids. This should be done out of doors to avoid risk of explosions.

Then air suit thoroughly in wind and sun. This may take the greater part of a day.

Then arrange your garments on a hanger and place them immediately in a tightly sealed tar bag.

Write label describing the suit and paste it on bag.

Finally, hang bag with contents in a closet that is not used much.

When a suit of clothes is handled in this manner, and the bag is tight, no moths will get in.

When moths do get into clothes they do enough damage to make any precautions seem well worth while. Moths in fact will usually ruin a suit beyond any hope of repair.

Or you can brush, clean and air a suit, then pack it in a tight box with moth balls or camphor or both. Paste label identifying suit on box.

If you pack away a suit already infested with the eggs of the moth, grave risks are run. Some people do not seem to understand this.

Tar bags, moth balls and camphor are useful because moths do not like to come around where they are, consequently spend little time in looking for crevices or breaks in containers. You cannot take too many precautions. Dark apartments are always favored by moths, which do not like sunlight.

Many housewives hang clothes neatly in a closet, air them once in a while, and say: "Well, they look all right. I do not think the moths will both us this year."

You never can tell. Maybe the moths will bother them maybe not. Last summer a housewife watched and aired clothing in this way for two months, then got a little careless, and when she again examined the clothing it was nearly cut into shreds—six hundred dollars worth of stuff gone.

A sad experience, this.

Now when you advertise putting away clothing in this manner you have a chance to sell

Whiskbrooms,
Tar bags
Cleaning compounds
Clothes hangers
Paste
Glue

Wrapping paper
Camphor
Camphor preparations
Moth balls
Fine brushes
Mucilage
Dyes
Twine

or fourteen articles instead of one or two. This is what is meant by getting all the business there is.

The druggist is doing the customer a service in making these suggestions.

In wrapping a box we should use substantial wrapping paper and fasten the corners thoroughly with strong mucilage or glue. Make half a job of it and the moths will get the best of

you. Bags and boxes must be tightly sealed. Pasting on a label is a wise precaution.

For it may be that after all the clothing has been nicely packed away John gets an invitation to take a flying trip to Canada, whereas every box comes open while he paws around for his blue suit. Too much trouble. Too much work for mother.

One careful housewife had a suit nicely encased in a tar bag. She knew about the label idea, so she started to write a description of the suit upon the bag itself. The heavy stub pen must have punctured the bag. At any rate when the bag was opened out flew a cloud of moth. Pasting on a label avoids this risk.

The thing is to avoid packing away any moths. Brush the clothes thoroughly first, and don't use worn-out brushes for this purpose. A good whisk is the thing for men's clothing, a fine brush for more delicate fabrics.

In the spring, as the time approaches for putting away winter clothing, a druggist can run a little series of window trims with accompanying placards.

He shows whiskbrooms and explains why it is necessary to brush the clothing.

He shows cleaning compounds and explains why it is necessary to clean the clothing.

He shows hangers and tar bags and explains where they come in.

He shows wrapping paper, paste, mucilage, glue, twine and explains why it is desirable to have a box wrapped sealed and labeled.

In this manner he displays the requisite goods and compiles his placards.

A little work is involved but results should make up for that. Many customers will be impressed. Those neglecting to take precautions will

probably get from the moths a lesson that they will not soon forget. We don't want this to happen. Advertising of this kind is really helpful and thoughtful customers will appreciate it.

Sandy Was Too Smart.

An Aberdonian, hearing that a doctor charged 6s 6d for a first consultation and 2s 6d for a second, went to him and said, "Here we are again, doctor."

"I don't remember seeing you before," said the doctor.

"Oh, yes, I was here last week," lied Sandy.

"Oh, indeed, I had forgotten. How are you keeping?"

"Not at all well, doctor, not at all well."

"Let me see," replied the doctor; "just continue your last prescription for another week. That will be two shillings and sixpence, please."

A fool, in reckless driving folly, or one whose evil mind prayed for a malign happening, turned in a false alarm at Lexington Thursday midnight. The firemen answered, their truck thundering on its way, a fireman at the wheel, cruel Death directing him.

Three firemen, answering duty's call are dead, another wounded to gratify the folly of the fool or the perverse devil of some pervert. What we have expected here has happened elsewhere—others have paid for the warning from which we benefit. A chain-gang sentence must be meted out to the one who next gives a false alarm, here or elsewhere.—Asheville Citizen.

You may get some fun out of reading the modern "Confession" magazines, but you will make more money reading the experiences of other merchants as recorded in the trade papers.

HOLIDAY GOODS

We are showing this year a wonderful line and you had better hurry along for it is now on display at Grand Rapids in our own building 38-44 Oakes St. We still have a most excellent supply of:

PERFUMES, TOILET WATERS, SAFETY RAZORS, VACUUM BOTTLES, HARMONICAS, TOILET SETS, WHITE AND FANCY IVORY SETS, ATOMIZERS, INGERSOLL WATCHES, BIG BEN CLOCKS, BOX PAPERS, BOOKS, KODAKS, YALE FLASHLIGHTS, PARKER FOUNTAIN PENS, POKER SETS, PIPES, CARDS IN CASES, LEATHER GOODS, MUSIC ROLLS, INCENSE BURNERS, CANDLE STICKS, MEMORY BOOKS, SMOKERS ARTICLES, BOOK ENDS, WAX SETS, TOY BOOKS, BIBLES, RATTLES, GAMES, TISSUE PAPER, XMAS CARDS, TAGS, SEALS, PAPER NAPKINS, DECORATED XMAS CREPE PAPER, CANDLES, ETC., ETC.

We would be much pleased if you would inspect our line at once while complete.

Hazeltine & Perkins Drug Company

Wholesale Only
Manistee MICHIGAN Grand Rapids

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Belladonna	
Boric (Powd.)	12 1/2 @ 20	Cubebs	6 50 @ 75	Benzoin	2 @ 10
Boric (Xtal)	15 @ 25	Eigeron	9 00 @ 25	Benzoin Comp'd	2 @ 25
Carbolic	34 @ 40	Eucalyptus	1 25 @ 1 50	Buchu	2 @ 25
Citric	50 @ 65	Hemlock, pure	1 75 @ 2 00	Cantharides	2 @ 25
Muriatic	3 1/2 @ 8	Juniper Berries	4 50 @ 4 75	Capicum	2 @ 20
Nitric	9 @ 15	Lard, extra	1 50 @ 1 75	Catechu	2 @ 25
Oxalic	15 @ 25	Lard, No. 1	1 25 @ 1 40	Cinchona	2 @ 20
Sulphuric	3 1/2 @ 8	Lavender Flow	7 50 @ 7 75	Colchicum	2 @ 20
Tartaric	40 @ 50	Lavender Gar'n	85 @ 1 20	Cubebs	2 @ 20
Ammonia		Lemon	4 25 @ 4 50	Digitalis	2 @ 20
Water, 26 deg.	06 @ 16	Linseed, raw, bbl.	@ 90	Gentian	2 @ 25
Water, 18 deg.	05 1/2 @ 13	Linseed, boiled, bbl.	@ 93	Ginger, D. S.	2 @ 20
Water, 14 deg.	04 1/2 @ 11	Linseed, bld. less	97 @ 1 10	Guaiaac	2 @ 20
Carbonate	20 @ 25	Linseed, rw, less	1 00 @ 1 13	Guaiaac, Ammon.	2 @ 20
Chloride (Gran.)	09 @ 20	Mustard, artifi. oz.	@ 35	Iodine	@ 95
Balsams		Neatsfoot	1 35 @ 1 50	Iodine, Colorless	@ 1 50
Copaiba	85 @ 1 25	Olive, pure	3 75 @ 4 50	Iron, Clo.	@ 1 35
Flr (Canada)	2 75 @ 3 00	Olive, Malaga,	2 75 @ 3 00	Kino	@ 1 40
Flr (Oregon)	65 @ 1 00	Olive, Malaga,	2 75 @ 3 00	Myrrh	@ 2 50
Piru	3 00 @ 3 25	green	2 75 @ 3 00	Nux Vomica	@ 1 55
Tolu	2 00 @ 2 25	Orange, Sweet	5 00 @ 5 25	Opium	@ 3 50
Barks		Organum, pure	@ 2 50	Opium, Camp.	@ 85
Cassia (ordinary)	25 @ 30	Organum, com'l	1 00 @ 1 20	Opium, Deodor'd	@ 3 50
Cassia (Saigon)	60 @ 60	Pennyroyal	3 25 @ 3 50	Rhubarb	@ 1 70
Sassafras (pw. 50c)	@ 50	Peppermint	12 50 @ 12 75	Paints	
Soap Cut (powd.)	13 @ 25	Rose, pure	13 50 @ 14 00	Lead, red dry	15 1/2 @ 15 1/2
Berries		Rosemary Flows	1 25 @ 1 50	Lead, white dry	15 1/2 @ 15 1/2
Cubeb	@ 1 80	Sandalwood, E.	@ 10	Lead, white oil	15 1/2 @ 15 1/2
Fish	@ 25	I.	10 50 @ 10 75	Ochre, yellow bbl.	2 1/2 @ 2 1/2
Juniper	12 @ 25	Sassafras, true	1 75 @ 2 00	Ochre, yellow less	3 @ 6
Prickly Ash	@ 1 25	Sassafras, artifi	75 @ 1 00	Red Venet'n Am.	3 1/2 @ 7
Extracts		Spearment	9 00 @ 9 25	Red Venet'n Eng.	4 @ 8
Licorice	60 @ 65	Sperm	1 60 @ 1 75	Putty	@ 4 1/2
Licorice, powd.	50 @ 60	Tansy	9 00 @ 9 25	Whiting, bbl.	@ 1 10
Flowers		Tar USP	65 @ 75	Whiting, bbl.	@ 1 10
Arnica	@ 30	Turpentine, bbl.	@ 1 00	L. H. P. Prep.	3 00 @ 3 25
Chamomile (Ged.)	@ 60	Turpentine, less	1 07 @ 1 20	Rogers Prep.	3 05 @ 3 25
Chamomile Rom.	@ 50	Wintergreen,	6 00 @ 6 25	Miscellaneous	
Gums		leaf	6 00 @ 6 25	Acetanalid	47 @ 55
Acacia, 1st	50 @ 55	Wintergreen, sweet	3 00 @ 3 25	Alum	08 @ 12
Acacia, 2nd	45 @ 50	Wintergreen, art	75 @ 1 00	Alum, powd. and	09 @ 15
Acacia, Sorts	20 @ 25	Worm seed	8 00 @ 8 25	Bismuth, Subli-	3 37 @ 4 07
Acacia, Powdered	35 @ 40	Wormwood	9 00 @ 9 25	trate	@ 15
Aloes (Barb Pow)	25 @ 35	Potassium		Borax xtal or	07 @ 12
Aloes (Cape Pow)	25 @ 35	Bicarbonate	35 @ 40	powdered	@ 12
Aloes (Soc. Pow.)	65 @ 70	Bichromate	15 @ 25	Cantharides, po.	1 50 @ 2 00
Asafoetida	50 @ 60	Bromide	69 @ 85	Calomel	2 22 @ 2 43
Pow.	75 @ 1 00	Bromide	54 @ 71	Capicum, powd	35 @ 40
Camphor	1 05 @ 1 10	Chlorate, gran'd	23 @ 30	Carmin	7 00 @ 7 50
Guaiaac	@ 30	Chlorate, powd.	16 @ 25	Cassia Buds	35 @ 40
Guaiaac, powd	@ 30	or Xtal	16 @ 25	Cloves	50 @ 55
Kino	@ 1 10	Cyanide	30 @ 30	Chalk Prepared	14 @ 16
Kino, powdered	@ 1 20	Iodide	56 @ 56	Chloroform	51 @ 60
Myrrh	@ 50	Permanganate	20 @ 30	Chloral Hydrate	1 35 @ 1 85
Myrrh, powdered	@ 65	Prussiate, yellow	40 @ 50	Cocaine	12 10 @ 12 80
Opium, powd.	19 65 @ 19 92	Prussiate, red	@ 70	Cocoa Butter	55 @ 75
Opium, gran.	19 65 @ 19 92	Sulphate	35 @ 40	Corks, list, less	40-10%
Shellac	65 @ 80	Roots		Copperas	23 @ 10
Shellac Bleached	70 @ 85	Alkanet	30 @ 35	Copperas, Powd.	40 @ 10
Tragacanth, pow.	@ 1 75	Blood, powdered	35 @ 40	Corrosive Sublim	1 80 @ 2 00
Tragacanth	1 75 @ 2 25	Calamus	35 @ 75	Cream Tartar	31 @ 25
Turpentine	@ 20	Elecampane, pwd	25 @ 30	Cuttle bone	40 @ 50
Insecticides		Gentian, powd.	20 @ 30	Dextrine	50 @ 15
Arsenic	08 @ 20	Ginger, African,	20 @ 35	Dover's Powder	2 50 @ 4 00
Blue Vitriol, bbl.	@ 07 1/2	powdered	20 @ 35	Emery, All Nos.	10 @ 15
Blue Vitriol, less	08 @ 15	Ginger, Jamaica,	60 @ 65	Emery, Powdered	@ 15
Bordea. Mix Dry	13 @ 22	powdered	45 @ 50	Epsom Salts, bbls.	@ 10
Hellebore, White	18 @ 20	Golden Seal, pow.	@ 8 50	Epsom Salts, less 3 1/2	@ 10
powdered	18 @ 20	Ipecac, powd.	@ 7 00	Ergot, powdered	@ 2 00
Insect Powder	35 @ 45	Licorice	35 @ 40	Flake, White	15 @ 20
Lead Arsenate Po.	13 @ 31	Licorice, powd.	30 @ 30	Formaldehyde, lb.	15 @ 30
Lime and Sulphur	20 @ 25	Orris, powdered	30 @ 40	Gelatin	80 @ 90
Dry	20 @ 25	Poke, powdered	35 @ 40	Glassware, less 55%	
Paris Green	20 @ 37	Rhubarb, powdered	@ 1 00	Glassware, full case 60%	
Leaves		Rosinwood, powd.	@ 40	Glauber Salts, bbl.	@ 02 1/2
Buchu	85 @ 1 00	Sarsaparilla, Hond.	@ 90	Glauber Salts less 04	@ 10
Buchu, powdered	@ 1 00	ground	@ 90	Glue, Brown	21 @ 30
Sage, Bulk	25 @ 30	Sarsaparilla Mexican.	32 @ 52	Glue, Brown Grd	15 @ 20
Sage, 1/4 loose	@ 40	Glycerine	32 @ 52	Glue, white	27 1/2 @ 25
Sage, powdered	@ 35	Glycerine	32 @ 52	Glue, white grd.	25 @ 25
Senna, Alex.	50 @ 75	Squills, powdered	60 @ 70	Glycerine	36 @ 56
Senna, Tinn.	30 @ 35	Tumeric, powd.	20 @ 25	Hops	70 @ 85
Senna, Tinn. pow.	35 @ 35	Valerian, powd.	@ 1 00	Iodine	6 45 @ 8 00
Uva Ursi	20 @ 25	Seeds		Iodoform	7 35 @ 7 55
Oil		Anise	@ 35	Lead Acetate	20 @ 20
Almonds, Bitter,		Anise, powdered	35 @ 40	Mace	@ 1 50
true	7 50 @ 7 75	Bird, ls	13 @ 17	Mace, powdered	@ 1 50
Almonds, Bitter,		Canary	10 @ 15	Menthol	7 50 @ 8 00
artificial	3 00 @ 3 25	Caraway, Po.	25 @ 30	Morphine	11 18 @ 11 92
Almonds, Sweet,		Cardamon	3 75 @ 4 00	Nux Vomica	@ 20
true	1 50 @ 1 80	Coriander pow.	20 @ 25	Nux Vomica, pow.	17 @ 25
Almonds, Sweet,		Dill	15 @ 20	Pepper black, pow.	40 @ 50
imitation	1 00 @ 1 25	Fennel	25 @ 40	Pepper, White, pw.	50 @ 55
Amber, crude	1 25 @ 1 50	Flax	08 @ 15	Pitch, Burgudry	20 @ 25
Amber, rectified	1 50 @ 1 75	Flax, ground	08 @ 15	Quassia	12 @ 16
Anise	1 40 @ 1 60	Foenugreek pow.	15 @ 25	Quinine, 5 oz. cans	@ 50
Bergamont	11 50 @ 11 75	Hemp	8 @ 15	Rochelle Salts	30 @ 35
Calicut	1 50 @ 1 75	Lobelia, owd.	@ 1 30	Saccharine	@ 80
Cassa	4 00 @ 4 25	Mustard, yellow	17 @ 25	Salt Peter	11 @ 22
Castor	1 40 @ 1 65	Mustard, black	20 @ 25	Seldits Mixture	30 @ 40
Cedar Leaf	1 75 @ 2 00	Poppy	15 @ 30	Soap, green	15 @ 20
Citronella	1 25 @ 1 50	Quince	1 25 @ 1 50	Soap mott cast.	22 1/2 @ 25
Cloves	3 20 @ 3 25	Rape	15 @ 20	Soap, white castile	@ 13 50
Cocunut	3 20 @ 3 25	Sabadilla	50 @ 60	less, per bar	@ 45
Cod Liver	1 65 @ 1 85	Sunflower	11 1/2 @ 15	Soda Ash	10 @ 10
Croton	2 00 @ 2 25	Worm, American	30 @ 40	Soda Bicarbonate	1 1/2 @ 10
Tinctures		Worm, Levant.	4 50 @ 4 75	Soda, Sal	02 1/2 @ 03
Aconite	@ 1 80	Tinctures		Spirits Camphor	@ 1 25
Aloes	@ 1 45	Aconite	@ 1 80	Sulphur, roll	3 1/2 @ 10
Arnica	@ 1 10	Aloes	@ 1 45	Sulphur, Subl.	4 1/2 @ 10
Asafoetida	@ 2 40	Arnica	@ 1 10	Tamarinds	20 @ 25

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

Baskets

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, 10c, 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, 6 1/2 oz. 2 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. 204 1 75
Krumbles, 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

DECLINED

Argo Starch
Coffee
Raisins
Gasoline

Kerosine
Pork
Lard
Smoked Meats

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

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

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

No. 4-0 2 35
No. 20 3 00

BUTTER COLOR

Dandelion, 2 8c

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 3
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
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
Apples, No. 1 1 75
Apricots, No. 2 3 00
Apricots, No. 2 3 00
Apricots, No. 2 3 00
Blackberries, No. 10 10 50
Blueberries, No. 2 2 00
Blueberries, No. 10 13 50
Cherries, No. 2 3 75
Cherries, No. 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 25
Peaches, No. 2 2 75
Peaches, No. 2 1/2 Mich 3 25
Peaches, 2 1/2 Cal. 3 00
Pineapple, 1 sl. 1 75
Pineapple, 2 sl. 2 60
Pineapple, 2 br. sl. 2 40
Pineapple, 2 1/2, sl. 3 00
Pineapple, 2, cru. 2 60
Pineapple, 10 cru. 9 50
Pears, No. 2 3 15
Pears, No. 2 4 25
Plums, No. 2 2 40
Plums, No. 2 1/2 2 90
Raspberries, No. 2, blk 2 90
Raspberries, Red, No. 10 13 50
Raspberries, Black, No. 10 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'der, 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 75
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, 1m, 1/2, ea. 10 28
Sardines, Cal. 1 65
Tuna, 1/2, Alb. core 95
Tuna, 1/2, Curtis, doz. 2 20
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 10
Beef, No. 1 Roast 3 16
Beef, No. 2 1/2, Qua. sil. 1 60
Beef, 3 1/2 oz. Qua. sil. 1 90
Beef, 5 oz., Qua. sil. 2 65
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, s 3 45
Chili Con Ca., 1s 1 35
Deviled Ham, 1/2s 3 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. 90
Potted Ham, Gen. 1/2 1 85
Vienna Saus., No. 1 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 65

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

Baked Beans

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

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 3 75
No. 2 1/2, Lge. Green 4 50
W. Beans, cut 2 1 45
W. Beans, 10 7 50
Green Beans, 2s 1 45
Green Beans, 10s 7 50
L. Beans, 2 gr. 1 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. 2 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. 48
Mushrooms, Sur Extra 60
Peas, No. 2, E. J. 1 65
Peas, No. 2, Sift. 1 85
Peas, No. 2, Ex. Sift. 2 25
E. J. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35
Pumpkin, No. 10 4 00
Pimientos, 1/4, each 12 1/4
Pimientos, 1/2, each 37
Swt Potatoes, No. 2 1 25
Sauerkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 30
Spinach, No. 1 1 25
Spinach, No. 2 1 60
Spinach, No. 3 2 10
Spinach, No. 10 6 00
Tomatoes, No. 2 1 20
Tomatoes, No. 3 1 90
Tomatoes, No. 10 6 00

CATSUP.

B-nut, Small 1 90
Lily of Valley, 14 oz. 2 60
Lily 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 65
Pimento, small tins 1 65
Camenbert, small tins 2 25
Wisconsin New 24
Longhorn 28

Mich. Flat Full Cream 25
Michigan Daisies 25
New York New 1926 30
Sap Sago 35
Brick 30

CHEWING GUM.

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

COCOA.

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

CHOCOLATE.

Baker, Caracas, 1/4s 37
Baker, Caracas, 1/4s 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 36
Liberty 28
Quaker 43
Nedrow 41
Morton House 47
Reno 38
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 49
3 lb. tins 1 44

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, 1/2 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
King Edward 32 50
Master Piece, 50 Tin 35 00
Canadian Club 35 00
Little Tom 37 50
Tom Moore Monarch 75 00
Tom Moore Panatella 75 00
Tom Moore Longfellow 95 00
Tom M. Invincible 115 00
Webster's 27 50
Webster Cadillac 75 00
Webster Knickerbocker 95 00
Webster Belmont 110 00
Webster St. Reges 125 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 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 18
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 22
Italian Bon Bons 17
Silver King M. Mallows 1 50
Walnut Sundae, 24, 5c 80
Neapolitan, 24, 5c 80
Yankee Jack, 24, 5c 80
Mich. Sugar Ca., 24, 5c 80
Pal O Mine, 24, 5c 80
Say Mister, 24, 5c 80
Malty Milkies, 24, 5c 80

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 35

DRIED FRUITS

Apples
N. Y. Fcy., 50 lb. box 15 1/4
N. Y. Fcy., 14 oz. pkg. 16

Apricots

Evaporated, Choice 30
Evaporated, Fancy 32
Evaporated, Slabs 26

Citron

10 lb. box 48

Currants

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

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice, un. 27
Evap. Ex. Fancy, P. P. 20

Peel

Lemon, American 24
Orange, American 24

Raisins.

Seeded, bulk 09 1/2
Thompson's s'dles blk 9 1/2
Thompson's seedless, 15 oz. 10 1/2
Seeded, 15 oz. 11 1/2

California Prunes

90@100, 25 lb. boxes 9 00
90@70, 25 lb. boxes 8 10
50@60, 25 lb. boxes 7 11
40@50, 25 lb. boxes 6 12
30@40, 25 lb. boxes 5 15
20@30, 25 lb. boxes 4 22

FARINACEOUS GOODS

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

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 30
9 oz. package, per case 2 60
Elbow, 20 lb., bulk 2 40
Egg Noodles, 12 lbs. 2 22
Egg Noodles, 6 ozs. 2 60
Macaroni, 9 oz. 2 60
Spaghetti, 9 oz. 2 60
Quaker, 2 doz. 2 60

Pearl Barley

Chester 4 50
0000 7 00
Barley Grits 5 00

Peas

Scotch, lb. 05 1/2
Split, lb. yellow 05
Split green 05

Sage

East India 10

Tapleca

Pearl, 100 lb. sacks 09
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 3 50

FLAVORING EXTRACTS

JENNINGS' FLAVORING EXTRACTS
30 YEARS STANDARD

Dos. Vanilla



16 oz., 1 doz. case 6 00
 3 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 80
 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 Distributer



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, 5 doz. case 8 60
 Libby, Kegs, wet. lb. 22

MOLASSES



Gold Brer Rabbit
 No. 10, 6 cans to case 5 70
 No. 1, 12 cans to case 5 95
 No. 2 1/2, 24 cans to cs. 6 20
 No. 1 1/2, 36 cans to cs. 5 15
Green Brer Rabbit
 No. 10, 6 cans to case 4 45
 No. 5, 12 cans to case 4 70
 No. 2 1/2, 24 cans to cs. 4 95
 No. 1 1/2, 36 cans to cs. 4 20

Aunt Dinah Brand
 No. 10, 6 cans to case 3 09
 No. 5, 12 cans to case 3 25
 No. 2 1/2, 24 cans to cs. 3 50
 No. 1 1/2, 36 cans to cs. 3 00

New Orleans
 Fancy Open Kettle 74
 Choice 62
 Fair 41
 Half barrels 50 extra

Molasses in Cans
 Dove, 36, 2 lb. Wh. L. 5 60
 Dove, 24, 2 1/2 lb. Wh. L. 5 20
 Dove, 36, 2 lb. Black 4 30
 Dove, 24, 2 1/2 lb. Black 3 90
 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 Ray 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 17
Shelled.
 Almonds 70
 Peanuts, Spanish, 125 lb. bags 11 1/2
 Filberts 32
 Pecans 1 10
 Walnuts 80

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, plain, 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, doz. 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
 2 1/2 and 5 lb. 27

PEANUT BUTTER



Bel Car-Mo Brand
 24 1 lb. pails 14
 8 oz., 2 doz. in case 18
 5 lb. pails, 6 in crate 12
 12 1 lb. pails 12
 14 lb. pails 50
 50 lb. tins 25
 25 lb. pails 31

PETROLEUM PRODUCTS

Iron Barrels
 Perfection Kerosine 14 1/2
 Red Crown Gasoline, Tank Wagon 18 7
 Solite Gasoline 20 7
 Gas Machine Gasoline 41 1
 V. M. & P. Naptha 24 6
 Capitol Cylinder 39 3
 Atlantic Red Engine 21 2
 Winter Black 12 3



Iron Barrels.

Light 62 2
 Medium 64 2
 Heavy 66 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



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

PICKLES

Medium Sour 17 00
 5 gal. 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
 Dicycle 4 75

POTASH

Babbitt's, 2 doz. 2 75

FRESH MEATS

Beef
 Top Steers & Hef. @ 17 1/2
 Good Steers & Hf. 14 @ 16
 Med. Steers & Hf. 13 1/2 @ 15
 Com. Steers & Hf. 10 @ 12 1/2

Cows

Top 14
 Good 13
 Medium 12
 Common 10

Veal.

Top 19
 Good 18
 Medium 15

Lamb.

Spring Lamb 26
 Good 25
 Medium 23
 Poor 22

Mutton.

Good 14
 Medium 12
 Poor 10

Pork.

Light hogs 18
 Medium hogs 18
 Heavy hogs 17
 Loins, Med. 30
 Butts 27
 Shoulders 21
 Spareribs 19
 Neck bones 08

PROVISIONS

Barreled Pork
 Clear Back 30 00 @ 32 00
 Short Cut Clear 31 00 @ 33 00

Dry Salt Meats
 S P Bellies 28 00 @ 30 00

Lard

Pure in tierces 15 1/2
 60 lb. tubs advance 1/2
 50 lb. tubs advance 1/2
 20 lb. pails advance 1/2
 10 lb. pails advance 1/2
 5 lb. pails advance 1
 3 lb. pails advance 1
 Compound tierces 12
 Compound, tubs 12 1/2

Sausages

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

Smoked Meats

Hams, Cert., 14-16 lb. 32
 Hams, Cert., 16-18 lb. 33
 Ham, dried beef @ 32
 Knuckles @ 19
 California Hams @ 19
 Plonic Boiled 35
 Hams @ 37
 Boiled Hams 46
 Minced Hams @ 19
 Bacon 33 @ 44

Beef

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

Casings

Hogs, Med., per lb. @ 57
 Beef, round set 23 @ 36
 Beef, middles, set. @ 1 50
 Sheep, a skein @ 2 65

RICE

Fancy Blue Rose 06 1/2
 Fancy Head 08
 Broken 03 1/2

ROLLED OATS

Silver Flake, 12 Fam. 2 25
 Quaker, 12s Regular 1 80
 Quaker, 12s Family 2 70
 Mothers, 12s, M'nun 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 2 1/2 lb. packages 2 40

COD FISH

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

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 19 50
 8 lb. pails 1 40
 Cut Lunch 1 60
 Boned, 10 lb. boxes 20

Lake Herring

1/2 bbl., 100 lbs. 6 50

Mackerel

Tubs, 100 lb. fncy fat 24 50
 Tubs, 60 count 7 25
 Pails, 10 lb. Fancy fat 1 75

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

Blackline, 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
 Stovoll, per doz. 3 00

SALT.

Colonial, 24, 2 lb. 95
 Colonial, 36-1 1/2 1 25
 Colonial, Iodized, 24-2 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 cream, 100 lb. each 75
 Butter Salt, 280 lb. bbl. 4 24
 Block, 50 lb. 40
 Baker Salt, 280 lb. bbl. 4 10
 100, 3 lb. Table 5 75
 70, 4 lb. Table 5 25
 28, 10 lb. Table 5 00
 28 lb. bags, Table 42

SPICES.

Whole Spices.

Allspice, Jamaica @ 24
 Cloves, Zanzibar @ 40
 Cassia, Canton @ 25
 Cassia, 5c pkg., doz. @ 40
 Ginger, African @ 15
 Ginger, Cochin @ 30
 Mace, Penang 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 @ 21
 Ginger, Cochin @ 35
 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
 Turmeric, 2 1/2 oz. 90

STARCH

Corn

Kingsford, 40 lbs. 11 1/2
 Powdered, bags 4 00
 Argo, 48, 1 lb. pkgs. 3 60
 Cream, 48-1 4 80
 Quaker, 40-1 07

Gloss

Argo, 48, 1 lb. pkgs. 3 60
 Argo, 12, 3 lb. pkgs. 2 96
 Argo, 8, 5 lb. pkgs. 3 35
 Silver Gloss, 48, 1s 11 1/2
 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

Imt. 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, per gal. 2 80

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, 3 oz. 2 39

CLEANSERS

30 can cases, \$4.80 per case

KITCHEN KLENZER

WASHES ONLY
 CLEANS-SCOURS
 SCRUBS-POLISHES
 PATENTED BY PATRICK BROS.

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx 3 75
 Bon Ami Cake, 3 dz. 3 25
 Brillo 85
 Climoline, 4 doz. 4 20
 Grandma, 100, 5c 4 00
 Grandma, 24 Large 3 75
 Gold Dust, 100s 4 00
 Gold Dust, 12 Large 3 20
 Golden Rod, 24 4 25
 Jinx, 3 doz. 4 50
 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. 2 85
 Rub No More, 20 Lg. 4 00
 Spotless Cleanser, 48, 20 oz. 3 85
 Sanl Flush, 1 doz. 2 25
 Sapoline, 3 doz. 3 15
 Soapine, 100, 12 oz. 4 40
 Snowboy, 100, 10 oz. 4 00
 Snowboy, 24 Large 7 20
 Speedee, 3 doz. 4 00
 Sunbrite, 72 doz. 4 00
 Wyandotte, 48 4 75

TEA.

Japan.

Medium 27 @ 33
 Choice 27 @ 41
 Fancy 54 @ 51
 No. 1 Nibbs 54
 1 lb. pkg. Sifting 13

Gunpowder

Choice 25
 Fancy 40

Ceylon

Pekoe, medium 55

English Breakfast

Congou, Medium 28
 Congou, Choice 35 @ 36
 Congou, Fancy 42 @ 43

Oolong

Medium 36
 Choice 45
 Fancy

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 22.—We have received the schedules, order of reference and adjudication in the matter of James Monahan, Bankrupt No. 3015. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a switchman. The schedules show assets of \$400 of which \$100 is claimed as exempt, with liabilities of \$1,115.60. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

First State Bank, Muskegon	\$ 30.00
National Lumberman's Bank, Muskegon	125.00
Muskegon Savings Bank, Muskegon	170.00
Sherman G. Drago, Muskegon	275.00
S. A. Jackson, Muskegon	8.00
Muskegon Storage Co., Muskegon	11.50
Pine St. Furn. Co., Muskegon	25.40
W. G. Turner, Muskegon	5.00
E. R. Lee, Muskegon	36.45
James Coyne, Muskegon	8.20
N. G. Vanderlinde, Muskegon	43.00
M-11 Garage, Muskegon	10.50
G. Schroeder, Muskegon	20.15
John R. Hilt, Muskegon	29.45
W. J. Brinnen Lbr. Co., Muskegon	20.97
Lange Transfer Co., Muskegon	9.00
W. L. Tenney Co., Muskegon Hts.	16.45
John Bowman, Muskegon	8.93
F. Mueller, Muskegon	59.50
W. J. Carl, Muskegon Hts.	19.53
Wittell Tire Shop, Muskegon	18.00
Musk. Rag & Metal Co., Muskegon	21.50
John Kolkema, Muskegon	9.00
Charles Watson, Muskegon	12.50
Broadway Battery Shop, Muskegon Hts.	15.00
Erinnen Roach Coal Co., Muskegon	16.00
Little Henry, Muskegon	45.00
VanDam Hardware Co., Muskegon	22.00
Carlson Grocery Co., Muskegon	6.00
John Hatsema, Muskegon	6.10
Towner Hardware Co., Muskegon	9.00
Oct. 23. We have to-day received the schedules, order of reference and adjudication in the matter of Bernard H. Block, Bankrupt No. 3013. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and the schedules show assets of \$25,000 with liabilities of \$16,728.68. The first meeting of creditors will be called promptly and note of the same made herein. The list of creditors of said bankrupt is as follows:	
Black Diamond Coal & Mining Co., Cincinnati	\$5,700.00
Indian Refining Co., Detroit	199.05
Harlan Coal Co., Cincinnati	530.30
Keystone Consolidation Publishing Co., Chicago	20.00
James McDermott, Muskegon	175.00
Chronicle, Muskegon	150.00
Markle Cement & Coal Co., Muskegon	125.00
Louis Allen, Muskegon	40.00
Central Pochontas Coal Co., Cincinnati	252.40
Blue Diamond Coal Sales Co., Cincinnati	1,598.02
Logan & Kanawha Coal Co., Cincinnati	267.10
Raleigh Smokeless Fuel Co., Cincinnati	373.13
George S. Ellis Est., Grand Rap.	3,818.13
Shoel Creek Coal Co., Cincinnati	149.07
Cosgrove & Co., Chicago	691.42
Chi. Coal & Mining Co., Chicago	1,237.07
What Cheer Coal Mining Co., Bay City	383.07
Bloch Corp., Jacksonville, Fla.	3,000.00
Ogle Coal Co., Indianapolis, Ind.	7,000.00
Oct. 23. We have to-day received the schedules, order of reference and adjudication in the matter of Melvin Nisquander, Bankrupt No. 3014. The bankrupt is a resident of Petoskey, and his occupation is that of a laborer. The schedules show assets of \$125 with liabilities of \$619.80. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:	
Charley Smith, Petoskey	\$135.00
Northern Garage, Petoskey	31.00
Dean Brothers, Petoskey	10.00
Roy Rurcies Garage, Petoskey	11.00
Harry Hinkley, Petoskey	30.00
Home Meat Market, Petoskey	15.00
John Friend, Petoskey	6.00
S. A. Williams, Petoskey	12.00
C. L. Boleo Coal Co., Petoskey	6.00
Petoskey Ice & Fuel Co., Petoskey	9.50
Liberty Store, Petoskey	12.00
Braimer & Bain, Petoskey	12.00
Mr. Sallar, Petoskey	5.00
Mich. Tanning & Ext. Co., Kalamazoo	7.50
Swart Grocery, Petoskey	26.00
Gorgren & Robinson Garage, Petoskey	17.00
John Sabbeaskey, Jr., Petoskey	15.00
Melchyn Furn. Store, Harbor Springs	14.00
Marshall Hdwe. Co., Harbor Springs	3.50
Words & Angles Garage, Harbor Springs	3.50
Home Sly Garage, Petoskey	9.00
Frymans Shoe Store, Petoskey	6.80

Liesmer Store, Petoskey	6.00
Smith & Lake, Petoskey	10.00
Garmans Garage, Petoskey	4.00
Botchy Bros., Petoskey	5.00
Melchings Gas & Oil Co., Harbor	12.00
Stien Clothing Store, Harbor Spgs.	11.00
Brown Garage, Petoskey	8.00
John Whiumer Balery, Petoskey	16.00
John Conklin, Petoskey	31.00
Cooks Electric Co., Petoskey	29.00
Comstock & Son, Petoskey	40.00
Barbor Drug Co., Petoskey	12.00
Eakel Drug Co., Petoskey	15.00
Fotchmans Dept. Store, Petoskey	15.00

Oct. 22. We have to-day received the schedules, order of reference and adjudication in the matter of James K. Shanahan, Bankrupt No. 3016. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lawton, and his occupation is that of a merchant. The schedules show assets of \$107.26, of which \$302 is claimed as exempt, with liabilities of \$3,559.20. The first meeting of creditors will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

Edson-Moore Co., Detroit	\$ 65.00
A. Krollik & Co., Detroit	49.53
Broadway Neckwear Co., New York	12.30
Bremen Mfg. Co., Bremen, Ind.	11.43
Bender-Zimmer Co., Milwaukee	45.58
Lakeside Ave., Cleveland	137.59
Brown Sehler Co., Grand Rapids	106.41
Cleveland & Whitehall Co., Newburg, N. Y.	226.41
Cambridge Rubber Sales Corp., Chicago	37.99
Chesterfield Pant Mfg. Co., Benton Harbor	57.84
Chew Garment Co., Geneva, Ind.	25.00
Clinton Shoe Mfg. Co., Clinton, Ia.	40.85
Doverly & Co., Johnston, N. Y.	80.50
Everstyle Hosiery Co., Cedarburg, Wisconsin	14.13
Friedman Neckwear Co., Milwaukee	76.98
Grip Bow Tie Co., Omaha	63.30
Huron Overal Co., Uby	26.07
Hirth-Krause Co., Grand Rapids	120.01
Lee & Cady, Kalamazoo	10.00
Lockway-Stouck Co., Benton Har.	50.74
Magic Leather Treatment Co., Detroit	12.19
Modern Cap & Hat Co., Milwaukee	114.75
Marion Rubber Co., Grand Rapids	26.18
None Better Mfg. Co., Hartford City, Ind.	70.65
Ohio Pant Mfg. Co., Cleveland	10.79
Perry Glove & Mitten Co., Perry	234.38
Daniel Patton Co., Grand Rapids	56.15
Phillips-Jones Corp., New York	109.22
Sexton Mfg. Co., Fairfield, Ill.	22.23
Smith-Lockwood Co., Omaha	61.46
Schwartz Paper Co., Chicago	52.00
Star Paper Co., Kalamazoo	45.10
D. C. Vactor Co., Cleveland	20.14
Versailles Overall Co., Versailles, Ohio	68.25
Weingart Cap Co., Chicago	56.75
Wolverine Shitee & Tanning Co., Rockford	1753.65
Marshall Field & Co., Chicago	31.48
Linda Blair, Battle Creek	650.00
M. P. Cohen & Co., New York	59.91
Greenfield Glove Mfg. Co., Greenfield, Ind.	49.36
Martin Bousdorf, Chicago	9.00

Oct. 21. On this day was held the first meeting of creditors in the matter of Irene L. Townley, Bankrupt No. 3006. The bankrupt was present in person and represented by Clapperton & Owen, attorneys. Creditors were present in person and represented by Corwin, Norcross & Cook, attorneys. Claims were proved and allowed. C. W. Moore was elected trustee and his bond placed at \$500. The bankrupt was then sworn and examined without a reporter. The first meeting then adjourned without date.

On this day also was held the sale of assets in the matter of Irene L. Townley, Bankrupt No. 3006. The bankrupt was present in person and by Clapperton & Owen. Creditors were present by Corwin, Norcross & Cook. Bidders were present in person. The property was sold to Grand Rapids Store Fixture Co. for \$400. The sale was confirmed and the meeting adjourned without date.

On this day also was held the sale of the balance of the personal property in the matter of Shupp & Andrus, etc., Bankrupt No. 2965. There were no appearances on behalf of the bankrupts. The trustee was present in person. The property offered for sale was sold to G. R. Store Fixture Co. for \$115, with the exception of a certain railing, which was sold to G. R. Credit Men's Association for \$6. The sales were confirmed and the meeting adjourned without date.

Oct. 25. On this day was held the first meeting of creditors in the matter of Carl Gentz, Bankrupt No. 3004. The bankrupt was present in person and represented by A. E. Ewing, attorney. No creditors were present or represented. One claim was sworn and examined, without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the District Court as a case without assets.

was present in person and represented by A. E. Ewing, attorney for the bankrupt. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined, without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court.

Oct. 22. (Delayed). On this day was held the sale of certain real estate in the matter of Alice S. Vaughan, Bankrupt No. 2738. The bankrupt was not present or represented. The trustee was not present or represented. The property offered for sale, as shown by the notice to creditors, was sold to L. D. Darnell, of Stanton, for the sum of \$1,300. The meeting and show cause then adjourned without date.

Oct. 25. On this day was held the first meeting of creditors in the matter of Robert Huff, Bankrupt No. 3002. The bankrupt was present in person and represented by attorney Judson E. Richardson. 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 sale of real estate in the matter of Blue Ribbon Ice Cream Co., Bankrupt No. 2907. The bankrupt corporation was not represented. The trustee was present in person and represented by attorneys Jackson, Fitzgerald & Dalm. The mortgagee was represented by Mason & Sharpe, attorneys. Bidders were present in person. The property was sold on final offer to Cornelius Leeyen Dyk, of Kalamazoo, for \$6,675. The bid was accepted free and clear of taxes and the existing mortgage set forth in the petition of the trustee.

Oct. 25. We have to-day received the schedules, order of reference and adjudication in the matter of William Huizenga, Bankrupt No. 3017. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor, and his occupation is that of a laborer. The schedules show assets of \$625 of which \$125 is claimed as exempt with liabilities of \$3,161.59. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt are as follows:

Lora W. Huizenga, Benton Harbor	\$150.00
Dr. R. A. Buckner, Gilman, Ill.	30.00
Comstock Elevator Co., Ashkum, Ill.	11.00
Farmers Co-operative Store, Ashkum, Ill.	9.00
Farmers Elevator Co., Danforth, Ill.	115.00
Dr. Fordyce, Gilman, Ill.	72.00
Eden N. Frietag, Danforth, Ill.	271.00
Frank Johnson, Danforth, Ill.	16.60
John Kremer, Danforth, Ill.	30.00
Merkle & Drazy, Ashkum, Ill.	16.00
Henry Siemens, Danforth, Ill.	42.00
Dr. W. H. Whitsett, Danforth	22.50
Dr. A. R. Buckner, Gilman, Ill.	60.00
Farmers Trust and Savings Bank, Ashkum, Ill.	272.09
First National Bank, Gilman, Ill.	160.00
Charles Kremer, Danforth, Ill.	750.00
John Kremer, Danforth, Ill.	635.00
Dr. J. E. McIntyre, Tremont, Ill.	500.00

In the matter of Goodyke & Palmbo, Bankrupt No. 2901, the trustee has filed in court his report of the receipt of an offer from William De Pree & Sons, of Zeeland, in the sum of \$2,500 for all of the assets of this estate, as shown by the inventory and appraisal on file, except such as has heretofore been reclaimed. The property for sale is appraised at \$4,988.96. The property consists of furniture, musical instruments, rugs, music, pianos, etc., and is a complete stock and the attendant fixtures of both a furniture and a music store, located at Zeeland. The sale will be held at the office of the referee, in Grand Rapids, Nov. 5. The bidding will be at open auction and to the highest bidder. An inventory is in the hands of Robert S. Tubbs, trustee, Grand Rapids National Bank building, and in the office of the referee and either may be seen by parties interested and provision will be made for seeing the property offered for sale prior to the date fixed for the sale. All interested should be present at the time and place of sale as above indicated.

In the matter of Raleigh O. De Weerd, Bankrupt No. 2895, an order has been made for the payment of expenses of administration to date.

In the matter of Raber Lumber Co., Bankrupt No. 2929, an order for the payment of expenses of administration has been made.

Oct. 28. On this day was held the first meeting of creditors in the matter of Jay Oberley, Bankrupt No. 3009. The bankrupt was present in person and represented by attorney Calvin L. Bancroft. Creditors were represented by Gr. R. Credit Men's Association and by C. W. Moore, agent. Claims were proved and allowed. The bankrupt was sworn and

examined, without a reporter. C. W. Moore was named trustee, and his bond placed by the referee at \$500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of N. Robert Anderson, Bankrupt No. 3007. The bankrupt was not present in person, but represented by Harry H. Geoghan, attorney for the bankrupt. Creditors were represented by Harold H. Smedley. Claims were proved and allowed. George D. Stribley was named trustee, and his bond placed at \$1,000. The first meeting then adjourned until Nov. 12 for the examination of the bankrupt.

Oct. 27. We have to-day received the schedules, order of reference and adjudication in the matter of George E. DeGraw, individually and George E. DeGraw and Ray Richmond, copartners trading as Red Front Service & Storage, Bankrupt No. 3018. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Grand Rapids, and their occupation is that of a machinist and garage man. The schedules show assets of none with liabilities of \$936.33. The schedules of George E. DeGraw shows assets of \$95.63 of which the full interest is claimed as exempt with liabilities of \$1,380.70. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt are as follows:

National Discount Corp., Grand R.	\$24.00
Industrial Bank, Grand Rapids	240.00
Mackinaw Trail Oil Co., Grand R.	226.60
Brown & Sehler Co., Grand Rapids	60.00
Sherwood-Hall Co., Grand Rapids	45.00
Comstock & Graves, Grand Rapids	40.00
J. J. Peters, Grand Rapids	195.00
G. A. Ass'n of Com., Grand Rapids	12.00
Consumers Power Co., Grand Rap.	16.60
Automotive Elec. Battery Co., Grand Rapids	17.95

Oct. 28. We have to-day received the schedules, order of reference and adjudication in the matter of Garrett Heuvelhorst, Bankrupt No. 3019. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The schedules show assets of \$365 of which \$25 is claimed as exempt, with liabilities of \$2,115.23. The list of creditors of said bankrupt are as follows:

Herpolsheimer Co., Grand Rapids	\$ 83.02
Franklin Fuel Co., Grand Rapids	38.00
Paul Steketee & Sons, Grand Rap.	43.50
Sanitary Milk Co., Grand Rapids	13.17
Dr. A. A. Hook, Grand Rapids	20.00
East End Shoe Co., Grand Rapids	10.15
Norwood Market, Grand Rapids	33.00
G. R. Savings Bank, Grand Rapids	100.00
Edward L. Kampenga, Grand R.	671.34
Edward Kampenga, Grand Rapids	1,090.00

Oct. 29. We have to-day received the schedules, order of reference and adjudication in the matter of Joseph J. Biek, Bankrupt No. 3020. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Dowagiac, and his occupation is that of a retail grocer. The schedules show assets of \$500 of which the full interest is claimed as exempt, with liabilities of \$3,507.74. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt are as follows:

Oscar Mayer Co., Fort Wayne	\$ 23.00
Heit Miller & Law, Fort Wayne	27.60
G. H. Hammond, Chicago	22.00
Goodell & Peck, Marcellus	13.10
Levy Ward, South Bend	5.00
Michigan Fruit Co., Benton Harbor	15.00
Pioyaty Fruit Co., South Bend	28.80
Hodges & McIntosh, South Bend	19.15
Pervecton Biscuit Co., Fort Wayne	60.40
Kidd, Dater & Price Co., Benton Harbor	342.56
S. B. Wholesale Grocer Co., South Bend	62.54
S. F. Snell, Dowagiac	109.91
G. E. Bursley, Niles	130.08
Wm. Barentsen Candy Co., Benton Harbor	37.41
Franklin MacVeagh, Chicago	212.30
Sawyer Biscuit Co., South Bend	10.57
John H. Forler, Niles	9.26
H. P. Buzzell, Kalamazoo	4.10
Dowagiac Fruit Co., Dowagiac	20.90
K. B. Schmidt, Niles	2.92
Standard Oil Co., Grand Rapids	1.92
C. S. Hubbard Ice Co., Dowagiac	43.70
Dowagiac Dairy News Dowagiac	30.60
Jerome B. Rice Seed Co., Dowagiac	15.00
E. J. Robinson, Dowagiac	45.00
Dr. Geo. W. Green, Dowagiac	70.00
B. J. Cleenweick & Son, Kalamazoo	33.36

DeLeeuw Bros., Kalamazoo	32.54
Independent Oil Co., Kalamazoo	9.69
Lee & Cady, Kalamazoo	41.52
Little Bros., Kalamazoo	3.85
The Piper Co., Kalamazoo	18.57
Carl F. Skinner Candy Co., Kalamazoo	16.49
Frank Spalla Fruit Co., Kalamazoo	48.42
Worden Grocer Co., Kalamazoo	24.31
Arbuckle Bros., Chicago	12.00
Milham Mercantile Agency, Chicago	15.00
E. L. Yaple, Kalamazoo	330.75
Dr. E. G. DeWitt, Kalamazoo	43.00
Dr. W. E. Collins, Kalamazoo	5.00
Charles Biek, Sr., Dowagiac	550.00
Charles J. Biek, Dowagiac	482.47
A. M. Adams, Kalamazoo	300.00
August Born, Dowagiac	115.00
F. P. Burch, Dowagiac	65.00

Oct. 29. We have to-day received the schedules, order of reference and adjudication in the matter of Genevieve B. Malloy, Bankrupt No. 3021. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The schedules show assets of \$4,342.30 of which \$65 is claimed as exempt, with liabilities of \$3,342.76. The first meeting of creditors will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

Old National Bank, Grand Rapids	\$1,800.00
Claude G. Piper, Grand Rapids	845.00
Worden Grocer Co., Grand Rapids	40.50
National Grocer Co., Grand Rapids	9.39
National Candy Co., Grand Rapids	26.10
Heyboer Co., Grand Rapids	2.70
Sanitary Milk Co., Grand Rapids	10.28
Muir Plumbing Co., Grand Rapids	7.35
J. O. Gilbert Chocolate Co., Jackson	41.99
Folgers, Grand Rapids	4.00
E. N. Cooper, Grand Rapids	5.50
Gas Light Co., Grand Rapids	10.00
Arctic Dairy Products Co., Grand Rapids	373.95
L. P. Cody, Grand Rapids	175.00
Thomas P. Bradfield, Grand Rapids	95.00
Winegar Furn. Co., Grand Rapids	5.50

On this day was held the first meeting of creditors in the matter of Fred Elbers, Bankrupt No. 3010. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. 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 was closed and returned to the district court as a case without assets.

In the matter of Groening Bros. & Wilde, Bankrupt No. 2732, the final dividend to creditors has been computed and found to be 21.39 per cent.

Oct. 29. On this day was held the first meeting of creditors in the matter of Amos M. Carpenter, Bankrupt No. 2979. The bankrupt was present in person and represented by attorneys Jewell, Face & Messinger. Petitioning creditors and creditors generally were represented by Fred G. Stanley. Several creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined before a reporter. George Rogers, of Kalamazoo, was elected trustee and his bond placed at \$2,500. The creditors present and represented appointed appraisers. The first meeting then adjourned without date.

Nov. 2. We have to-day received the schedules, order of reference and adjudication in the matter of Decatur Co-operative Association, Bankrupt No. 3022. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Decatur. The schedules show assets of \$14,422.64, with liabilities of \$35,489.44. The first meeting of creditors will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

County of Van Buren	\$1,188.38
W. G. Lindsley, Decatur	600.00
Calvin D. Millard, Decatur	600.00
Will Young, Decatur	600.00
Jay Lyle, Arley Lyle, Will Young, W. G. Lindsley, Calvin G. Millard, Carl E. Wickett, Waldo E. Phillips, all of Decatur	12,000.00
Allen Blett, Decatur	50.00
W. O. Bowers, Decatur	50.00
E. E. Copley, Decatur	300.00
Jos. Chabitch, Decatur	200.00
Andrew Coy, Decatur	100.00
Guy Collins, Decatur	100.00
Ernest Cole, Decatur	50.00
Ira Cole, Decatur	50.00
Fred Wert, Decatur	50.00
Lew Fosdick, Decatur	100.00
A. J. Goble, Decatur	200.00
G. A. Griffiths, Decatur	350.00
Ira Gould, Decatur	100.00
Mary E. Haydon, Decatur	100.00
Ione Haydon, Decatur	100.00
Charles E. Hugh, Decatur	150.00
R. L. Johnson, Decatur	100.00
Melvin Lyle, Decatur	250.00
Arthur Lake, Decatur	100.00
Jos. Lapekas, Decatur	200.00
Dr. J. E. Maxwell, Decatur	200.00
Owen Marks, Decatur	50.00
Arthur Marks, Decatur	100.00
Will Myrkle, Decatur	150.00
James McLeese, Decatur	150.00
Jos. Matuscek, Decatur	200.00

Enos Maxam, Decatur	50.00
James Orr, Decatur	400.00
Daniel Orr, Decatur	150.00
Wm. Orr, Decatur	50.00
James Osborn, Decatur	200.00
George T. Pomeroy, Decatur	100.00
Guy Rutherford, Decatur	100.00
Claud Stern, Decatur	100.00
H. L. Sutton, Decatur	100.00
Lewis Sherburn, Decatur	150.00
C. M. Stover, Decatur	150.00
VanZelfda Bros., Decatur	200.00
John Vandenberg, Decatur	100.00
Harm Vanderplough, Decatur	100.00
F. H. Woodman, Decatur	600.00
Jay Lyle, Decatur	100.00
C. D. Millard, Decatur	200.00
Will Young, Decatur	200.00
Michigan Farm Bureau, Lansing	9,915.54
Jackson Cency Co., Jackson	922.32
Triangle Coal Co., Auburn, Ind.	755.79
Voight Milling Co., Grand Rapids	458.83
G. R. By-Products Co., Grand R.	250.00
Adams Bag Co., Chagrin Falls, O.	214.99
Ruggles & Rademaker, Manistee	210.08
White Bros., Scotts	274.17
Rowe Mfg. Co., Galesburg, Ill.	140.18
Fruit Growers Ass'n., Benton Har.	60.28
Central West Coal Co., Cincinnati	91.15
John Baumgarth, Chicago	25.20
Bryant Engineering Co., Port Hur.	14.00
Russell Mining Co., Minneapolis	17.50
E. L. Knight, Decatur	51.32
Woolf Auto Co., Decatur	7.34
Mrs. A. Greenman, Decatur	20.14
Leo Rose, Decatur	38.23
Tennessee Copper & Chemical Corp., Lockland, Ohio	484.00

Are You Getting What You Are Working For?

(Continued from page 20)

tune—you will have got what you have intended to work for."

A book might be written to tell all the collateral benefits that will accrue to Jenkins as a result of acting on Hoyt's advice. For the beginning of business insurance is the beginning of accumulations, and that is not merely to get on the road to solid results, but it is the beginning of true character building. Incidentally, from almost the minute Jenkins starts his business insurance he will find himself regarded more seriously, treated more respectfully and more generally received as a substantial business man in his home community.

Let him continue to put away his \$150 monthly—and not more—during fifteen years, and what will he have? Based on 6 per cent. compounded semi-annually, he will then have \$21,783.60, though his own money accumulations, the total of his \$150 monthly payments, will have been \$13,500. This means that somebody else has worked for, accumulated and handed over to Jenkins a clean profit of over \$8,000. But again, the influence of this system on Jenkins will have been such that, fifteen years hence, this \$21,000 will be one of his minor holdings.

"What is the road to success?" asks the modern young man. Jim Hill indicated it when he said: "Are you able to save money? If not, drop out. The seed of success is not in you."

If this young man—or young woman, for that matter—stays to discuss the proposition, he will likely object that "saving is too slow—you never get anywhere that way—it takes so much more to start now than in the old days." Like the young man of old, he will be apt to "go his way sorrowing." Nevertheless it is true. Jim Hill was sound. To be able to save is the touchstone of character and the will—plus ability—to succeed.

But let this fact sink in as a convincer: Jenkins was not restricted to savings. He did not have to wait for accumulations. He could go right on with his work. And so can the young man. He can work just the

same. The fact that he rigidly saves 10 per cent. of his income will not hinder him from devoting himself simultaneously to any present work.

And take it from the word of one who erstwhile was young and now is what some call old: The joy that cometh to him who hath saved a competence is beyond any words of mine to describe. Paul Findlay.

Your trade becomes a profession when accuracy is your aim.



Sidney Elevator Mfg. Co., Sidney, Ohio

SIDNEY ELEVATORS

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



\$2,100,000 PEOPLES LIGHT AND POWER CORP.

First Lien 5½% Gold Bonds, Due July 1, 1941, at 95½ and interest, to Yield

Over 5.95%

Sale of electricity is the main revenue of this corporation. Properties include 28 fully equipped power plants in 12 states, Wisconsin, Minnesota, Iowa, Illinois, Indiana, Ohio, Vermont, Washington, Oregon, Idaho, California, Arizona. Gross revenue for year ending July 31, 1926, \$1,636,704; expenses, \$901,641. Balance, \$735,063, or 2.3 times interest requirements on this issue and securities of constituent companies which are pledged as security for this issue.

A. E. KUSTERER & Co.

INVESTMENT BANKERS
BROKERS
303-307 MICHIGAN TRUST BLDG.
PHONE 4267

Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

RED ARROW

The best bread flour.

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

Western Michigan's Largest Feed Distributors.

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.

LAKE MICHIGAN FRONTAGE—Have several large stretches of beautiful sand beach on north shore of Lake Michigan, which comprise about the last real bargains in desirable frontage along that entire shore. Also have bargain on Black Lake and two on Drummond Island. Royal Fultz, Cheboygan, Mich. 411

ONLY DRUG STORE AND FOUNTAIN—IOWA town, 500 population. No fixtures to buy. SMITH REALTY, Adrian, Minnesota. 412

For Sale—Ten display cases (Silent Salesman), in good condition. Sizes 9 ft. to 14 ft. in length. Priced attractively. Hesse Bros., 1996 Gratiot Ave., Detroit, Mich. 413

DRUG STORE—MODERN, IN CITY 85,000, doing annual business \$85,000. P. O. Johnson, 400 Main St., Peoria, Ill. 414

For Sale—We offer choice bright new crop sorghum in barrels only @ 70c per gallon, F. O. E. Cannelton, Ind. Quality guaranteed. Irvin Bros., Cannelton, Ind. 415

Store For Rent—Best neighborhood corner location for drug store in Muskegon. In block with grocery and market. Reasonable rent. Paquin Bros., Muskegon, Mich. 416

SEVERAL excellent grocery and meat locations available; established business; big expansion in General Motors taking place. Come to Flint; you can make money here. Act quickly. Write Moffett Grocer Co., Flint, Mich. 408

For Rent—Brick store building with basement. Equipped with modern meat market fixtures. A meat market and grocery have occupied this for last fifteen years. Good location in Grand Rapids. Will give lease to responsible party. E. I. Bates, 1306 Sigsbee St., Grand Rapids, 410

GROCER BUSINESS FOR SALE—Considered one of the best in Muskegon. Fixtures include coffee roaster, mayonnaise machine, and peanut butter machine on which a fine business has been established. Good telephone and transient business. Good business for two if one cannot handle. Will sell building or rent. Reason for selling, owner is interested in another business. Address No. 405, c/o Michigan Tradesman. 405

Wanted—National cash registers, Burroughs adding machine, and floor cases. A. L. Redman, Olney, Ill. 394

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.

Pay spot cash for clothing and furnishings 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.

EXCEPTIONAL OPPORTUNITY FOR RIGHT PARTY

Offering for sale first class community grocery store located in town of 6,000. Excellent location, turns over stock between ten and eleven times a year. Modern and attractive home attached, just the thing for man and wife who are looking for a good buy. \$10,000 will take it, and to the right parties will offer satisfactory terms. Death of owner makes immediate sale necessary. Address Box 389, care Michigan Tradesman.

Wiser Policy To Buy as Needed.

Written for the Tradesman.

Many of the larger traders in wheat futures, as well as in cash grain, are distinctly bearish on the present market, yet prices have shown a gain during the past two weeks although some of this gain has been lost recently; possibly it is one of those cases where there is too much bear sentiment. There is an old adage pertaining to this which goes about as follows—"when the market is weakest is when it is strongest, and when it is strongest then it is weakest." As far as the supply and demand situation is concerned wheat does seem to be high enough, but not so high as to warrant a major decline. Grain men, as well as flour buyers, are playing a "waiting game" apparently not having been able to make up their minds strongly enough to take an active part in either the buying or selling of futures, and undoubtedly their attitude is influencing the average merchandiser of both flour and wheat.

It is rumored another attempt will be made to pass, at the next session of Congress, another McNary-Haugen Bill, and possibly it will come nearer receiving the necessary number of votes next time as the Southern cotton planter is now interested in having the price of his product supported by Government legislation, and while it is very improbable such Legislation, or attempted Legislation, will ever become a law (it would be most unfortunate if it did) nevertheless discussion of the subject may induce speculation on the long side of wheat and result in higher prices temporarily, but it is going to require increased demand, a legitimate demand, to bring about higher prices that are based on a sound foundation, or materially reduced estimates will do the same thing, and any advance or decline that is not fundamentally sound cannot be lasting and might better never occur.

There are literally millions of people in the United States who could eat more bread and less meat for the good of their health and purse; there are other millions in Europe and Asia who would love to eat more white bread if they had the money with which to buy it; it is possible more damage has been done the Canadian crop than estimated; Argentina may yet have a killing frost; grain men may yet become interested actively in the long side of wheat; the price may advance; we do not know about all this. Maybe folks in the United States will again eat six bushels of wheat per capita; maybe the black bread eaters of the world will be able to scrape up enough money to buy wheat bread, and maybe not. We subscribe, or rather our company does, to a few market report organizations who tell us in their "dope" just what the market is going to do, and when it is going to do it; they tell us how we can get rich without running our mill by following their advice as to buying and selling of futures, and they do all this for a paltry sum. They like us; want to see us succeed and tell us how for a mere pittance. Now this is all very fine;

these folks are more benevolent than the writer, however, for if he knew how to make a million or two, actually knew, not guess he knew, he would do so and tell the other fellow about it afterwards, and my business acquaintances, splendid men, all say they have to look out for themselves, or be out of luck, so we accept "market dope" with a grain of salt. Market reports have their place, but they are not infallible for the simple reason that human beings are not infallible, and furthermore they deal with more or less uncertainties, consequently good business men with sound reasoning ability allow for these frailties, using their own best judgment, and in the meantime depend upon that never-failing resource—hard work and sound sense combined—to make themselves a living and pay their stockholders dividends. If we were to offer anyone advice it would be to the effect that through experiences of to-day you should be a better merchant to-morrow, and carve your name in your profession or business in the highest possible niche, not by guessing the market, but by rendering the best possible service to the greatest possible number of people. There are times when the market affords an opportunity for profit on the long side, but we believe this is a time to cover requirements only without anticipating the future too far in advance. It seems to be the wiser policy to buy as needed.

Lloyd E. Smith.

When On Your Way, See Onaway.

Onaway, Nov. 2—Yes and the surrounding country. In a Detroit weekly paper a few weeks ago appeared a beautiful picture taken in Presque Isle county, near Onaway; the title of same being "Peaceful Waters, not so very far from Detroit." It is nice to learn that Michigan is becoming so small that Detroit is now only a short way from Onaway, therefore we take the liberty of embracing a few miles of surrounding country of which Onaway is the hub, and try and describe some of the sights worth seeing at this time of year. Many miles of extraordinary sights are available in much less than ten hours' driving and tramping. We headed Westward and for forty miles threaded our way through beautiful woods, their trees rapidly releasing their foliage to furnish a winter carpet for the forest, only the evergreens remaining intact and some of the brown beech leaves still clinging, perhaps, to conceal the little squirrels from danger while gathering their supply of nuts. Up over the hills—and high ones, too—we view in the distance Burt and Mullet lakes, famous for summer homes; also numerous small lakes now showing more clearly than during the summer when hidden by trees. And the winding rivers—Black River, Pigeon River and Sturgeon River—streams that apparently defy the roads to follow them in their courses. Finally we reach Thumb Lake, now renamed Lake Louise. Were you ever there? Its crystal waters, studded with wooded islands, where the trees are wrapped with the winding bitter-sweet vines, their bright red berries hanging in clusters like bunches of grapes. Why depend upon holly and mistletoe for Christmas decorations when Michigan produces her own? Could you have seen our car bearing the bundles of bitter sweet you might have become incited to envy. But we haven't started home yet; after a hearty chicken dinner with Billy

Lawrence, the caretaker, we start our tramp, fitted with boots for the occasion. We come to Mountain View Park—rightly named, too. Here, overlooking the lake, picnic parties would find real enjoyment during the summer and only too soon will Lake Louise be surrounded by beautiful cottages, sure to come into its own like all lakes in Northern Michigan. Spiritwood Mountain, also rightly named, claims an elevation of 1407 feet. If you doubt it attempt the climb. We did, and the distant space was hard to conquer. Away beneath stretched the white sandy shore showing Lonesome Pine Beach, Crescent Beach, Skookum Beach and Long Point. The whirr of a partridge now and then proves that the hunters have not murdered them all. We saw no deer or bear, but they frequent these grounds. The tracks are there anyway.

We encounter a game warden. "Any hunters at your place, Billy?" Yes, but he hunts with a camera and requires no license; go to the house and see some of his pictures. The bird season is closed and the partridge and pheasant may enjoy their freedom. The patrolling game wardens have had a busy time and without the support and co-operation of all hunters to which they are justly entitled. Why should we not assist and encourage the wardens in their task, instead of hindering them, as some are wont to do? Are not game laws enacted for common good and preservation of wild life? Honk, honk, honk. No, it's not the sound of auto horns, but gaze into the sky; such a sight, myriads of wild geese flying South; flock after flock, containing hundreds of them, some flying high like threads in the air, V shaped, of course. Others not far above our heads as though seeking a resting place; this continued until after dark and they may have alighted upon the lake, perhaps safely concealed by the darkness, to continue on their journey from an early morning start. Billy said, "Look for a snow storm now. It is on the way." He was right. It appeared to-day, just a few hours behind the geese. A nature lover, for such this man is, knows these signs, for has he not tramped the woods for years in search of ginseng and golden seal, thus having an opportunity to study nature and its seeming mysteries? This is why he has selected for his home the valley with its surrounding hills, where his row boats are for hire on the lake and where he is able to enjoy what comes natural to him, namely, out door life. Why should we look forward to winter as a hardship as we grow older? Look back and remember how we greeted the first snow storm with glee as the youngsters still are doing. Should we not have the same respect for nature's ways by throwing out our chest and breathing deep, away down, filling our lungs with God's pure oxygen? It is wrong to fear cold weather—a sure sign that we are getting timid. It doesn't pay. An ice cold bath, the thoughts of which may scare some people, will revive a weak heart, stimulate life and you immediately become a new person. Throw away your drugs and invigorate with nature's remedies. Visit Lake Louise any time of the year and return via Onaway.

With apologies to brother McCutcheon for infringing on his Charlevoix county territory.

Squire Signal.

Beware of Any Fraud Conducted By Sweeney.

The Tradesman has repeatedly warned its readers against any scheme promoted by the notorious John M. Sweeney, of Chicago, who appears to be capable of launching more shady propositions than any other man in

the swindling game. These warnings cover a period of about a dozen years, during which time Sweeney has exploited several new swindles each year. For a long time it appeared to be impossible to keep track of his numerous activities, but now that Chicago has a Better Business Bureau, the Tradesman can secure long-needed co-operation in keeping track of the activities of such Chicago crooks. The following letter is self-explanatory:

Chicago, Nov. 2—The National Advertisers Syndicate is operated by John M. Sweeney.

Mr. Sweeney also operates the U. S. Factories (not incorporated), the Manufacturers and Wholesalers Protective Association and the U. S. Commercial Agency. He states quite frankly that the Manufacturers and Wholesalers Protective Association is a collection Agency in his office.

Mr. Sweeney operates from an office in the Plymouth building in Chicago in a suite of three rooms, and keeps five girls busy answering correspondence sending out leads. He admits sole ownership of the above concerns.

He is also identified with "Radio Money" proposition, a copy of which confidential report I am sending you.

He is also supposedly affiliated with the Par Mutual Trading Corporation of Chicago, which is engaged in the same line of activities.

We have not been able to determine his connection, if any, with the Manufacturers Publicity Service, 118 South LaSalle street, Chicago, which is another concern of the same type and caliber.

For a stipulated sum the merchant obtains either a complete radio outfit or a chest of silver or an automobile, as the case may be, and a large number of keys, a padlock, two master keys, display banners, and advertising hand bills. For each purchase of a specified amount of merchandise, a customer is given a key. Among the keys is one which will unlock either the radio outfit, chest of silver, automobile or whatever it may be, and after the keys are disposed of, the holders are invited to try out their keys. The person having the key which fits the padlock is the winner of the set.

Threatening letters sent to the people who refuse the merchandise may as well be thrown in the waste paper basket.

There is no question but what the user of this lottery scheme is liable under both the State and Federal laws, and a merchant contemplating the use of such a proposition would do well to consider this before signing a contract with any of Sweeney's firms.

There appears to be a difference of opinion as to the liability of the National Advertisers Syndicate for selling this lottery scheme, as the company itself does not operate the lottery, but merely sells the materials to merchants, who assume the responsibility when they advertise this scheme under their own name and as their own. The question of the responsibility of the lottery seemingly is based on the owner and operators as to the lottery.

Sweeney has always declined to give any trade references although he made a statement, contained in a report sent out by R. G. Dun & Co., August 8, 1925.

We are always glad to be of any assistance to you at any time and thank you for calling this to our attention.

Chicago Better Business Bureau.

To-day is the day to do what you have planned for to-morrow, and what you forgot to do yesterday.



The Flavor is Roasted In!

WHITE HOUSE COFFEE

DWINELL-WRIGHT COMPANY
Boston, Mass.; Chicago, Ill.; Portsmouth, Va.

STRENGTH

ECONOMY

THE MILL MUTUALS Lansing AGENCY Michigan

Representing the
MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY
AND ASSOCIATED COMPANIES



Combined Assets of Group
\$33,389,609.28

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

Increased Demand

for a product depends upon HIGH QUALITY—full satisfaction guaranteed.

RIGHT PRICE—to the consumer
PROTECTION—to the dealer's profit.

All three have been vital factors in the ever increasing demand for

K C Baking Powder

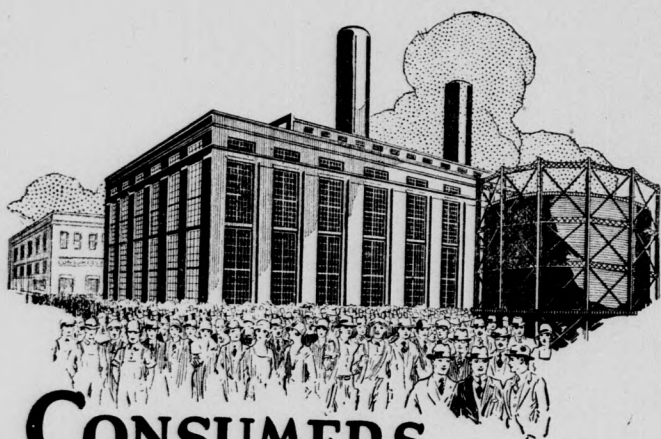
No better at any price.

25 ounces for 25¢
(more than a pound and a half for a quarter)

Same price for over 35 years

The price is established—it is plainly shown on the label.

*Millions of Pounds Used by Our
Government*



CONSUMERS *and its* PEOPLE

THE great power houses with their giant generators and roaring boilers—the ever-serving waterpower plants—the thousands of miles of lines—the finest engineering, construction, plans of operation—not all these, alone, make Consumers Power Service.

The loyal organization of men and women, over 3,600, make of these things the service that is yours every hour of the day and night. It is they who take this great system of plants and lines and meters and accounts—and make of it not a machine, but a living servant for you and your community. There is a pride of service—an interest in seeing that you get the most use and satisfaction from every dollar you spend for electric light and power.

They are "the Company." They are your neighbors and fellow-citizens. Joined with them is that great and growing family of citizen-partners—over 30,000 shareholders.

When you think of "Consumers and its people" you are thinking of one of Michigan's largest families.



CONSUMERS POWER COMPANY

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes

801-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN

Which Would You Rather Sell?

? || ONE MATCH
OR
TWO MATCHES || ?



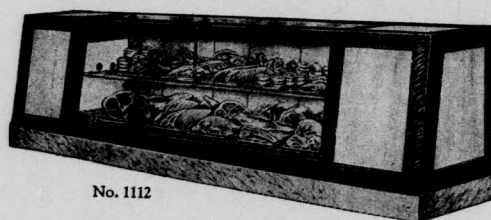
Say to your customers: "Here are two boxes of the new, perfected Diamond Match for thirteen cents—the best match and the safest match to take into your home. They are better value than ordinary matches at five or six cents per box."

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

And you will sell two boxes almost every time.

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

THE DIAMOND MATCH COMPANY



No. 1112

This McCray Freezer Case

maintains a remarkably low temperature, eliminating loss through spoilage; costs less to operate than ordinary cases; enables attractive display and convenient service. May be had in lengths of 10, 12, 14 feet.

There is a McCray for your needs—styles and sizes for every purpose. Write for catalog.

McCray Refrigerator Sales Corporation
639 Lake St. Kendallville, Ind.

Salesrooms in all Principal Cities

Detroit Salesroom—36 E. Elizabeth St.
Grand Rapids Salesroom—20 W. Fulton St.

Kalamazoo Salesroom, 324 W. Main St.

"Look for the McCray Nameplate"

MCCRAY

REFRIGERATORS

—for all purposes—