

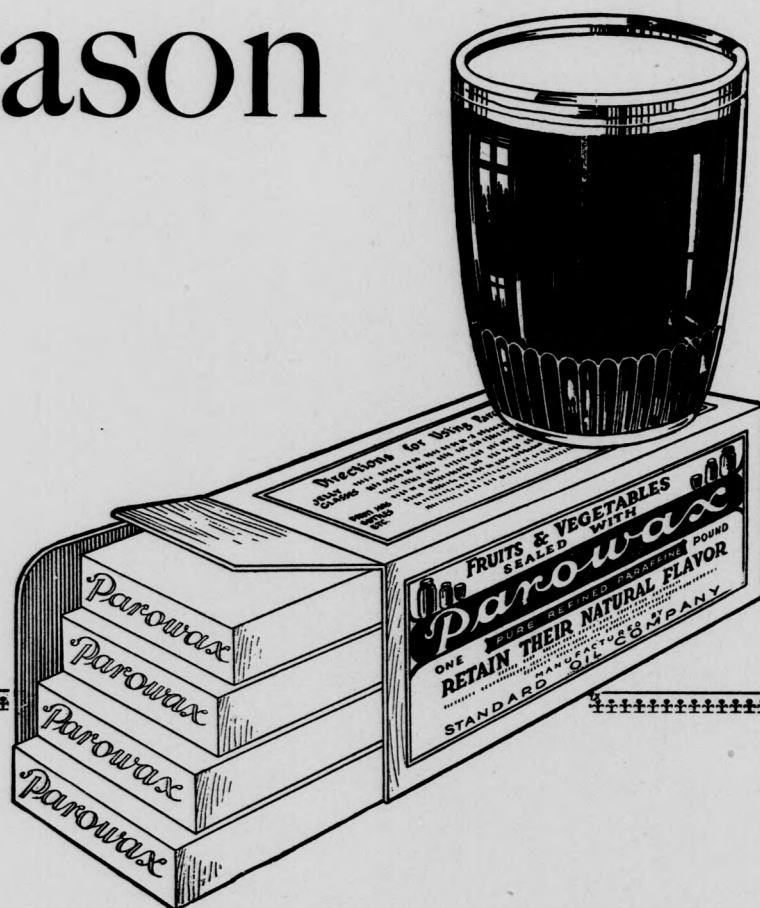
Keep Out of the Past

Whatever you do in this wonderful world,
In business, in church or at play,
Whatever of gain or of loss you have met
With the others who go away,
Keep out of the past
From the first to the last,
And away from its worries stay;
The present has wealth you would never suspect,
If prudent you are and wisely elect
To live in the light of to-day.

The things that are past did very well once;
To-day they are rusty and stale,
That trouble you had with your fellowman—
Did you struggle in vain and fall?
What of it indeed?
There is all the more need
That you start on a different trail.
Don't take to the woods, whatever you do.
Just look right ahead; there's a fortune for you
In keeping a well-trimmed sail.

So cramped can we be in our mental states,
So burdened with might-have-beens,
That life will become a woeful waste
For its many outs and ins.
But stop and reflect
You will never be wrecked
By your own or another's sins,
If the past you will keep in its proper place
And meet what is yours with a candid face—
'Tis the man of to-day who wins.

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 10, 1926

Number 2251

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.

Sample copies 10 cents each.

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

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DRIFTING IN THE DOLDRUMS.

Cotton, England's largest manufacturing and export industry, has been drifting in the doldrums during recent years. During that period one section of the trade has insisted that if ample supply of cheap cotton were available the industry would soon enjoy plain sailing again. It appears, however, that although the last two American crops have banished any fear of a shortage or of inordinately high prices for some time to come, "six-penny cotton" is not to be an immediate and unmixed blessing. The mills have great quantities of cotton as well as uncomfortably large stocks of yarn and cloth, on which losses will have to be taken and added to a trading deficit of more than a billion dollars accumulated between 1920 and 1925.

Although the barrier of the so-called obstructive price for American cotton has gone by the board, there are other obstacles in the way of Lancashire getting back to a pre-war volume of cotton consumption. A shortening of the legal working week, wages 90 per cent. higher than in 1913 and the virtual doubling of all other items entering into the cost of production and distribution of cloth make a total more formidable than the difference between the current price of raw cotton and the average paid for last year's crop. Then, too, continuous short-time working during several years has not only aggravated the cost situation but has also caused a drift of young people to other occupations and left such a dearth of skilled workers that it will take years to train enough new ones to enable all the factories to be operated on a full-time basis. Likewise, renewals and repairs have been so sadly neglected that a long time must elapse before capacity production can be reached. Nor is the circumstance to be overlooked that one-

third of Lancashire's spindles spin Egyptian—5,000,000 spindles were changed from American to Egyptian during one recent year. This section of the trade has been profitably and fully employed during the long years of depression in the American section of the industry.

Lancashire, however, remains hopeful of the future. Her faith in a cotton trade revival is sustained by the gradual stabilization of the currencies of the world, the placing of international credit on a sounder basis and the fact that the purchasing power of the poorer and backward peoples is steadily increasing. Britain took 3,268,000 bales from the United States in 1919-20. This amount dropped to 2,567,000 bales in 1924-25, with an average of only 1,635,000 bales per season in the four preceding years. Here is a wide margin of potential cotton consumption to be cultivated.

FULL OF DROLL SCHEMES.

While the air has been full of droll schemes for the relief of the Southern cotton planter, ranging all the way from a proposal to burn the excess crop to a request that Henry Ford buy 2,000,000 bales, Government agencies, acting under instructions from the President, have gone steadily ahead with a sensible plan for financing the warehousing of some 4,000,000 bales. This arrangement which is endorsed by leaders in all lines of thought in the South itself, makes certain the orderly marketing of the larger part of the crop and should reduce by a good many millions of dollars the loss that faced the planter before he and his friends in Washington busied themselves upon the problem of relief. It is little likely that the withdrawal of even this large proportion of the present record crop will put the staple back at prices that will hamper the manufacturer of textiles. There was a large carryover from last season and there will be more than 12,000,000 bales left from the present season to supply world demands. No prospects of shortage exist; Egypt, curiously enough, finds itself in exactly the same position as our own South this year, with an enormous crop and prices below the cost of production. Plans are under way there for a withdrawal of a large part of the crop. A sharp reduction of acreage next season is inevitable, and the two-year period should bring about an adjustment of the market. The promptness with which the emergency has been met is a tribute to the South's courage and present financial strength as well as to the President's genuine interest in farm problems which can be solved by legitimate use of governmental machinery.

FUNDS FOR RAILWAYS.

By increasing its dividend from 6 to 7 per cent. the Pennsylvania Railroad declares its intention to pay stockholders \$5,000,000 more annually than before. This sum will be distributed to 140,000 individuals, which is to say that it will benefit more persons than any other railroad in the world could benefit by a similar move. The Pennsylvania Railroad has capital stock outstanding to the amount of \$500,000,000, or more than any other system, and the shares are held widely by widows, orphans and persons in various walks of life who have not reached a state of financial independence. In the decision to raise the dividend is unfolded a plan, however, that has as its aim something more far reaching than a desire to fatten the quarterly dividend checks of the Pennsylvania stockholders.

At the time when the railroads were returned to private management at the close of the period of Government control they were in need of rehabilitation but without funds through which to make needed improvements. To raise money they found it necessary to sell bonds. Gradually the proportion of bonds to stock in the capital structures of our great railroads has been increased over a period of years. A proper balance between bonds and stocks must be preserved in any conservative plan of capitalization, but this is what the railroad bankers have found it exceedingly difficult to preserve in the recent past.

Apparently a new era in the history of railroad financing is dawning. The time appears near when the carriers may hope to raise funds for future development through the sale of stock. Only a few weeks ago the Southern Railway announced a plan of that character, and several leading railroads are at work on methods of offering stock to their shareholders.

Legal restrictions sometimes make it impossible for railroads to market their shares at a price below parity; and that, among other things, has led them in some cases to consider the inauguration of higher dividends. In the last analysis, however, the railroads themselves deserve the credit for the new confidence in carrier securities. It was their increased efficiency in service, their determination to pour earnings back into the property so long as necessary after the war, and their patience that prepared the way for the reward which is almost at hand.

PRICE MAINTENANCE.

Another phase of the question of maintaining resale prices is now under consideration before the United States Supreme Court. The past decisions of the Court have all been to the effect that the practice offends against the

anti-trust laws. In the present instance the facts are somewhat different than were hitherto rendered. The General Electric and Westinghouse Companies are the parties in interest in the proceedings under review. In 1911 the first-named of these agreed to the entry of a decree by which it was to refrain from fixing the prices at which jobbers and retailers were to sell its electric lamps. To get around this, the company had put the jobbers and retailers on a commission basis instead of selling its goods to them. This made the distributors merely agents of the company and therefore conformable to its rules. It is the most ingenious of the many methods yet devised for getting around the statute and, theoretically, seems to accomplish the purpose. Whether the court of last resort will so hold may be another matter. As an added element, the company contends that the monopoly it has on its lamps because of its patents gives it the right to dispose of them in any way it sees fit. But this point seems hardly so strong, since previous decisions have been on trade-marked articles, which were as much of a monopoly in their way as are patented ones. The Westinghouse Company appears to figure simply as a licensee of the General Electric in the proceedings. How the Supreme Court will decide the matter will be of much interest and may have rather a far-reaching effect.

TRADE AND THE MOVIES.

The motion picture film has attained world-wide recognition as a factor in trade. Great Britain's uneasiness over the American cinema monopoly is not based upon mere prejudice against our pictures; it is grounded upon the firm belief that the showing of films made in this country is inevitably followed by demands for American goods. Our own Department of Commerce is in accord with this opinion.

Government aid to the film industry here has been of the most limited variety. The amazing hold that our motion pictures have upon the amusement world is due almost entirely to individual enterprise. But Great Britain is ready now to turn to laws and subsidies to help improve the situation. The fact that the matter was brought to the attention of the Imperial Conference is evidence of the seriousness with which it is regarded in the highest circles.

Do the men who depend upon you for sales information hear methods for making business better, or do they hear only growls about what it has been during the last year? Is their daily business diet one of encouragement or of kicks? Are they fitted to fight or primed to retreat?

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Matherton, Nov. 6—I am enclosing a copy of a letter I wrote to J. A. Coates & Son, of East Orange, N. J. Several times I have received a package of their needles—one of which I kept and paid for—but when the next one came I took out part of the goods (as they asked) and returned the balance.

Now I have another dose of needles, and when they send me the amount I have stated, they will be returned.

Don't you think I am doing quite the right thing in doing this?

So far as the needles are concerned, they are poor things and I did not want them at any price.

I am a subscriber to your publication. C. W. Parmelee.

Following is copy of a letter Mr. Parmelee sent to the needle fusser:

Matherton, Nov. 6—Several times I have received packages of your needles which I did not order.

This package was taken from the postoffice and I found your terms inside, asking me to return them if I did not want the goods, but there was no provision made to pay the return postage on them.

This is the second time I have written you in regard to this, telling you if you would furnish postage and remunerate me for the trouble I have been to in writing you, they would be mailed to you. Now I do not want the goods at all, and if you want them back it will be necessary for you to send enough to cover postage and insurance charges and 25 cents for my trouble, upon receipt of which I will gladly return the goods.

C. W. Parmelee.

Mr. Parmelee has the right idea. He is under no obligation to return the trash. He need not even take the trouble or go to the expense of writing the chap who is doing business illegitimately. All he need do is to throw the packages in a corner and hand them to the man who calls for them—if he ever calls, which is doubtful.

How slight slips uncover commercial frauds is shown in the confidential report made public to-day by the National Association of Credit Men of a case in Carnegie, Penna.

The report of the association's Credit Protection Department reads as follows:

"Israel Gold was lured by the prospects of large profit through commercial fraud. He had established a fairly good business reputation and was reported to be wealthy among some of his countrymen who lived in the territory surrounding Carnegie, Pa., where he conducted a dry goods store for a number of years.

"Israel Gold possessed real estate; he had accounts in some twenty banks throughout Pennsylvania and he owned three automobiles. Apparently there was no strong inducement for him to commit a crime in order to obtain more wealth. However, Gold devised a scheme whereby he could obtain large quantities of merchandise in a short time by placing orders with 300 odd concerns and by opening a retail store in a nearby town to make his increased purchases appear legitimate.

"He succeeded in obtaining the merchandise, but failed to pay his bills for several months. He could have

gone into voluntary bankruptcy but apparently that was not the cleverest thing to do; and it is believed that through some connivance Gold was forced into involuntary bankruptcy, making the situation appear more legitimate.

"A legion of creditors appealed to trustees and district attorneys and a preliminary investigation revealed practically nothing in the form of evidence as far back as his transactions in 1923 with the exception of financial statements that had been sent through the mails. But there was so little else that could be uncovered that the task of proving the property statement to be false loomed up as an unsurmountable obstacle.

"The investigators of the National Association of Credit Men, however, continued to work on the case in hopes that at least a scrap of evidence might lead them to additional facts in a case that they knew was fraudulent but were at a loss to prove.

"Meantime Israel Gold and his son, David, lived their customary life. An examination of the bankruptcy case had not yet occurred. The family was watched and details of their daily existence were assiduously kept track of with the hope that at the bankruptcy examination the bankrupt would make statements in conflict to known facts.

"The Gold residence was located across the alley from a police station. One day, with the idea of interviewing the police, the two investigators on the job strolled down the alley to enter the police station. One of them hesitated as he noticed a large touring car at the rear of the Gold store and residence. Observing no one about, the investigators approached the automobile and saw within the tonneau a meat grinder, some packages of household utensils and other objects that would not arouse suspicion. A bur-lap bag, however, caught the attention of one of the men who thrust his arm within and drew out a handful of mutilated invoices and cancelled checks.

"The vouchers like the cat, were now out of the bag. All this occurred in broad daylight. The investigators, after a moment of hesitation, seized the bag and marched off with it to a safe place.

"The bag contained, besides the cancelled checks and invoices, torn ledger sheets and the covers of Gold's set of

CANNED FOODS WEEK



November 10-20



Are You Ready?

An opportunity for the grocer—Canned Foods Week is the event of the grocery year.

It is the time—

when the grocer can put on the biggest sales drive of the year in one of the most important lines in his store.

It is the time—

when the grocer can get, for the asking, the assistance of jobber, broker, canner, and every other interest connected with the canned food industry.

It is the time—

when the grocer can convert merchandise into cash.



LEE and CADY
RADEMAKER-DOOGUE CO.
NATIONAL GROCER CO.
WORDEN GROCER CO.

HART BRAND CHOICE OF THE LAND



Look for the Red Heart
on the Can

LEE & CADY

Distributor

books. After many tiresome hours the investigators succeeded in matching the pages and checking back the invoices and checks against the books. Conclusive proof now existed that the bankrupt had kept from the trustee those things which he should have turned over immediately if he were playing square. The investigators wondered how he would testify at the examination when asked about the books of the concern.

"Gold lied vigorously at the examination. He owned no automobile and know nothing about the existence of any books of accounts. 'The Forty Thieves,' a gang of bankruptcy crooks in Pennsylvania, were not inactive. They trailed the witnesses and pleaded with them to be lenient. In the face of opposition from the influences of 'the Forty Thieves,' the National Association of Credit Men obtained an indictment in September, 1924. The case soon came to trial, and Gold appeared with four attorneys. The evidence was as solid as a cliff of rocks, and the United States Attorneys threw their energies into the prosecution, but the jury disagreed and was discharged.

"A demand for a new trial was granted, but Gold on the plea of illness obtained a postponement—an old story, an old game to wear down the strength and patience of the plaintiff and dull the enthusiasm of creditors. But circumstances turned in favor of the law. One of 'the Forty Thieves' was arrested, indicted, tried and speedily sentenced for tampering with the Gold jury. This conviction temporarily terminated the case. It was no new game for this man, as his record showed that he had previously figured in a fraudulent bankruptcy.

"During the past September the case finally came to trial. The jury found father and son guilty. The father was sentenced to two years in the Federal penitentiary and the son was paroled for two years."

Farmers Receiving \$1.35 Per Bushel For Potatoes.

Traverse City, Nov. 9—The new passenger station house of the Pere Marquette Railroad is approaching completion. Its location, one-half mile East of the present depot, is not so convenient to the public as the one the corporation now occupies.

The passenger station house of the Pennsylvania Railroad, erected in 1873, is dilapidated, unsanitary and falling into decay. Perhaps it may be considered sufficient in connection with the operation of the company's one ten-mile-an-hour train daily between Traverse City and Walton Junction.

Farmers are taking advantage of the fine weather to transport their crops of potatoes to storage houses or to the railroad stations for shipment. The yield in this region is large and the quality excellent. Farmers are now receiving \$1.35 per bushel.

The municipality is taking preliminary steps toward the abatement of the foul water nuisance caused by the dumping of sewage into the Boardman River and West Bay. The State hospital, with its 1,400 inmates, is the source of much of the contamination. It is proposed to petition the State Legislature to authorize the hospital board of managers to co-operate with the city authorities in the preparation and execution of plans to effect the purpose stated. A reduction plant to cost \$40,000 has been suggested.

A blind man named Latona is a successful retailer of groceries in this city. He waits on customers, delivers goods and solicits orders, going about his daily task unaided. His wife assists in making change and keeping supplies of stock on hand. A conscienceless scoundrel stole the old man's cart, used in delivering goods, on Halloween night. It has not been recovered.

The coal used by the people of this region is transported mainly from Buffalo on steam barges. Last week an old rotten dock, owned by Hannah, Lay & Co., overburdened with coal, collapsed and dumped the entire lot into the bay. Since that occurrence the price of coal has been advanced \$2 per ton.

Supervisors of Grand Traverse county have appropriated \$800 in support of the Western Michigan Tourist Bureau.

Arthur S. White.

Paying Before and After.

Soda men who favor the plan of requiring customers to purchase their checks before they are served do so because it precludes the possibility of anyone getting away without paying for his drink. "I have discussed this matter with a great many fountain owners who use the pay-after-you-are-served system," says Jaques Fountaine, "and they all agree that the great majority of people are honest and that the amount they lose because of non-payment is almost negligible, and then 50 per cent of the cases of that kind which they do have are due to oversight rather than to any real intent to cheat." Dealers have told Mr. Fountaine that occasionally customers will come back to pay for a drink or sundae, explaining and apologizing for having forgotten to do so when they left the store after being served.

Frequently people have no idea what they want and much prefer to sit down at a table and look over the menu and decide leisurely, without the bother of returning to the desk for checks. This is especially true in the case of men or women who are bringing in friends for a treat, as it is embarrassing to ask them what they want before they are seated and equally unpleasant to have bought 15 cent checks and have them order 20 cent drinks.

Link, Pette & Company

(Incorporated)
Investment Bankers
6th FLOOR, MICHIGAN TRUST BLDG.
GRAND RAPIDS, MICHIGAN



5 lb.,

1 lb.,

½ lb.,

¼ lb.,

Pkgs.

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

Sun-Maid Nectars
Like no other raisins you've ever seen.
Like FRESH GRAPES!

SUN-MAID
NECTARS (Seedless Raisins) in the red carton
PUFFED (Seeded) Raisins in the blue carton



Sun-Maid Nectars

Announced to 13,000,000 housewives this month

Of all the news in the magazines this month, none is more interesting to your customers than this—about seedless raisins that smell and taste like fresh grapes—the new Sun-Maid Nectars.

In full colors, the striking page shown here is presenting the wonderful Nectars so alluringly that many of your customers will insist on getting them the next time they buy seedless raisins.

Carried in eight women's magazines, the eight leaders, this advertisement is being read in over 13,000,000 homes, which is more than the number of homes in all the cities of the United States.

Yet it is merely the first of a series of Sun-Maid advertisements that nearly all your customers will read. A campaign that will sell more carton seedless for you—if you have and feature Sun-Maid Nectars.

SUN-MAID Products

Distributed by

SUNLAND SALES COOPERATIVE ASSOCIATION
Offices throughout the World

MOVEMENTS OF MERCHANTS.

Shelbyville — Earl Curie succeeds O'Harrow Bros. in general trade.

Alma—Niles & Co. succeed Eichenberg & Co. in the grocery business.

Holland—Westnate & Mead have engaged in the boot and shoe business.

Mancelona—S. C. Meyer succeeds Don Layman in the cigar and beverage business.

Lansing—M. E. Pohl succeeds Peter M. Nye in the grocery business at 2202 Donora street.

Muskegon—The Brunswick Ewen Lumber Co. has increased its capital stock from \$150,000 to \$500,000.

Sullivan—Ivy Sheringer has purchased the general stock formerly conducted by her deceased father, from J. R. Davidson.

Jonesville—A. L. Massey is the manager of the general store recently purchased by Loudon Bros., of Montpelier, Ohio.

Detroit—The Congress Wall Paper & Paint Co., 150 East Jefferson avenue, has changed its name to the Fashion Wall Paper Co.

Lowell—H. L. Shuler has been unable to sell his shoe stock and store fixtures so will restock the store and continue the business.

Cadillac—J. L. Beckman has sold his shoe stock and store fixtures to E. G. Rice, who will continue the business at the same location.

Decatur—The Decatur Co-Operative Association has filed a voluntary petition in bankruptcy setting up liabilities of \$35,489 and assets of \$14,452.

Birmingham — The Evans-Jackson Motor Co. has changed its name to the Evans-Legg Motor Co. and increased its capital stock from \$10,000 to \$30,000.

Freeport—Floyd R. Everhart has sold his stock of general merchandise to Clarence Veldman, recently of Byron Center, who has taken possession.

Kalamazoo—Mrs. Viri S. Conn has opened a modernly equipped establishment at 432 South Burdick street, under the style of the La Viri Beauty Shop.

Bear Lake—D. F. Dyslin has purchased the store building next to the taurant and baked goods shop about bank and will occupy it with a restaurant. Nov. 15.

Ludington—Arthur J. Lemire, who formerly conducted the Hub restaurant at 615 South James street, has opened the M-11 Hotel on Washington avenue at Dowland street.

Fremont—Harry Meyers, who for several years owned and conducted the Pioneer Meat Market, has purchased the Central Market, of Charles Carr, taking immediate possession.

Detroit—The Patterson Furnace Co., 19623 Oakland avenue, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Vriesland—The Vriesland Co-Operative Elevator Co. has moved to the modern plant which it has just completed and will now be able to care for its rapidly increasing business.

Lowell—Hoag's Variety store has been closed and turned over to R. E. Springett as trustee for the creditors. The stock will no doubt be sold, and

the business continued at the same location.

Lawton—Carl Bartlett is remodeling his store building and when completed will have one of the most complete and attractive sales and display room for implements and automobiles in Southern Michigan.

Detroit—The Java Tea Co., 12183 Stoepel street, has been incorporated to deal in coffee, tea and other merchandise, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Mack Coal Co., 1900 Mack avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Colonial Jewelry Shop, 516 American State Bank building, has been incorporated to retail jewelry, with an authorized capital stock of \$10,000, all of which has been subscribed and \$2,000 paid in in property.

Detroit—Ayres & Blindbury, 2213 Dime Bank building, has been incorporated to deal in fuel, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$263.10 in cash and \$9,736.90 in property.

Lansing—The Better Business Institute, 1128 Prospect street, has been incorporated to conduct a school in merchandising, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Bay City—The Wenonah Oil Corporation, 819 East Midland street, has been incorporated to deal in gasoline, oils and oil products at wholesale and retail, with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in cash.

Lansing — George W. Campbell, owner of the Campbell store in the Scofield building on East Grand River avenue, will open a five cents to a dollar store at 224 East Grand River avenue as soon as the remodeling of the building has been completed.

Munising—Baker & Shampine have dissolved partnership and are closing out their grocery stock at special sale. They have sold the meat stock and equipment to Morris F. Hanson, who will continue the business under his own name at the same location on West Superior street.

Lansing—Haspas Bros., shoe dealers at East Lansing and at 220 North Washington avenue, Lansing, have dissolved partnership and each will continue alone. N. D. Haspas has taken over the East Lansing store and will continue it under his own name and P. D. Haspas will conduct the store at 220 North Washington avenue.

Ypsilanti—Joseph H. Thompson has merged his automobiles, trucks, parts, etc., business into a stock company under the style of Joseph H. Thompson, Inc., 20 East Michigan avenue, with an authorized capital stock of \$100,000, of which amount \$76,000 has been subscribed and paid in, \$18,000 in cash and \$58,000 in property.

Nashville—H. D. Wotring, proprietor of the Rexall drug store for the past ten years, has been compelled to

give up his business activities, owing to continued ill health and has sold his stock to Von W. Furniss, who formerly owned it, serving some twenty-two years in the same establishment in the capacity of clerk and owner.

Manufacturing Matters.

Detroit—The Leland Lock Co., 418 Free Press building, has changed its name to the Leland-Detroit Manufacturing Co.

Detroit—The Crating & Woodworking Co., 10300 Mt. Elliott avenue, has changed its name to the Bohn Lumber Products Co., Inc.

Allegan—Charles J. Schelhas, manufacturer and retailer of cigars, for nearly 24 years, has sold his retail stock to Homer Grable, of Cooper and will devote his entire attention to manufacturing cigars.

Detroit—The Saf-T-Cab Co. of Michigan, 835 Lafayette building, has been incorporated to manufacture and deal in taxi cabs, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Kalamazoo—The American Signs Corporation, 436 Willard street, has been incorporated to manufacture and sell electric signs, with an authorized capital stock of \$250,000, \$125,000 of which has been subscribed and paid in in property.

Grand Rapids—The Hickock Specialties Co., 14 Coldbrook street, N. W., has been incorporated to manufacture dental equipment, with an authorized capital stock of \$10,000 of which amount \$2,750 has been subscribed and paid in in cash.

Detroit—W. J. R., Inc., Book-Cadillac Hotel, has been incorporated to manufacture radio apparatus, with an authorized capital stock of 100,000 shares at \$100 per share, of which amount \$10,000 has been subscribed and \$1,000 paid in in cash.

Allegan—The Allegan Woodworking Co., has been incorporated to manufacture furniture and wood specialties, with an authorized capital stock of 200,000 shares at \$100 per share, of which amount \$20,000 has been subscribed and \$2,000 paid in in cash.

Kalamazoo—The Upjohn Co. has purchased from the Kalamazoo Stationery Co. the property at East South and Taylor streets known as the American Playing Card Co. plant, to secure facilities for expanding the present enormous business of the Upjohn company.

Detroit—The Detroit Auto Jack Co., 600 Woodward avenue, has been incorporated to manufacture and sell lifting devices, with an authorized capital stock of 15,000 shares at \$10 per share, of which amount \$10,000 has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

When we see ourselves in a situation which must be endured and gone through, it is best to make up our minds to it, meet it with firmness, and accommodate everything to it in the best way practicable. This lessens the evil; while fretting and fuming only serves to increase your own torments. —Thomas Jefferson.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 9—Now that the election is over and most of our local candidates were re-elected everybody seems satisfied. Our next worry will be filling the coal bin for the good old winter time, which is now starting. We have everything but snow and we are promised an ample supply according to our weather prophets.

A new fox farm is being started here with our popular Mayor, Mark Tymon, and ten other stockholders. The new enterprise starts out with a half dozen silver foxes purchased from the Soo Silver Fox Farm for \$9,000. The tentative name for the new company will be the Elm Grove Silver Fox Co.

R. G. Ferguson, of the Ferguson Hardware Co., left this week for Miami, Florida, where he expects to remain for the next month, looking over his interests there. His Miami residence was somewhat damaged by the recent storm. After his return he will spend the remainder of the winter here, looking after the erection of our new hotel, of which he is the President.

Fred Shaw, the well-known sportsman, as well as a business man, reports a scarcity of rabbits in the woods this winter, which he attributes to the activity of coyotes, wolves, also disease, while it may be caused by conditions in general. He traveled for hours last Sunday in the vicinity of Bay Mills without seeing a rabbit. Hunting has its charm with Fred. He loves the woods and enjoys trailing along the paths in search of game.

William McGuire, president of the DeTour village council, is busy this week with a committee who are waiting on several engineers who are figuring on the construction of the new electric lighting system, which is to be erected in the near future.

Luck always seems to favor the man who doesn't count on it.

Our fair next year will be held one week earlier than it was this year. Let us hope that we may miss another week of rain. The dates for the other fairs, as set by the Upper Peninsula for next year, are as follows: Luce, Aug. 30 to Sept. 2; Dickinson, Sept. 1 to 5; Gogebic, Aug. 30 to Sept. 2; Iron, Sept. 1 to Sept. 5; Marquette, Sept. 6 to 10; Delta, Sept. 13 to 16; Schoolcraft, Sept. 20 to 23; Menominee, Sept. 20 to 23; Alger, Sept. 20 to 23; Baraga, Sept. 22 to 24; Houghton, Sept. 27 to 30. It is possible that we will have a carnival here at the fair next year, also night programs.

Even at its worst, life is amusing if you have a sense of humor and a sound body.

The W. H. White Lumber Co. mill at Algonquin is nearly completed and operations will start in the near future. It will employ between seventy-five and 100 men. The raw material will come from the company camps, back of Rudyard and in the vicinity of Raco, by railroad. With this new industry it will mean more activity and better business for the merchants.

T. S. Strobbridge, merchant at Shelf-drake, was a business caller this week, taking back a load of supplies for the hunters, who are arriving in large numbers. Mr. Strobbridge reports the work is progressing rapidly on the new club house, which will be completed about next June. The hotel is also putting in a large fireplace, which will add much to the comfort of the members of the club.

William G. Tapert.

It sometimes appears that the majority of business men look at business from the same viewpoint that the people in general look at the weather—they talk about it constantly but never seem to do a great deal about it.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6¼c.

Coffee—The market for Rio and Santos coffee, green and in a large way, has shown but little change during the week. The tendency of the market has been undoubtedly downward, but the market has had some support and the decline, if any, amounts to only a very small fraction. The financial situation in Brazil is not very good and this is largely responsible for the easy feeling. Mild coffees remain about unchanged for the week. The jobbing market for roasted coffee is unchanged and moderately active.

Canned Fruits—California low grade fruits are being sacrificed which makes the whole line more or less unsettled.

Canned Vegetables—Tomatoes are dull at quotations. All Southern sizes can be had but the inside prices do not represent the pick of the pack. There are watery and pale tomatoes put up at the end of the season when raw material had little body and such lines are sacrificed. Standard peas are improving somewhat but extra standards and fancy are still weak and neglected. There is little buying except of standards. Corn is not favored as an investment. It is generally believed the current pack was large and with carryover there is more than enough to go around. Lima beans, spinach and some other minor vegetables are firmly held as they are scarce.

Canned Fish—Alaska salmon remains at firmer quotations on the Coast and spot prices are only slightly above the Seattle basis owing to competition to unload among weak sellers. Maine sardines are quiet. Tuna is scarce in white meat which affects other varieties.

Dried Fruits—Liquidation without replacement is the feature of dried fruits. Holiday specialties have first consideration and the capital which is temporarily tied up in such merchandise is not available for the staples. Besides there seems to be no imperative need of buying at the source for later needs. All commodities are more favorably placed than earlier in the season, with prunes less optimistically regarded than other packs. The California prune crop this season was large and it is grading out more of the big sizes than usual. Packers have been trying to move their offerings and without much support from domestic and export markets there have been no advances to induce advance buying. Many buyers do not see any more than fractional advances in the near future and they prefer to follow the Coast market at the time they need fresh shipments. Northwest prune packers hold the market steady, but they are not doing much new business. Apricots are decidedly firm in all positions. There are indications that the crop will clean up closely before next summer and with hardening in values going on growers and packers are not inclined to sell. Very little fruit is said to be still owned by growers. Peaches are steady. The consumer demand is not heavy at this season and Coast buying is light. Coast raisins are

being taken more liberally since the situation at the source has improved, while in jobbing centers continued liquidation of moderate holdings causes real need for additional commitments.

Beans and Peas—The demand for all dried beans is dull. Prices show no change for the week, but the undertone is soft. Green and Scotch peas are unchanged and dull.

Nuts—Shelled walnuts were again sharply advanced by the leading sellers last week and there was also a hardening in nuts in the shell. Arlequins are selling on a higher basis than the best halves in an ordinary season, and as there is a dearth of high quality nuts the trend of the market is upward on this class of merchandise. While the high price is a handicap to the movement, shelled walnuts are being absorbed. Importers see no chance of lower prices in the near future. Shelled almonds have been held so firmly abroad that the spot market is affected and a firm undertone exists. Filberts are likewise on the up grade at primary markets, which increases import costs. Walnuts in the shell are scarce in all positions. California packers have little or no surplus and there are few resale blocks available as distributors do not know just what deliveries they will receive on their contracts.

Salt Fish—Mackerel, both imported and domestic, are looking up. The large demand of the last few months is responsible. Norwegian mackerel is higher on account of the advance in the Norwegian exchange. Mackerel market is in very good shape from the seller's standpoint.

Syrup and Molasses—Sugar syrup is the firmest thing in this line. The production is light and the demand good. Prices are therefore well maintained. Compound syrup is steady and in good demand. The good grocery grades of molasses are active and firm. The New Orleans crop will be light and possibly short. This has a strengthening influence.

Provisions—The market for all varieties of beef and hog products during the week has been quiet in consideration of the comparatively light demand and easier prices in primary markets. The tendency of the week has been downward.

Two Weddings in the Dark Family

C. Maurice Dark, oldest son of Moses Dark, was married Oct. 23 to Miss E. Ruth Hogan. The solemn nuptial mass ceremony was held in Holy Name church, being conducted by the groom's brother, Rev. T. Raymond Dark, assisted by Rev. P. Dunne, C. S. S. R., of Detroit, Rev. J. J. Sonefeldt, D. D., of Muskegon, and Rev. J. Bretz, C. S. S. R., of Grand Rapids. The couple took a wedding trip to Kentucky, stopping at all available cities en route. They will take up their own residence in their own home on Hobart street as soon as it is completed.

Mr. Dark's daughter, Josephine, was married Monday to Maurice Farrel, of Detroit. The ceremony was performed by Rev. T. Raymond Dark, assisted by Rev. J. J. Sonefeldt, D. D., and Rev. E. Fitzpatrick. The couple will reside in Detroit.

Review of the Produce Market.

Apples—Strawberry, Wagners and Wealthy command 60c@1.25 per bu.

Bananas—8@8½c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$5.50

Light Red Kidney ----- 8.50

Dark Red Kidney ----- 8.40

Beets—\$1 per bu.

Butter—The supply of fine creamery received during the week has been very moderate and consequently the situation has been steady to firm. The demand has been active. 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—\$1 per doz.

Cranberries—\$4.50 per 50 lb. box of Early Black; \$5.50 for Late Howes.

Eggs—Strictly fine fresh have been scarce during the week and the market has advanced about 4c per dozen. The demand takes all that come. Undergrades are neglected and soft. Local jobbers are paying 50c this week for strictly fresh. Cold storage operators quote storage eggs as follows:

April Extras ----- 39c

Firsts ----- 38c

Seconds ----- 36c

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 per crate.

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. -- \$4.00

Hot house leaf, per bu. ----- 2.00

Onions—Home grown, \$2.25 per 100 lb. sack; 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 but. for Flemish Beauty; Kieffers, \$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 ----- 35c

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.

Wax Beans—\$1.75 per bu.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 14½@15c

Good ----- 14c

Medium ----- 12c

Poor ----- 09c

Death of Charles W. Carpenter.

Charles W. Carpenter, for many years manager of the dry goods establishment of Gilmore Bros., Kalamazoo, died at his home in the Celery City Sunday. His funeral was held from St. Luke's church Tuesday afternoon.

Mr. Carpenter believed in his company and in the business methods which he himself formulated and established; and, believing in them, he was able convincingly to represent them. But he resorted to no meretricious means to advance the interests of his house, nor did he believe in the sensational methods pursued by some merchants in building a business up to large proportions, as he accomplished in the case of the Gilmore business.

Mr. Carpenter was a man of large individuality and possessed great personal charm and attractiveness of manner and disposition.

He was the most genial, the kindest of men. He liked people and people liked him. Those who came in intimate contact with him, whether social or business, became his friends.

In his business relations, he was the soul of honor and justice and rectitude.

Socially, he was the personification of courtesy and courtliness, and no man was more companionable than he.

He was dignified, without being stiff, formal or pretentious. Indeed, he was a prince of good fellows and easily approachable, and yet, he did not invite, nor could he withstand, intruding familiarity.

He was a man of commanding presence, tall, well-built, and as straight as an Indian. He would be noticed in any gathering and singled out as very much above his kind.

He was a man of great refinement of sense and feeling. He was faithful as a friend, devoted as a husband and honorable in all the relations of life. In short, it might truly be said of him as Tennyson wrote of his friend, Hallam:

And thus he bore without abuse
The grand old name of gentleman.
Defamed by every charlatan,
And soiled with all ignoble use.

Cheese—Offerings of cheese during the week have been light and the market has been steady to firm.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 2.—We have to-day received the schedules, order of reference and adjudication in the matter of Harry Hall, Bankrupt No. 3023. 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 pattern maker. The schedules show assets of none with liabilities of \$591. 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:

White Sewing Machine Co., Muskegon\$104.00
Sanitary Dairy Co., Muskegon 14.30
Marshall Furnace Co., Marshall 145.00
Charles Yonkman, Muskegon 18.00
Hackley Hospital, Muskegon 49.00
Mercy Hospital, Muskegon 30.00
Dr. G. J. Hartman, Muskegon 35.00
Dr. Frank Hannum, Muskegon 25.00
J. Grover, Grayling 40.00
Jacob Horst, Muskegon Heights 127.00

Nov. 2. We received the schedules, order of reference and adjudication in the matter of August Gumpert, Bankrupt No. 3024. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of South Haven, and his occupation is that of a contractor. The schedules show assets of \$6,850 of which \$1,250 is claimed as exempt, with liabilities of \$10,985.44. 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:

City of South Haven\$166.29
St. Pauls Evangelical Lutheran Church Assn., South Haven\$5,100.00
McDougal Stone Co., Coshen, Ind. 740.00
Frank Lounsbury, South Haven 450.00
John Valentine, South Haven 295.00
T. Jones, South Haven 146.00
Moore Hardware Co., South Haven 209.15
A. T. Hall, Benton Harbor 1,125.00
Henderson, Bangor 1,000.00
Hardt & Clark, South Haven 154.00
First State Bank, South Haven 600.00

Nov. 2. We have to-day received the schedules, order of reference and adjudication in the matter of Ethel Rosenberger, Bankrupt No. 3025. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and her occupation is that of a milliner. The schedules show assets of \$493 of which \$240 is claimed as exempt, with liabilities of \$2,194.25. 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:

Jurgens & Maris, Grand Rapids\$ 35.00
Mich. Bell Tel. Co., Grand Rapids 7.25
Consumers Power Co., Grand Rapids 4.00
Gerber, Nott & Co., Buffalo, N. Y. 148.46
Sable Bros., New York 216.12
Sinclair, Rooney Co., Buffalo, N. Y. 50.00
M. Hermiann & Co., Milwaukee 318.86
Chicago Mercantile Co., Chicago 32.00
Hart Co., North Cleveland 80.94
Pike Richmond Co., Cleveland 31.78
Ryerson Co., Chicago 14.50
Clark Davis Co., Columbus, Ohio 163.75
Dubois-Munn Co., Grand Rapids 896.32
Herpolsheimer Co., Grand Rapids 184.92
Yater's Bootery, Grand Rapids 9.85

In the matter of James K. Shanahan, Bankrupt No. 3016, the first meeting has been called for Nov. 15.

In the matter of James Monahan, Bankrupt No. 31015, the funds for the first meeting have been deposited and the first meeting of creditors has been called for Nov. 15.

In the matter of Harry Hall, Bankrupt No. 3023, the funds for the first meeting have been received and such meeting has been called for Nov. 15.

In the matter of Bernard H. Bloch, Bankrupt No. 3013, the funds for the first meeting have been received and such meeting has been called for Nov. 15.

In the matter of Genevieve B. Malloy, Bankrupt No. 3021, the first meeting of creditors has been called for Nov. 16.

In the matter of Garrett Heuvelhorst, Bankrupt No. 3019, the funds for the first meeting have been received and such meeting has been called for Nov. 16.

In the matter of George E. De Graw, individually and Red Front Service & Storage, Bankrupt No. 3018, the funds for the first meeting have been received and such meeting has been called for Nov. 16.

In the matter of William Huizenga, Bankrupt No. 3017, the funds for the first meeting have been received and such meeting has been called for Nov. 16.

In the matter of Decatur Co-operative Association, Bankrupt No. 3022, the first meeting has been called for Nov. 16.

Nov. 1. On this day was held the final meeting of creditors in the matter of Henry B. Rohloff, doing business as Rohloff Bros., Bankrupt No. 2858. There were no appearances. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of

expenses of administration, as far as the funds on hand would permit. There were no dividends for general creditors. No objections were entered to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of William Wagner, doing business as Spring Lake Auto Supply Co., Bankrupt No. 2953. There were no appearances. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration as far as the funds on hand would permit. There were no dividends for general creditors. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Ernest E. Boyce, etc., Bankrupt No. 2919. There were no appearances. The trustee's final report and account was approved. Claims were proved and allowed. An order was made for the payment of expenses of administration as far as the funds on hand would permit, there being no funds on hand for the payment of any dividends to general creditors. There were no objections made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

In the matter of Irene L. Townley, Bankrupt No. 3006, the trustee has been directed to pay certain current expenses of administration.

Nov. 3. We have to-day received the order of reference and adjudication in the matter of Homel Shirt Mfg. Co., Bankrupt No. 2921. The matter has been referred to Charles B. Blair as referee in bankruptcy, and as this is an involuntary case, the bankrupt has been ordered to file schedules and upon receipt of the same the first meeting of creditors will be called and note of the same made herein, also the list of creditors will be made herein.

Nov. 5. On this day was held the sale of assets in the matter of Goodyke & Palmbo and Henry Palmbo and Fred Goodyke, individually, Bankrupts No. 2961. The trustee was present in person. Fred Goodyke was present in person. J. N. Clark was present for the bankrupts. Corwin, Norcross & Cook were present for the mortgagee. The offer of Wm. De Pree & Sons, in the sum of \$680 for the property in the store at 136 Main street, Zeeland, was accepted upon receipt of no further offers. The offer of Wm. De Pree & Sons, in the sum of \$2,000 was accepted as a final offer on the property located at 156 Main street, Zeeland. The sales were confirmed and the meeting adjourned without date.

On this day also was held the first meeting of creditors in the matter of Jay B. Hurd, Bankrupt No. 3011. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. Claims were proved and allowed. No creditors were present or represented. C. C. Woolridge was named trustee, and his bond placed at \$100. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of William H. Dyer, Bankrupt No. 3008. The bankrupt was present in person and represented by attorneys Jewell, Face & Messinger. No creditors were present or represented. Claims were 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.

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by increasing turnover. When you sell goods with an established price which protects your margin of profit --- then rapid turnover makes you money. In pushing

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Same price for over 35 years

25 ounces for 25¢

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The Government Used Millions of Pounds

I. VAN WESTENBRUGGE

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The Food of the Future

CHEESE of All Kinds

ALPHA BUTTER

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BEST FOODS Mayonnaise
Shortening

HONEY—Horse Radish

OTHER SPECIALTIES

Quality-Service-Cooperation

Eleventh of November Will Long Be Remembered.

Grandville, Nov. 9—After eight years of peace we are called upon to again celebrate armistice day, the one great event in history which will be remembered as long as the earth rolls in its orbit around the sun and turns daily on its axis recording day and night.

Much has been accomplished in those eight years to rebuild the waste places and heal the wounds of stricken people, until all the world is at peace, trusting that no new wars may again fret the earth with their bloody sacrifices.

Germany, the great central power of Europe, which caused so much of suffering and woe during a period of four years, is now a part of the league of nations, professing great brotherly love for all her old enemies. It is to be hoped that this quiet rehabilitation may continue unbroken for a long series of years, while the arts of peace flourish in all their beauty, making for the upbuilding of the nations to a perfection never heretofore obtained.

Armistice day was a proud and solemn as well as a happy day for the world, which had cast off its war togs and made promises of a lasting peace. This peace has lasted nearly a decade, and still bids fair to continue throughout a long series of years.

America at least is planning on a long time peace which will serve to land her in the front rank of all the nations of the world.

Russia was the outstanding failure of the world war and still presents a pitiable sight to the eyes of onlookers the world over. Once the most powerful nation in Europe, she is to-day one of the most despicable deadbeats of world nationality.

The murder of the Czar and his family was the greatest mistake the Russian people ever made, and that nation is likely to repent the cowardly deed in sackcloth and ashes to the end of time.

The Muscovite stands friendless and alone under the reign of Soviet misrule. With people impoverished and government blackened and debauched by Bolshevik immoralities the time will be far distant before the Russian people regain their one time proud standing in the world. Armistice day to them has no bright side. The peace that followed the fall of the German kaiser brought only sorrow and mismanagement to the national affairs of that nation which once boasted a Peter the Great.

Little Belgium stands out now as it stood at the opening of the world war, the hero nation of the universe. The name of Belgium is an honored one. The name of King Albert is honored as is no other on earth. Belgium has put to shame other slacker governments which have sought to repudiate their indebtedness to the United States. That small nation is coming forward in honest manner to cancel debts and uphold the good name of the kingdom.

November 11 will long be remembered by the civilized nations of the world as the great day on which the armies of Germany threw up their hand and cravenly begged for mercy at the hands of the victorious allies, of whom the United States was one of the most formidable.

It was a great day indeed. Welcomed wherever civilized man held sway, the peace then proclaimed has continued unabated for eight years. Eight unforgettable years of peace and rehabilitation to those nations which suffered most from the horrors of war. In this respect our country was one of the least sufferers because of the fact that three thousand miles of water separated the states from the depredations of the kaiser's cohorts.

Belgium and France were perhaps, the greatest sufferers and they have

grown out of the bitter slough into brighter days and, to be hoped, lasting peace with all the world.

Many thousand boys from Uncle Sam's domain laid down their lives in defense of their country. Germany's insolent assault upon the peace and plenty of America was met with a proper spirit of resentment which sent the German beasts into disastrous defeat.

We celebrate the day by placing flowers of love and remembrance on the graves of our world war dead, both here and in a foreign land. Many thousand brave boys in khaki lie beneath foreign soil, victims to the lust and infernal wickedness of besotted war lords who imagined that the Teuton could conquer the world.

Other wars will come to the world, of that there can be no doubt, but if America is fully prepared her part in any new war will be nil.

Preparation for war very often prevents such a catastrophe, and that is why it is necessary to train American youth in military tactics at school as well as in other places. We can never be too well prepared.

We have been told that Europe hates the United States. If this is true, how much more necessary is it that the American nation keeps its powder dry, its guns well oiled, its citizens trained in military tactics as a warning for foreign nations to keep hands off.

And you may be assured this warning will be heeded. It is no child's play to attack the United States, as Germany learned to her cost, even when we were almost totally unprepared for war.

It is well to keep the campfires burning, as we shall do if we continue to revere our fallen heroes of the world war and present a solid front to every hostile power beyond the sea.

Armistice day is as much a day for sacred recollections for America as is the Fourth of July and the birthdays of Washington and Lincoln, and our people will never cease to remember and observe the same. Old Timer.

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	10 1/2
Calfskin, Cured, No. 1	11 1/2
Calfskin, Cured, No. 2	11 1/2
Horse, No. 1	3 00
Horse, No. 2	2 00

Pelts.

Lambs	50 @ 75
Shearlings	10 @ 25c

Tallow.

Prime	07
No. 1	07
No. 2	06

Wool.

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

Corduroy Cords

Let
Your
Next Tire
Be a
Corduroy

--Built as good
as the best and
then made better
by the addition
of Sidewall
Protection

THE CORDUROY TIRE CO.
GRAND RAPIDS, MICHIGAN

Sidewall Protection
(REG. U. S. PAT. OFFICE)

Added Reinforcement. An original
Patented and Visible Plus Feature



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by
Long Distance



Football games and conventions crowd the hotels. Make sure of your accommodations by long distance telephone. Results are all out of proportion to the small cost.

Use Long Distance and
you'll appreciate it.



MICHIGAN BELL TELEPHONE CO.

JOHN BAIRD'S SUCCESSOR.

The Tradesman is in perfect sympathy with Fred Green's pronouncement that, if the authority rests in him, one of his first moves when he is sworn in as Governor Jan. 1, will be to drop John Baird from the list of State employees. When this shall have been accomplished, we all can draw a long breath of satisfaction; but, in naming his successor, we want the Governor to select a man in the prime of life, with great energy, technically equipped for the job, a good fighter and a man of unusual constructive and executive ability. Such a man should have no political entanglements and should exercise his judgment, regardless of the enemies he will make. The job requires a big man and preferably one from outside of our own State.

Of course, in naming the members of the Conservation Commission they should be from within the State; and to have an ideal Commission, their work should be almost entirely advisory and they should serve without pay. The position upon this Commission is an honorable one and attractive to men who are glad to give their time and thought and energy to the greatest of our State problems. But the manager—that is, John Baird's job—can be chosen from outside of the State. It is vital to the best administration of this office that the management shall be unhampered by friends to please or foes to placate. We are not certain but that it will be easier to select a man from outside the State than within our borders.

The great problem is not peculiar to this State; many other states are dealing with it, and even the Government finds in it a responsibility far greater than in most of the problems of statecraft. Above all things, the new manager should not be dominated by so-called sportsmen. However, the rights of the men who like to use the gun and rod should be protected, particularly in the private preserves in which our native fauna are safe from annihilation. We have little sympathy with people who denominate the killing of things as sport; but we are mighty pleased to second their efforts in the protection of our fauna, even if they do it from extremely selfish motives.

TROUBLE FOR THE CRUSHERS

A while ago the Tariff Commission was importuned to help out the crushers of flaxseed in this country by raising the tariff on linseed oil. As soon as this became known, those engaged in producing other vegetable oils thought they too should be favored in a similar way, and they were clamorous enough to have their commodities included in the enquiry. Especially solicitous were the crushers of cotton seed, despite the fact that this country is the largest producer of cottonseed oil. It has taken a long time to make the enquiries needed because of the necessity of finding out, as a basis of comparison, the cost of crushing the oil seeds in the various countries. The duty on linseed oil is now 3.3 cents per pound and on cottonseed oil 3 cents per pound, which would seem to the outsider to be enough to cover

any difference in the cost of a merely mechanical operation. While the matter is in abeyance, a disturbing note has been intruded which promises to put the cotton seed crushers in a rather awkward position. Complaint, it appears, has been made to the Federal Trade Commission that producers of cottonseed oil have entered into a combination fixing the price to be paid to farmers for cotton seed. This conspiracy, it is asserted, will deprive the cotton planters of millions of dollars. A preliminary enquiry has been begun in this matter. Should the facts support the charges, the cotton seed crushers will be in no position to urge their claims to a higher tariff. The matter is reminiscent of the charges made by sugar-beet growers, who used to declare their helplessness in trying to get higher prices because they were forced to take what the sugar factories would give them.

DRY GOODS CONDITIONS.

In manufacturing circles and in the primary markets at the present time the principal work is in supplying goods for filling-in purposes. Re-orders keep coming in for immediate needs in accordance with the hand-to-mouth buying method which has become the rule. The multiplicity of the calls, as well as their variety, indicates a fair consumer demand for many commodities. In a few instances, especially in the apparel lines, the sales have not yet come up to expectations, mainly because the weather will not accommodate itself to the hopes of producers. But the situation is far from discouraging, even in such instances. Jobbers are not stocking up at this period of the year because they wish their annual inventories to make a good showing. It may well be after the turn of the year before they become anything like a big factor in the market. In the dry goods field the various associations of wholesalers will not hold their usual annual gatherings until after the middle of January. By that time they will be in a position to determine their course of action. Then, also, they will have a good idea of the demands which retailers are likely to make on them. Meanwhile, the latter will have got a line on consumers' requirements and their inclination to buy. Just now the retail stores over the country are pushing Fall and Winter goods and trying to start the holiday buying period. An especial drive on both men's and women's merchandise was made on election day with varying results. Some stores reported an especially good lot of sales, while others were not so fortunate. As a whole, however, the results were encouraging.

WOOLS AND WOOLENS.

Recent sales of wool in Australia and South America have come in for a fair share of attention because of their bearing on the matter of the trend of prices. It seems to be taken for granted that lower values are in sight, but only to a limited extent. In actual money the recessions have been a very few cents per pound, which is not enough to have any effect on cost of fabrics or of made-up clothing. Somewhat similar results, it is believed,

will mark the course of the big London wool auctions, which open on the 23d inst. Imports of wool to this country continue to be small. In the last week of October the total received here was 3,701,560 pounds, of which 2,486,895 pounds were carpet wool. Buying is very slow both of domestic and foreign wools, there being no incentive to forestall purchases. Domestic mills are keeping busy on old orders for fabrics, but new ones are rather slow in manifesting themselves. Buying of Spring clothing by retailers is tardy, partly because Fall and Winter goods are not moving as quickly as was expected. This has tended to check reordering of fabrics by clothing manufacturers. The season for women's wear fabrics for Spring promises to be somewhat protracted, there being no haste to anticipate wants. The selling of Fall garments continues in progress and is expected to make a good showing when it is all finished. No appreciable amount of surplus is anticipated because of the caution shown in cutting up.

FAILURES OF PAST MONTH.

One of the tests of conditions is afforded by the records of business reverses. It is not always conclusive, because there are many factors involved which, in the nature of things, are not made public. Lack of capital, or of credit, which amounts to the same thing, may account for some failures, while in others the business morality may be due to the inability of merchants to accommodate themselves to new methods. Taking all these things into consideration, however, the total of business failures in October is not very reassuring. According to Dun's report, the number of such failures last month was 1,763. This is the largest number in any month since April and 182 more than in October, 1925. The last quarter of the year usually starts an increase in failures which grow in number with the months, the peak being generally reached in January. In liabilities involved the October failures were the largest in amount since May, totaling \$33,230,720. For the ten months' period ended with last month the failures were 17,874 in number as against 17,664 in the same period of 1925, but the liabilities were less by over \$40,000,000. Unless there is a change from the usual, the failures of the year will show an appreciable increase from last year's. This is one direction in which the general prosperity of the country is not manifest. An average of nearly sixty failures for each working day of a month still leaves much to be desired.

FIVE DAY FOOLISHNESS.

The trend of public opinion seems to be against a five-day week. Leading industrialists are pointing out sharply that it would lower production and increase the cost of living to a point that would bar American goods from the world's markets, bringing about a general depression and ending in no work at all for many. There is no doubt that the proposal appeals to a great number—there are still too many who believe that anything can be done by passing a law. But there are cer-

tain economic facts that cannot be overcome in that way. Thus a tax rate may be so increased that it will produce a much lower revenue than a moderate rate will. That industry will bear so much and no more of the burden of a state was never more clearly shown than when Mr. Lloyd George inaugurated his nation-wide pension system. It looked pretty. It seemed quite easy and just to take from those who had and give to those who had not by act of Parliament, and it made votes for a time. But the ranks of those who didn't want to work were swollen beyond the power of those who did to take care of them. The five-day week would probably hit the industrial worker harder than any other class of citizens, inasmuch as the idle day would have to be added to the cost of the things he had to buy.

PAPER FROM BAMBOO.

The part played in the life of the world to-day by paper would be hard to overestimate. New Yorkers have only to look at the great stacks of newspapers that are heaped upon the stands and so quickly melt away to realize that forests are vanishing daily before the never-ceasing demands of the hungry presses—forests that cannot be restored in a day or a year or ten years. In a word, we are constantly drawing upon our capital, as is the case with so many others of our natural resources. The bottom of the strongbox cannot remain long out of sight under such a system. This situation gives prime importance to an announcement from India that forestry research experts have discovered a method which will make bamboo usable as pulpwood. The bamboo forests of the world would make an enormous addition to the total raw material for the paper industry, but there is an even more cheerful fact in the statement. Bamboo, unlike other wood for papermaking, grows with great rapidity, so that if the announcement fulfills expectations an inexhaustible source of paper will have been found and man can go on reading his newspapers without the hovering fear that some afternoon he may find his favorite journal reduced to the size of a lady's handkerchief.

CANNED FOODS WEEK.

Canned Foods Week started Monday. Its aim is to start retail liquidation on a broader scale than during the earlier part of fall. Canned foods of all sorts can be put over the retail counter at popular prices. Many well posted operators are of the opinion that the liquidation now under way will prove to be the solution of the present unsettled canned food situation. Wholesalers have adopted the policy of carrying moderate sized stocks and in replacing as occasion requires until conditions warrant anticipating wants for positions further in the future. Moving merchandise to the retailer starts a current which in time will be reflected in the wholesale market.

The longer an account stands the more difficult it is to collect, and the more irritated the customer becomes at a request for payment.

COOL HEAD AND WARM HEART

Two Qualities Which Make Mr. Hodenpyl Great.

While there has been so much talk recently in regard to our trust companies, it occurs to me that there should be some tribute paid to the man who really thought of and made trust companies possible in Michigan. I refer to Mr. Anton G. Hodenpyl who was loved by all in Grand Rapids and is always loved by everyone who knows him.

In the latter part of the '80's the pine lumber business, in which he has been employed as a young man in connection with Mr. Lewis H. Withey, Mr. Robert B. Woodcock and Mr. I. M. Weston, was becoming a thing of the past in Grand Rapids, and for a young man of ability and activity, as he was and always has been, it was necessary to look to new fields of endeavor. The idea of a trust company occurred to him and he went at the matter in his careful, painstaking way. He wrote to various states of the Union obtaining information as to their laws on the subject of trust companies and then consulted with his friend, Hon. Thomas J. O'Brien, who suggested that he procure the services of the late Roger W. Butterfield to draft a law for the organization of such a company in Michigan, there being no law on the statute books of Michigan at that time relating to trust companies. After Mr. Butterfield had drawn the law Mr. O'Brien looked it over and made some suggestions and Mr. Hodenpyl went to Lansing and had the bill introduced and it was referred to the Judiciary Committee of the House.

At that time the word "trust" was odious on account of its connection with various monopolies and objection was made, but Mr. Hodenpyl again obtained the service of Mr. O'Brien, who went to Lansing and explained to the Judiciary Committee the purposes of the law and they reported it out favorably.

Many members of the Legislature did not look upon it with favor and many of the old time bankers of Detroit thought its innovation was an attempt to poach upon their preserves, and endeavored to defeat it, but Mr. Hodenpyl overcame all obstacles and the bill was enacted. He requested his old employer and associate, Mr. Withey, to head the new company. Mr. Withey had completed a successful career as a lumberman and had intended to retire, but agreed to head the company if Mr. Hodenpyl would do the active work, and it was wonderful team.

Mr. Hodenpyl was a perfect steam engine for business, but with all his energy for business there was a gentility and human sympathy that appealed to everyone, and Mr. Withey, with his dignity and wonderful business sagacity, rounded out the beginnings of the wonderful institution that was to be. They started the Michigan Trust Company in a little place on Fountain street in 1889. It is frequently said that a corporation has no soul, but those familiar with corporate af-

fairs will bear me out in the statement that no corporation can be a success unless it has a soul, and he was the soul of the Michigan Trust Company in those days.

After the law was enacted he went to the successful lumbermen and bankers of Western Michigan and nearly all of them became stockholders in the new corporation. Better than that, they became so imbued with his ability and integrity that they were active workers for the success of the new corporation. He went to Manistee and the kings of the forest industry, like John Canfield and E. Golden Filer, assisted; he went to Muskegon and Charles H. Hackley, Charles T. Hills and others assisted; he went to Cadillac and W. W. Cummer joined; he

young man made none and the corporation grew.

With all these wonderful men as partners in the corporation came other associates and at once the corporation was in close business relations with Messrs. Peters, Salling, Wentz, Dempsey, Sands and Burr of Manistee; the Danahers of Ludington; Sands and Maxwell, of Pentwater, and Blodgett and Lowe, of Grand Rapids—wonderful men who had developed the State in pioneer days.

Mr. Hodenpyl had a vision of the company having a wonderful building of its own. Tall buildings were also an innovation, having started in Chicago—there was hardly one in New York—but this young man went to work and obtained the money neces-

boy said, "No, if I do that I will be letting dollars go by", and he insisted upon taking the time and finding the one cent mistake. Based on integrity such as this, it is no wonder that he had the confidence of every one in those days, and ever since.

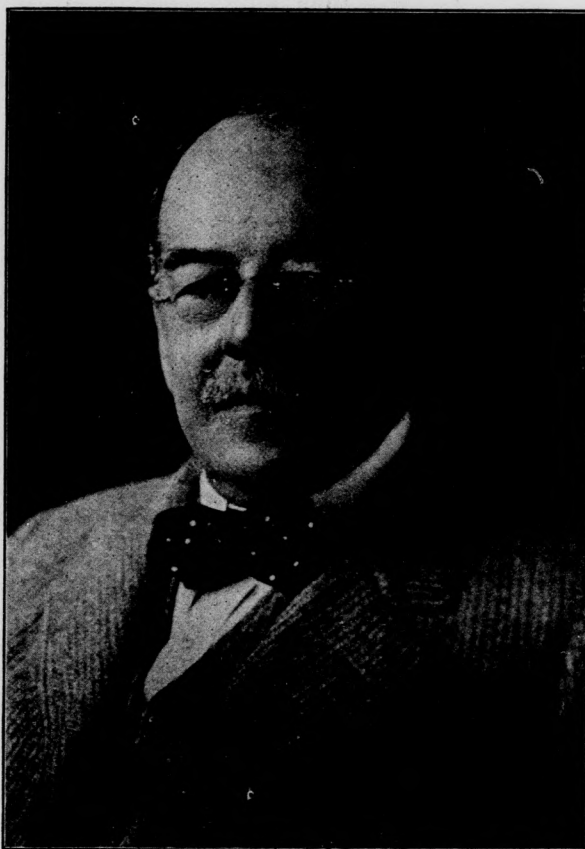
I remember very well becoming involved in a matter which I felt at the time was very unjust, but I had signed for it, and consulting with him he said to me with emphasis, "Hamilton, pay that if you have agreed to if you have to go to the poorhouse." I did so and always felt better for it because that was exactly what he had always done himself. It made no difference whether he had signed or had not signed, his word was just as good as his bond.

At the time of the panic in '93, the builders of Muskegon, Hackley, Mann, Moon and Hills, had started in to do something for the town industrially, but there had not been time to put the industries on their feet and the result was these backers of the industries felt the pinch of the panic. The Manistee people, like John Canfield, E. G. Filer and others, had large amounts of liquid capital on hand, and the confidence of both sides in our friend and the Trust Company was such that he gained the everlasting gratitude of both sides for himself and the Trust Company by acting as a clearing house by supplying the needs of Manistee with good investments and those of Muskegon with relief of their burdens thereby. And this was true in many a financial institution Grand Rapids which was struggling with frozen assets. The command that Mr. Hodenpyl had upon the confidence of the Manistee capital was such that several of our best and most successful institutions of the present time were tided over during the worst period of the 1893 panic.

I read once in the National Geographic Magazine of a volcano in Mexico that would be a good example for men. It is snow clad and the statement was made that it had a cold head and a warm heart. Men in whom these qualities are combined are very rare, but our friend possesses them. He could say "No" with emphasis to his very best friend and admirer if it was necessary, and still he could do the most lovable things possible. If any of his friends were in trouble or distress he always sat down and wrote a very sympathetic letter to them in long hand. How many of us even take the time to dictate a letter, to say nothing of a busy man taking the time to write a letter in long hand.

After starting the Michigan Trust Company and putting it on a fine basis he moved to New York for larger fields of endeavor and from that center he did not forget his native State and city, but went on and developed the electric power and light business; and the rivers of Michigan, whose only use heretofore had been to carry down the lumbermen's logs, were harnessed by him and made to serve the industries and homes in the State.

In New York the same personal charm and fine sense of integrity attracted to him the big men of the metropolis, but he never forgets us out



Anton G. Hodenpyl.

went to Grand Haven and Dwight Cutler and William Savidge aided; and all the wonderful crowd who had made Grand Rapids what it was, Thomas D. Gilbert, Willard Barnhart, Julius Houseman, James M. Barnett, Harvey J. Hollister, Daniel H. Waters, Thomas Hefferan, Noyes L. Avery, A. D. Rathbone, Henry Idema, T. Stewart White, D. D. Cody and all the rest were glad to follow the leadership of this young man who was starting out to form a corporation which was an innovation in Michigan, and from the very character of its business was a semi-public one which in its infancy must be watched with the utmost care as the slightest error in judgment would have been a hard blow at the corporation; but that

sary from the same people who were interested in the Trust Company, and out of his vision evolved the Michigan Trust Company building. It was one of the pioneers in the whole country and loomed up large as a monument to the integrity of purpose of the corporation itself and this young man.

It has been truly said that the boy is father of the man. Mr. Robert B. Woodcock told the writer that when Mr. Hodenpyl was once busy on his books he noticed that he was working over time and at night and finally he went to him and asked him what the trouble was. He said that he was one cent off on his balance, so Mr. Woodcock suggested that he not take the time, but simply charge it off, but the

here, and if any of his old friends go to him with any matter in which they are interested he makes them feel, as it is in fact, that their matters are his own for the time, and he gives to them that sympathy and courage which moves all the world. So while he has left us these many years and his home is hundreds of miles away, we who live him know that he is still with us and his soul goes marching on.

His birthday is this week. He is still young and we hope that he may be here as long as any of those—and "they are a legion"—who know and appreciate the qualities of this true born king of men. Claude Hamilton.

Review of Career of Retired Nashville Merchant.

Nashville, Nov. 9.—After fifty-five years behind the counter and forty years in the retail grocery business, continued failing health, together with advancing years, necessitated the retirement of Frank McDerby, pioneer merchant of Nashville, who was born Aug. 5, 1853, on a farm in Kalama township, Eaton county, of Scotch-Irish and Mohawk Dutch parentage. He attended district school and high school in Bellevue until about 1870, when he entered the employ of Gage & Hughes, general merchants of Bellevue, where he worked three years. After spending one year in a dry goods store in Fort Plain, N. Y., he returned to Michigan to accept employment in the dry goods store of Skinner & Decker, of Battle Creek. Coming to Nashville in 1878, he was employed in the general stores of Alysworth & Dickinson, D. K. Griffith and Lycurgus J. Wheeler until 1886, when he bought the grocery and shoe stock of George Francis. Adding crockery and glassware, he moved to more spacious quarters in the Kocher block about 1895, where he sold out to E. B. Townsend & Co. in April, 1898. He bought the W. E. Buell stock of groceries and shoes in June, 1898. Built the two-story, brick double-store on a prominent corner, which he occupied from its completion in April, 1900, to July, 1906, with both footwear and groceries. From 1906 to 1910 his stock was exclusively groceries. Since Sept. 1910, when dry goods and ladies' furnishings were added, Elizabeth and J. C. McDerby were continuously associated with Frank McDerby in the ownership and management of the business. He was married Oct. 29, 1879, to Elizabeth Mary Bullen, of Parma, Jackson county. Children, Carl Frank, Dent Wendell, John Clare and Clara Louise. The oldest son, Carl F., had been for some time prior to his untimely death during the "flu" epidemic of 1918, manager of the Rapides Wholesale Grocery Co., of Alexandria, Louisiana. Dent W. has been a resident of the Dominion since 1911, during which time he has built up a splendid office supply business, having had for a considerable time the exclusive distribution for the Canadian Northwest of L. C. Smith & Bro. and Corona typewriters, as well as the Portable adding machine and other office equipment and supplies. J. Clare has been continuously associated with his father in the retail grocery business since his graduation from Nashville high school in 1908, except for fourteen months in 1918 and 1919, when he was with the Colors in the 7th division. He accepted a position as a representative of the Mutual Life Insurance Company of New York in April, 1925, and will now devote his entire time to their interests. The only daughter, Clara Louise, since graduating from Nashville high school and Western State Normal at Kalamazoo, has been teaching in the public schools of Kalamazoo and Hammond,

Indiana, where she is at present employed.

Frank McDerby is one of the few surviving charter members of Ivy Lodge, Knights of Pythias, of which fraternity he is a Past Chancellor. He served one term as clerk of Barry county, Castleton township as clerk, treasurer and supervisor, Nashville village as assessor and clerk, and was for several years a member of the village board of education, serving as its secretary during a major part of that time.

How Colored People Are Treated in Miami.

The recent holocaust at Miami was evidently sent by the Lord as a rebuke and penalty for the wicked manner in which Miami people treat the colored people. The catastrophe has evidently not changed their hearts, judging by the following incident, which comes to the Tradesman from an authentic source:

Miami, Fla., Nov. 13.—Following in the footsteps of conscripting our men and women to act as servants for white people in this city, and the shooting of three persons by marines here because they showed an unwillingness to return to slavery, Miami came forward this week with another of its recent evidences of injustice.

This time it was a woman, wife of a prominent West Palm Beach doctor, who was arrested because she didn't know any better than to appear on the streets driving a high-powered car.

Mrs. W. H. Collie, wife of Dr. Collie, who happened to be passing through Miami with her husband, her sister, Miss Mary Bethune, and a friend, Miss Lottie Hold, was the victim of this latest indignity. According to evidence, Mrs. Collie was driving through the heart of Miami, after having left her husband at the office of a friend, when she was hailed by a traffic policeman and ordered to drive over to the curb. Thinking she had violated a traffic ordinance, Mrs. Collie obeyed and waited for the officer to inform her of her act.

She was made aware of her crime when the policeman began to enquire about the car. Calling another officer, the two quizzed Mrs. Collie thoroughly. They wanted to know where she got it; who sold it to her; how she happened to have enough money to pay for it, and, finally, where she acquired enough nerve to drive it in Miami, where only white people are supposed to drive first-class cars.

In spite of her answers, Mrs. Collie was compelled to drive to the police station, where she was subjected to another severe grilling and insulting remarks by policemen. After having been detained at the station for several hours, she was released with the admonition that "Niggers are not to drive cars like that in Miami." She was told to get her party together and get out of town as quickly as possible.

This is not the first time on record of such a happening in Miami. Two years ago a chauffeur was beaten by a Miami mob because he drove a car belonging to his employers on Miami's main street. For a while chauffeurs were forbidden to drive their employers, if they were Northern tourists, on the streets of Miami.

The incident in which Mrs. Collie was the victim is another indication of the attitude toward the colored people in this city. Men and women are arrested on the slightest pretext and are forced to work out their sentences doing reconstruction labor. The colored race here is still in virtual slavery and white officials are losing no opportunity to impress that fact upon visitors in the city.

The Collies are reputed to be worth upwards of \$300,000 in real estate holdings in West Palm Beach,

RESPONSIBILITY



TOO MANY REALIZE, TOO LATE, that Responsibility is one factor in Trust Company service which would have saved them trouble and loss.

The Trust Company not only is financially responsible, but it also operates under strict legal requirements and necessarily has to develop an organization which acts promptly and efficiently at all times.

In the investment and care of funds it must exercise good judgment and maintain a stewardship which is subject to strict audit at any time and which measures up to the highest business standards.

In the many changes in business conditions which sweep away personal fortunes, the Trust Company cannot allow the property of others, entrusted to its care, to become involved.

Every transaction of a Trust Company becomes a matter of record and must evidence mature business judgment for there are no explanations or excuses for any departure from the high standards required of a Trust Company.

The security which our responsibility, permanency and experience offer you in financial matters is not expensive and carries with it the co-operation of a complete and seasoned organization working always for your best interests.

THE MICHIGAN TRUST COMPANY
GRAND RAPIDS, MICHIGAN

The first Trust Company in Michigan

**Always Sell
LILY WHITE FLOUR**

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING COMPANY
Grand Rapids, Michigan

SHOE MARKET

Using Slogans To Build Up Good Will

People like to memorize and repeat clever slogans; and that is the basic reason why it is comparatively easy for a slogan to be a vital aid in the systematic growth of any business. The shoe store that does not cash in upon this inherent trait of human nature is passing up an excellent chance to get the best sort of advertising at little or no extra cost.

Some enterprising shoe stores are doing it. For example the shoe store of Charles A. Meyer, Augusta, Ga., is located on perhaps the most prominent downtown corner. It is looked upon as "the" corner in Augusta. Obviously, if Mr. Meyer can keep prospective shoe buyers remembering to go to "the" corner whenever they want shoes, he gains extra business. Accordingly, he has a slogan that appropriately keeps this thought before the public. "Shop on the Corner" is the slogan used at every opportunity. Wherever the name of the shoe is printed the slogan is to be seen, inviting people to shop on "the" corner; for the concern realizes that if they can do that, they will shop in "the" store.

Frank Bros., San Antonio, Texas, wants to keep constantly before the public that it is the proper store for buying the things it carries. It has a slogan that constantly keeps this thought before the public. "The Store for You" is the slogan used; and because of the self-suggestion it unconsciously creates in the minds of he public, it is a powerful sales stimulant, in the long run.

A concrete instance of how this slogan helps Frank Bros. may be cited. A stranger was in San Antonio and he had occasion to buy a pair of shoes. He asked a friend of his, a citizen of the city, where would be a good place to get his shoes.

"You might try Frank Bros.," remarked the citizen; "that's a reliable store for you." Thus the resident, who had seen the slogan of the company in print hundreds of times, repeated the greater part of the slogan without even realizing that he did it. The words had so long been impressed upon his mind that he repeated them as a matter of course.

A good slogan calls to mind the store using it; the store name calls to mind the slogan. The mention of the line of goods carried by the store calls to mind either the store or the slogan, or both. The right sort of slogan gives the shoe man a double pull upon the public mind.

Next to the name of the store itself there is doubtless no other factor so important in building good will and indirect business than the right sort of business slogan. Its effect is much more far-reaching than the average merchant can even anticipate until he stops and figures out the thing.

The W. W. Mills Co., Topeka, Kansas, says of its store, "The Shop for Gentlemen," and thus with a slogan impresses the public with the fact that it caters to a refined class of trade. In Orlando, Florida, is the Walk-Over Boot Shop, which, among other boot

shops, uses the practical slogan, "Where Fit is Assured." Thus the concern features one specific point of which it is proud—good fit.

Winter's, Shreveport, La., uses its display windows more closely than the average store; and it strives to keep these windows before the public mind constantly. In order to do this better it has embodied the idea into the slogan, "Watch Winter's Windows."

Although few will dispute the fact that slogans are highly valuable assets to any local or national business, it is surprising how few shoe stores over the country have any slogan at all; and some of those who do have given little or no thought to their preparation, and therefore the slogans are of a wording and form so commonplace as to be poor selling aids to the firms which use them. A good slogan costs no more than a poor one and it is well worth the thought required to prepare it.

Anyone doubting the value of slogans has but to turn to the national field, where you find firms and organizations using slogans which they value by the millions. "Say It With Flowers" has been worth many millions to the florists of the Nation, and nobody doubts the value of "Eventually, Why Not Now?" "The Skin You Love to Touch," "No Metal Can Touch You," and so on. If slogans pay nationally, then the local shoe dealer can ill afford to overlook his.

There are several different styles or types of slogans, each filling a particular purpose. They may be grouped about as follows:

1. To denote the nature of the business. This is perhaps the most widely used form and is a valuable idea when put over. Some shoe shop names do not tell fully just what line of business they are in, and the slogan finishes the job. And even though the name does signify the nature of the business, repetition in the slogan is mercifully double-working the idea the owners desire to put before the public. There is nothing more essential in the shoe business than that the public knows exactly the nature of the commodity and service available. The slogan that clarifies this and is easily remembered is a real asset.

2. To stress some particular line of service. Where there is a shoe shop that endeavors to make itself better known by featuring one specific line or service, this type of slogan is valuable, for it may be made to keep this featured line before the public at all times, and in such a way that whenever it is thought of the shoe company using the slogan comes in mind, or when the company is mentioned the line asserts itself. Of course, such a slogan, as in all forms, for that matter, should be short and easily remembered.

3. A play upon words. This is a form of slogan that is difficult to originate, for it is not every shoe store or line of shoes that lends itself to a play upon words; but when this is possible the combination can be made into an exceptionally valuable slogan. To illustrate: Suppose a shop is owned by and named after a person named

(Continued on page 31)

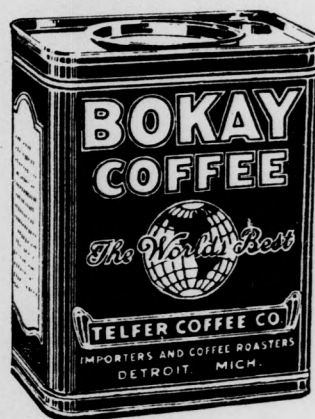
We Have Made Many Business Friends

Thru Our Special Service,
Complete Stock of Shoe
Store and Shoe-Repair Sup-
plies.

BEN KRAUSE COMPANY

20 S. Ionia Ave.
GRAND RAPIDS, MICHIGAN

DELICIOUS



FOR YOU

JOHN COMER

A black blucher oxford with wave tip, top sole, harness stitching and flanged heel. Uppers of winter weight calf.

The top sole will protect you against rain and slush and it's the last word in style.

Ask your dealer for Style 983. He can get you a pair from stock Nov. 1st. The price will be five dollars at retail.



HEROLD-BERTSCH SHOE COMPANY

Manufacturers Since 1892
Grand Rapids, Michigan

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

**Organized for
SERVICE
not for Profit**

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



For Information Write to

L. H. Baker, Secretary-Treasurer

LANSING, MICHIGAN

FINANCIAL

Another Chapter in History of Local Banking.

The Old National Bank's compiled statements back to October, 1889, covering a period of thirty-seven years, afford a splendid view of this city's progress in prosperity. The figures, columns and columns of them, filling page after page, must be read with understanding, of course, and with some knowledge of what has been going on, but even the novice will be impressed with the speedily rising totals which the compilations show.

For a town of the Grand Rapids size and character the bank statement item that best shows local conditions is the deposits. The total deposits are good for this purpose, but the savings deposits, representing the thrift of the people and reflecting industrial conditions, are still better. Here are the total deposits and savings, as shown by the bank statements for 1890 to date, by five year periods for the first twenty years and then by years; also population figures for the four census years and estimates for the last six years:

	Savings and	Total	
	Certificates	deposits	Population
1926	41,695,545	76,559,369	169,000
1925	41,020,577	75,565,236	163,500
1924	39,336,828	69,800,091	159,910
1923	36,081,826	66,317,128	153,877
1922	32,264,551	59,732,057	145,947
1921	30,098,130	56,404,303	141,197
1920	28,330,364	57,019,454	137,634
1919	24,204,828	49,872,662	
1918	22,101,965	41,470,929	
1917	24,993,426	43,567,611	
1916	20,773,942	40,449,751	
1915	20,567,789	34,232,181	
1914	17,312,723	34,110,748	
1913	17,125,020	33,659,317	
1912	17,369,022	34,126,152	
1911	15,748,332	31,034,793	
1910	14,298,096	29,474,227	112,571
1905	12,006,886	22,258,223	
1900	8,050,606	19,049,078	87,560
1895	4,720,248	9,055,828	
1890	3,314,705	6,474,073	60,278

In the years covered by the compilation the city's population increased 2.75 times, the total deposits 11.8 times and the average deposits 12.6 times. The most impressive change, as showing increasing popular wealth, is in the per capita savings. Here are the figures, based on actual population for the census years and population estimates for 1926:

	Per Capita Savings
1926	245.26
1920	206.79
1910	127.00
1900	92.53
1890	55.23

The increase in per capita savings is 4.26 times.

Following the columns from the bottom up what memories are awakened of changing business conditions.

We had the panic of 1893 which took all the velvet from the preceding boom period and lasted until the election of 1896 put a rest to Bryanism, 16 to 1, and other fallacies. The return to sanity in politics was followed by a rising tide of prosperity until the "silent panic" of 1906, which gave business a jolt. This panic did not

last, but along about 1912, there was a slowing up and then came the outbreak of the kaiser's war and a serious disturbance in business and industry everywhere. When the war swung into its destructive stride and the allies looked to us for supplies, the increased deposits indicate that this city shared in the boom. In 1918 the deposits fell off nearly \$3,000,000, but that was not a distress jolt. It was in 1917 and 1918 that Grand Rapids subscribed for \$38,000,000 Liberty and Victory bonds, besides raising several millions for the war philanthropies and that some money should be withdrawn from the banks was to be expected. The deflation period scarcely touched Grand Rapids for the reason that in 1919 and 1920, when all the remainder of the country went in for silk shirts and jazz, Grand Rapids stayed sober and on the job and saved its money. The figures seem to indicate some slowing up in savings the last year or two, but Grand Rapids has been building homes at the rate of \$4,000,000 to \$5,000,000 per year and has been investing in stocks and bonds more freely than ever before, and it would be strange indeed if this did not check the growth of savings deposits. Two of the banks now have strongly organized investment departments. The two trust companies and the Industrial bank specialize along similar lines and many of the big investment houses of the East have Grand Rapids branches. The saved dollar these days has a merry time of it getting past all those agencies, before landing in the bank and yet the records show many of them are doing it.

The saving deposits do not tell the entire story of the city's rise in prosperity. The building and loan associations, four of them, are almost entirely the development of the last thirty years and they have many millions of accumulated savings. Home buying as well as building, is absorbing millions of savings and nobody knows how many millions are going into 4½, 5 and 6 per cent. investments, instead of accumulating in the banks at 3 and 3½ per cent. The banks themselves, some of them at least, actually encourage these diversions of savings, to home owning and investments on the theory that thereby good citizenship is increased and general prosperity promoted. In the long run this will help the banks.

The compiled bank statements covering so many years afford interesting glimpses of banks which have been and now by reason of mergers, sales and absorptions are not. Back in 1889 we had five National and two State banks, with total capitalization of \$2,400,000 and surplus and profits of \$529,440. The National banks were the Old National, City National, Grand Rapids, Fourth and Fifth. The State banks were the Grand Rapids and the Kew County Savings. The Peoples Savings was established in 1891, the State Bank of Michigan in 1892, the Commercial Savings in 1904, and the City Trust and Savings in 1905, the South Grand Rapids in 1907. At that time we had five National and seven State banks, with total capital of \$3,050,000, surplus and profits of \$1,726,-

Kent State Bank

"The Home for Savings"

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



Main Office

Cor. MONROE and IONIA

Branches

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

The Bank
Where you feel
at Home

OLDEST SAVINGS BANK IN WESTERN MICHIGAN

OUR OBLIGATION

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

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

On this basis, may we serve you?

"The Bank Where You
Feel At Home"

Grand Rapids Savings Bank

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EARLE D. ALBERTSON, Vice Pres. and Cashier
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The convenient bank for out of town people. Located on Campus Square at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

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

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

138 and total deposits of \$25,432,357. If happiness and prosperity lies in having many banks Grand Rapids should have been blissful in those days, but old timers do not recall that a multiplicity was helpful. The movement toward fewer banks began in 1908 when the Kent County and the State merged to form the Kent State. In 1909, the Fifth National was merged into the Commercial. In 1910 the National City and the Grand Rapids National were consolidated into the Grand Rapids National City, and then there was a long rest. In 1922 the City Trust and Savings was absorbed by the Grand Rapids National City and the latter resumed its old name as the Grand Rapids National. Very soon thereafter the Home Bank for Savings was established. In 1924 the Peoples and Commercial were eliminated by purchase by the Kent State and the South Grand Rapids by the Grand Rapids Savings. The last change was the purchase of the Fourth National. At the present time we have two instead of five National banks and three instead of seven State banks. We have not so many, but the banks that are here are bigger and stronger and infinitely better equipped to render service. The total capital is \$3,550,000, with combined surplus and profits of \$4,033,593. Individual banks to-day can do more in the way of financing business and industry than all the banks together could do in 1889.

The compiled bank statements do not reveal everything. They are silent as to the Geo. E. Ellis bank and the Merchants and Farmers Bank of Madison Square, and yet these two banks made an important chapter in the city's banking history. George E. Ellis was mayor of Grand Rapids for ten years. Upon his retirement in 1915, when the city adopted the commission plan, he opened a private bank. Personal popularity in some circles, keeping open when other banks were closed and paying higher rates on deposits, his bank had a phenomenal growth and the total deposits reached \$4,500,000 or more. Then Ellis died and the depositors found that their status was that of creditors to his personal estate and that they would have to wait the slow processes of the probate court and the action of an arrogant administrator to get their money back. The estate is still in probate, with something over \$500,000 still due the depositors. The depositors will probably receive an additional distribution from the estate but that there will be a substantial loss is fairly certain, even though the estate has received all the interest earnings from the beginning, while the depositors have received none. The losses of interest the people sustained who trusted their earnings to the crafty individual who left them in the lurch by dying will probably exceed a million dollars, to say nothing of the worry and annoyance they have sustained and the inconvenience of having to accept their payments in dribbles—according to the whim and caprice of the administrator.

The Merchants and Farmers Bank was a private partnership affair with many partners. The bank failed about

the time the Ellis bank closed, with deposits of about \$750,000. In the liquidation the depositors received 70½ per cent. The partnership was an unlimited liability affair and to pay the claims several of the partners were brought close to financial wreck. The failure was due solely to the rank dishonesty of the manager and the failure of the men who masqueraded as "directors" to do their duty. These two bank episodes emphasize what has long been a Grand Rapids boast—that no organized bank here has ever failed.

Business Cycles Show Unity in World Trend.

Wesley C. Mitchell, widely known as the first man in this country to present, in his book entitled "Business Cycles," a comprehensive survey of the up and down swings in industry, now is rounding out a study of wider scope than his first. As director of research at the National Bureau of Economic Research he has drawn off some interesting conclusions from the vast amount of material collated by Willard L. Thorp. From statistics gathered from seventeen different countries over a period that reached back as far as 1790 the Bureau has learned how long a wave of prosperity continues until it turns gradually into depression and how movements the world over have become more or less synchronized.

That is why Dr. Mitchell confesses to the discovery that there is a "trend in the direction of world economy in which all nations will prosper or suffer together." Divergencies in the fortunes of the North, South and the West have diminished with the passing of years. "Not that business is ever equally prosperous or equally depressed in all States of the Union even now; always there are perceptible differences, and at times the differences are wide, particularly among the farming belts," he says. "Yet the annals picture the vastly greater population of to-day, spread over a vastly greater territory, as having more unity of fortune than had the people of the thirteen original States and the frontier settlements in 1790-1820.

"Broadly speaking, the annals support a similar conclusion for the world at large. The net work of business relations has been growing closer and firmer, at the same time that it has been stretching over wider areas. The annals allow us to catch some glimpses of this double trend within the borders of a few countries besides the United States, and they show it clearly in the relations among different countries. As American business is coming to have one story, diversified by agricultural episodes, so, before the war shattered international bonds for a time, world business seemed to be approaching the time when it would have one story, diversified by political and social as well as agricultural episodes in different countries."

That Dr. Mitchell has discovered this interesting relationship in the fortunes of business in different countries does not mean of course that he fails to recognize the divergencies that still exist. He would be the first, for ex-

\$25,000. Lake Worth, Florida, 6% General Improvement bonds due April 1, 1935, denomination \$1,000, principal and interest April and October 1st payable at the Hanover National Bank, New York.

FINANCIAL STATEMENT

Assessed Valuation	\$30,000,000.00
Total Debt	2,147,250.00
Less Water Debt	\$443,250.00
Less Sinking Fund	233,649.10
Leaving Net Debt	1,470,350.90

Population, official estimate 12,000.

Opinion, Caldwell & Raymond, New York

Price to net 5.75%

These bonds are a general obligation of the City of Lake Worth, Florida, which adjoins West Palm Beach. We believe they provide an attractive investment and if interested please wire or write us

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for visitors to Grand Rapids — a welcome
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Founded 1876

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

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

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GRAND RAPIDS MICHIGAN

ample, to note that the United States and Great Britain in the last few years have not enjoyed the same degree of prosperity. What the findings do reveal is, however, that the trend is distinctly toward a greater uniformity. The lesson to be learned is that in following the movement of business commentators in the future must give more attention to foreign situations than heretofore and this, it so happens, they are beginning to do.

Paul Willard Garrett.

[Copyrighted, 1926]

No Real Evidence of Ebb in Trade Tide.

In a word what the National City Bank bulletin says in the November issue, published to-day, is that business fundamentally still is sound and that as yet tangible evidence of any important change in the tide is lacking. That a feeling of uncertainty has developed, notwithstanding the continued high rate of manufacturing activity, George E. Roberts, as editor of the bulletin, frankly recognizes. He and his fellow officers in the bank see little basis either for unqualified optimism or pessimism, however, "until the force and direction of currents now in motion can be measured more accurately." In the past three or four years unprecedented activity in the building and motor industries has been a powerful stimulant to business and the possibility of a slowing down in these branches presents a problem in readjustment.

As the bank itself says, however: "Perhaps never before after so long a period of prosperity has our business and financial structure generally been so well equipped to stand strains of readjustment. Credit conditions are good and the resources of the Federal Reserve banks are practically untouched. Commodity prices have been declining for more than a year, which has encouraged conservative buying and discouraged the building up of excessive inventories. The cash position of many of the large corporations is in most cases exceptionally strong." And, thanks to the increased productivity of industry through the adoption of labor saving devices, the purchasing power of the great mass of people has "kept in step with our great productive capacity."

In some quarters comments have been heard to the effect that the general position of agriculture is not so favorable as it was a year ago, but, except for the cotton situation, the bank does not share that view. It not only fails to see wherein the farmer is worse off than he was a year ago but believes that fundamentally his position is improving. A curtailment of future crops is given as a possible remedy for the cotton growers, for in the end the correction of the present position is one that they themselves must make. Loans in abundance can be supplied to withhold the surplus from the market until a short crop arrives but unless and until the producer cuts down his future crops no amount of financing facilities can permanently lift cotton prices to the desired level.

Presumably the bank feels with other institutions in Wall Street that

the bond market is in an unusually strong position, for it says: "There is little in the business situation which might lead to substantial hardening of money rates in the near future, nor is there a sufficient volume of new issues in prospect to exert any depressing effect on the bond market. The present outlook seems favorable for the continuance of activity at or around present levels." Referring especially to the market in Liberties, the bank notes that the pressure now appears to be on the buying side whereas a month ago the prevailing tendency was toward liquidation. It is believed that 1926 will hold the record for all time in the creation of new wealth and this, of course, must find employment. Paul Willard Garrett.

[Copyrighted, 1926]

What Mr. Mann Likes.

Fred P. Mann, the widely known North Dakota merchant who does an annual business of more than \$500,000 in a town of 5140, was asked recently: "What kind of a salesman do you like to have call on you?"

Mr. Mann replied that the salesman who is welcome in his store is the one who can show him how he can sell a lot of merchandise and make a lot of money.

"What I like," he says, "is a salesman who will come in and sell me a ton or two of canned goods instead of one or two cases. I want him to sell me a big order so I can do things in a big way. I want him to show me how I can put on a sale, how I can display the goods in my windows on tables and around the store. I want him to advise me how to write show cards and advertising material and how to bring people into the store and make the business a real success."

"When a salesman comes into my store and tells me he has a line of merchandise he would like to see on my shelves, I am not so much interested in the price of his line as I am in how I can take those goods and make money for myself."

Mr. Mann says that he realizes the success of his business has been brought about largely by the co-operation which he has received from salesmen, and that he sought their co-operation, their ideas, their suggestions and made use of them to great advantage.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Waterman Corp., Detroit.
Peninsular Supply Co., Grand Rapids.
Hutto Engineering Co., Detroit.
Allendale Co-Operative Creamery Co., Allendale.
Sales Equipment Co., Detroit.
Electropure Corp., Detroit.
Davis Pickling & Preserving Co., Detroit.
Farmers' Elevator Co., Laingsburg.
Culver Realty Co., Detroit.
Federal Finance Corp., Lansing.
Great Lakes Printing Co., Detroit.

Character consists of knowing when to yield and when to overcome—and doing both at the right time.

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Lansing

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Representing the

**MICHIGAN MILLERS MUTUAL
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FIRE INSURANCE—ALL BRANCHES

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INTELLIGENT EXCHANGES IMPROVE INVESTMENT POSITION

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INVESTMENT SECURITIES
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Modern Misconceptions Regarding the Hours of Labor.

Grandville, Nov. 9.—To get through the world with as little work as possible seems to be the object of the human race at the present time. Less work, more pay. A manufacturer of automobiles at Detroit has originated a five day week with five days pay, and he considers this an advance over past days of six work days a week and eight hours labor a day. But is it?

Isn't there enough mischief going on in the world at present without adopting plans that will add to it? What would the human race become if all work was taken away and the knack of killing time was the sole object for men?

Does not the Good Book say that man shall earn his bread by the sweat of his brow or words to that effect? This being true, what will the world come to when the hours of labor form but meager part of man's life?

Without work this would, indeed, be a sorry world. Crime and mischief of all kinds are plenty to-day where such things were taboo in the old time of ten hours work, six days a week. Then work occupied the minds of men and not the study of crime.

The invention of the automobile revolutionized methods of travel, of work even on the roads and in the fields. Farmers have gone out of the raising of horses in a great measure, substituting the unthinking machine for the labor on the farm. Has this change brought good or evil in its train?

In the good old horse days crime was very little known. A single murder at a small town on the Michigan shore created more excitement than a dozen murders do to-day.

Surely this is an unhealthy state of public mind. No doubt one of the most plausible reasons for so much present day criminality is because of so much idleness among the common people.

In the days when men labored ten hours out of twenty-four there was less time for mischief, and at the close of the day the workingman was tired enough to rest. Was this work a hardship, think you? It was not so considered by the workingman himself, and when those long days were in evidence the wage scale was scarcely a sixth of what it is to-day. Very few capital crimes were met with then. Work steadied the nerves, curbed the hot blood and gave little time for the hatching of outlawry.

To-day we see employers combining to cut down the hours and days that the man who works may have more time for pleasure than for bone labor. At first blush this seems a godsend to the laboring man, but is it?

The writer of this has known what it was to put in twelve hours work, day in and day out, throughout the greater part of the year. At the time he had no thought but that such labor was necessary and heard no complaint.

What an unhappy world this would be if man had no labor to perform. Men who have made their pile in middle life and retire are seldom happy. Such retiring usually shortens their lives and they can look back to the days when they labored with a sigh of regret for those happy days gone by forever.

A spread-eagle orator in the days of the Knights of Labor shouted his belief that eight hours was long enough for any man to work in a day, and when the Knights got into power the work day would be cut to three hours. This boast was met with jeering laughter, but is it not a fact that such a time is coming to America?

Five days a week. Sounds pleasant, and yet it is a mistake to suppose that the great American people will be any happier when that day dawns. It is an unnatural state to be in, that with-

out work. Man's discontent would hatch schemes that would lead as a finality to the destruction of government and the human race in general.

Savages are not workers. The red Indian who inhabited America at the time Columbus made his discovery were slackers of the lowest order. What work was done fell to the squaws. It was no uncommon sight to see a stalwart Indian riding his pany, while bringing up the rear toiled his squaw, bearing a heavy load upon her shoulders. Had the redman been inured to work, such a state of affairs could not have existed.

Even the schools have cut down the hours of study. In the old days a school teacher was supposed to set a good example to his or her pupils; to-day the teachers in most of our public schools go as far on the road of popular pleasures as do the rest of the world.

There are twenty-four hours in each day. Certainly eight of those hours are little enough in which to study or to labor, the same number for play and an equal number for sleep. The modern reformers, however, are planning on making even a shorter work-day and drop one day off each week.

Satan finds mischief for idle hands to do. Is not this a true saying? When people are busy at work they have no time for scheming of how to make a living without work. The story of child labor, so much harped upon in days gone by, and which has been brought into the National limelight, has for its foundation very little good sense, since all know how uneasy young people become with nothing in the nature of work to do.

The idea that a child shall not work until he or she is sixteen was born of a diseased brain. Work, not idleness, is often the making of a boy.

Old Timer.

The successful man always visualizes himself in the role of success.

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WILLIAM N. SENF, SECRETARY-TREASURER

OUT AROUND.

Things Seen and Heard on a Week End Trip.

I very much doubt whether God ever made a more beautiful day than last Saturday. With bright sunshine most of the time, with light fleecy clouds constantly changing in formation and appearance and an eager air which would invigorate a dyspeptic, the conditions were such as to put new life and energy into any one who is at all influenced by his surroundings.

We seldom have company on our week-end trips, but last Saturday Frank S. Verbeck expressed a wish to be one of our party and we took him along. I have known Mr. Verbeck about forty years. For about a quarter of a century he traveled on the road for Barnhart Bros. & Spindler, typefounders of Chicago. He probably knows more country printers than any other man in America. For about a dozen years he has devoted his energies to hotel keeping and during the past three or four years he has spent much time and effort in the work of building up the Michigan Hotel Association, which is a monument to his ability as an organizer. His knowledge of hotel management is so extensive and accurate that he is a welcome guest at any hotel which is conducted by a man who aims to improve his service and give his guests an equivalent for their money. Mr. Verbeck has accumulated a large fund of anecdotes applicable to nearly every phase of life and is certainly one of the most enjoyable companions I have ever met up with.

We found Holland people crazy as loons over the foot ball game with the Grand Haven team scheduled to be played later in the day. The main business streets were lined with flags and bunting and young people adorned with the school colors were in evidence on all the streets we traversed. After the game was over and the score of 15 to 2 was rolled up in favor of the invading club from the North, I imagine the enthusiasm was not so much in evidence.

I have long wanted to navigate the gravel road which runs North from Holland to its junction with West Bridge street and thence on to Grand Haven. I was able to satisfy my ambition last Saturday for the first time and make the acquaintance of three long-time patrons of the Tradesman whom I had never before met personally—E. Schilleman, at North Holland; John W. Neinhuis, at Crisp, and Bert Van Der Zwaag, at Olive Center. I found each of these merchants nicely situated on four corners, surrounded by prosperous looking farmers of Holland descent. They all owned up to having had a satisfactory summer and fall business and insist that the prospects for a steady winter business are excellent. Mr. Neinhuis stated that the Tradesman had been coming to his store for over forty years—thirty-two years to his father and eight years to him since his father's death.

I never visit Grand Haven without driving out to the remarkable cement oval created by the genius of Grand

Haven people—with the financial assistance of the State. I like to think of Grand Haven as about the first town on the East shore of Lake Michigan which discovered the wonderful health giving properties of lake air, surcharged by the ozone which God in His goodness put there to contribute to the health and happiness of mankind. Fifty years ago Grand Haven and Spring Lake were heralded all over the country as the Saratoga of the West, but Lake Michigan did not then come in for any share of the glory. Everything was centered on Spring Lake, with Fruitport at one end of the lake and the Sheldon mineral springs at Grand Haven at the other end. All of the hotels which made the Spring Lake region famous were one by one destroyed by fire—the original Cutler House, at Grand Haven; the Spring Lake House, at Spring Lake, and the Pomona Hotel at Fruitport. Now the lake is "coming back" again, but the movement finds expression in the construction and maintenance of beautiful homes with artistically designed surroundings, whose value exceeds 100,000 in many cases. The summer traveler of to-day usually refuses to store his automobile over night in anything but a fire proof building and when it comes to sleeping in a wooden hotel he ducks and drives to a nearby city where he can sleep in a fireproof hotel and enjoy all the creature comforts peculiar to his own home. This change of attitude on the part of the summer tourist has sounded the death knell of the average resort hotel which has small rooms, inferior plumbing—or none at all—and is so far removed from the glare and clamor of the city as to attract very few people. The simple life is beautiful to contemplate, but no one seems to aspire to embrace it nowadays for any considerable length of time.

After a long period of watchful waiting Grand Haven has scored a "come back" from the days when the shrill whistle of the sawmill called its sawdust makers to a twelve hour work day. She has proceeded carefully in the selection of new industries to replace the hectic plants of the lumbermen, making as few mistakes as possible. The city is expanding in nearly every direction, the permanent prosperity finding expression in remarkable stretches of paved streets and comfortable dwellings. Shade trees are not so common as they will be some time, because it requires many years to grow a tree, especially where the soil is not exceptionally strong. I like the aggressive manner in which Grand Haven people have emerged from the slough of despondency and have demonstrated that they are capable of building a community which is second to none in permanency, because it is based on the solid rock of cohesiveness, co-operation and brotherly love.

As we neared Muskegon the football crowd broke up and the friends and partisans of Union high of Grand Rapids proceeded homeward as silent as the grave. We could easily interpret the silence as due to defeat be-

fore we learned that the score stood 14 to 7 in favor of Muskegon.

We dropped our passenger off at the home of Landlord Swett, of the Occidental Hotel. The owner calls his residence a "shack," but it looked to us more like a palace, with its eighteen bedrooms and every modern convenience. It is located at Lake Harbor and enables the elephantine owner and his estimable wife to escape the hum drum of hotel life whenever they are surfeited with the sameness of hotel guests and hotel menus.

E. A. Stowe.

Foreign Church Loans Made on Sound Business Principles.

In recent months investors have been asked to subscribe to various classes of religious loans to foreign countries, and it is understood additional securities of this character will soon be offered in this market.

In the main, such loans are based on the same sound business principles as the industrial and municipal advances which have been made of late. They differ, however, in the use of the proceeds and appear complicated to many investors here because of the vast difference in the relations between the churches and the governments of some foreign countries than that which exists in the United States.

In Bavaria, for example, the right of all recognized religious denominations to levy and collect taxes is given them by the Constitution of the German Reich and by the Constitution of the State of Bavaria. It is because of this right and the fact that leaders of the different churches are large property holders that it is possible for bankers here to arrange loans for them along the same business lines as for industrial or other concerns.

The \$5,000,000 Roman Catholic Bavarian Church 6½ per cent. twenty-year sinking fund gold bonds, Series A, which were offered a short time ago, are the direct obligation of the General Union of the eight dioceses, in addition to first mortgages on real estate, with an unbiased valuation of at least four times the value of the loan or other security approved by the administrative committee.

Proceeds from the sale of the issue were to be reloaned to Catholic dioceses, institutions and organizations in Bavaria. As the proceeds are released by the trustee, the payment of principal and interest become the direct obligation of each bishop in whose diocese a reloan is made.

Later this week a similar loan will be sold in New York for the Protestant Welfare Union. This organization combines practically all the Protestant welfare institutions of Germany in one central body. The individual members of each of these central bodies reborrow the money under conservative restrictions.

Each of the sub-borrowers must be entirely self-supporting from the revenues of their institutions, taxes and other revenue, exclusive of voluntary contributions received, before they are regarded as eligible. Interest and sinking fund payments on reloan must be made at least quarterly, sufficient to cover service on the loan, all

expenses and to provide a reserve fund. Service charges on such re-loans are virtually assured, as a majority of the welfare institutions benefiting, although not operated for a profit, have a definitely assured revenue from payments received from insurance societies, which are established, supervised or controlled by the German Government.

These societies have been established by law, and each employe earning less than 250 marks a month must belong to one of them. Welfare institutions receive stipulated sums from such societies calculated to cover running expenses and interest and sinking funds on obligations.

At the time the loan under discussion was granted applications for re-loans had already been submitted amounting to \$2,288,000. The property value against which these loans were to become a first mortgage amounted to \$16,500,000. Gross revenues, against which \$228,000 interest and sinking fund charges on the loans were a first lien, amounted to \$2,218,000 annually.

[Copyright, 1926, by New York Evening Post.]

Mrs. James R. Hayes Prefers Mackinac Island.

Detroit, Nev. 2—I wish to thank you very much for your kindness in sending me the copies of the Michigan Tradesman containing the article proposing to build a monument in memory of Mr. Hayes. It makes me very happy to know that his friends regard Mr. Hayes with such admiration and love that it prompts them to erect this monument.

I think the most suitable place would be at the cemetery at Mackinac Island, where he is laid to rest and where no changes will ever come to disturb it. Mr. Hayes loved the Island and the people there loved him, and I think the happiest years of his life were spent at this beautiful spot. However, if you and the hotelmen have any other suggestions to offer, I would be very glad to hear them.

I wish to thank you for the copies of the Michigan Tradesman containing Mr. Hoag's articles, sent me at the time of Mr. Hayes' death, and for which I have so far neglected to thank you. It was not due to inappreciation on my part, but that my time has been so completely taken up ever since. I do thank you sincerely.

Augusta W. Hayes.

Leather-Covered Articles Sell.

In the pre-holiday gift buying that is now being done in this market, a nice demand is being enjoyed by leather-covered goods. Among them are several smokers' articles, and these include 25-cigar, cedar-lined humidors in batik calf, Florentine and ecrase leathers. The humidors are offered in red, green, blue, brown and other colored leathers and wholesale at \$90 a dozen for those covered with the batik leather. The Florentine and ecrase covered ones wholesale at \$78. Octagonal cigarette boxes, cedar-lined and covered with the same kinds of leather wholesale at \$60 a dozen for the batik calf and \$54 for the others. These boxes have four compartments and hold fifty cigarettes, an imitation book in similar leathers is a camouflage for a 25-cigarette box, also cedar-lined, that wholesales at \$36 a dozen for the batik calf and \$30 for the Florentine and ecrase.

New Issue

\$2,500,000

Protestant Church in Germany Welfare Institutions

(Central-Ausschuss fuer die Innere Mission der deutschen evangelischen Kirche)

7% 20 Year Secured Sinking Fund Gold Bonds

Authorized \$5,000,000

Dated October 1, 1926.

Due October 1, 1946.

Interest payable semi-annually April 1 and October 1. Redeemable in whole or in part at 102 on or after October 1, 1931; at 101½ on or after Oct. 1, 1932; at 101 on or after Oct. 1, 1933; at 100½ on or after Oct. 1, 1934; at 100 on or after Oct. 1, 1935, in each case with accrued interest. Cumulative Sinking Fund commencing Oct. 1, 1928, sufficient to retire entire issue by maturity by redemption by lot at 100 and accrued interest or in lieu of Sinking Fund payments bonds may be delivered to the Sinking Fund at par. Coupon Bonds in \$1,000 and \$500 denominations interchangeable and registrable as to principal only. Principal and interest payable in New York without deduction for any present or future German taxes in United States Gold Coin of the standard of weight and fineness existing October 1, 1926.

Central Union Trust Company of New York, American Trustee

Hilfskasse Gemeinnuetziger Wohlfahrtseinrichtungen Deutschlands, G. m. b. H., German Trustee

Geheimer Konsistorialrat Professor D. Seeberg, President of the Obligor, summarizes his letter as follows:

The Protestant faith predominates in Germany, and is professed by about 40,000,000 persons or two-thirds of the total population. The official church of most of the German States is Protestant, and in most cases the Lutheran faith. The Lutheran faith, the oldest of the Protestant faiths, has existed in Germany for over four hundred years. These four centuries have produced the present stability and the sound financial basis of the Protestant Church in Germany.

OBLIGOR: These Bonds are the direct obligation of a corporation, founded in 1849, which binds the principal Protestant Welfare, Educational and Religious associations in Germany into a powerful unit:

Central Committee for Welfare Institutions of the German Protestant Church
(Central-Ausschuss fuer die Innere Mission der deutschen evangelischen Kirche).

This committee is recognized by the Protestant Church and by the German Government as the official financial and administrative representative of the German Protestants in welfare matters. The Protestant Welfare Institution in Germany affiliated with the Central Committee, such as hospitals, asylums, homes for the blind, crippled old people, workmen, travelers and convalescents, total over 3,900 with over 223,000 beds and employ over 50,000 people.

The estimated value of real property owned by these Protestant institutions is at least \$275,000,000 and the estimated annual gross revenue is \$40,000,000. The individual institutions will be liable to the extent that they receive or guarantee reloans.

PURPOSE AND SECURITY: The Central Committee (the Obligor) will reloan the net proceeds of these Bonds to Protestant Welfare Institutions, Associations, Parishes and Synods throughout Germany against **first mortgages** on property having in each case a value of at least **four times** the principal amount of the reloan, or against a **first lien** on all taxes leviable by the subborrower, which taxes must be in **excess of at least four times** the service of the reloan. Furthermore, the majority of the reloans will be guaranteed by a financially responsible body.

All obligations, mortgages, tax liens and guaranties securing the reloans will be held by the German Co-Trustee as collateral for the loan. Applications for reloans out of the proceeds of these Bonds have been received by the Central Committee as follows:

(Reichsmarks)	Reloans Against Mortgage Security	Property Value	Reloans Against Tax Liens	Total Service of Reloans	Subborrower's Total Gross Revenue
	6,604,000	42,990,000	2,133,400	838,790	12,800,000

SOURCES OF REVENUE: Payments from insurance companies or tax receipts make up most of the revenues of the subborrowers of this loan. Each subborrower must be entirely self-supporting and must pay interest and sinking fund on its reloan at least quarterly in advance.

The German Government by law (dated July 19, 1911) requires each worker earning under 250 Marks a month to pay, jointly with his employer, premiums to an insurance company established, supervised or controlled by the Government. The insurance companies in turn pay the institutions stipulated sums per occupied bed, calculated to cover operating expenses including depreciation on buildings and equipment and interest and sinking fund on obligations.

Taxes can be levied, under German law (Art. 137 of Constitution) by each parish or diocese upon its parishioners. These taxes, which under State laws may be 10%, and if required more than 10%, of the direct local and State taxes assessed each individual, are collected for the Church, largely by governmental officials. Subborrowers who give as security a first lien on their tax receipts must, according to advice of counsel, assess sufficient taxes to enable them to pay interest and sinking fund on their subloans.

The Obligor itself has available for the service of the loan substantial revenues derived from income producing properties and from other sources, and furthermore possesses a revolving fund amounting to about \$1,300,000 (52% of the amount of the Bonds of this issue) which can be used to pay interest and sinking fund on these Bonds.

ADMINISTRATION: Each of the reloans must be approved by an Administrative committee of five members, one of whom will be appointed by the issuing houses.

We are advised that the revenues of the Obligor are not subject to any charge under the Dawes Plan, and that the revenues of Welfare Organizations, Synods, and Parishes to which loans will be made out of the proceeds of this issue are not subject to any charge under the Dawes Plan, and that the Dawes Plan does not authorize any interference with the remittances for the services of the loan.

The legality of this issue will be subject to the approval of our counsel, Messrs. Cravath, Henderson & de Gerdorff of New York City, Messrs. Chadbourne Hunt, Jaeckel & Brown of New York City and Dr. Wronker-Flatow of Berlin.

These Bonds are offered when, as and if issued and accepted by us and subject to the approval of counsel. We reserve the right to reject subscriptions in whole or in part, to allot less than the amount applied for and to close the subscription books at any time without notice. Interim Receipts deliverable in the first instance.

Price 98 and Interest, to Yield 7.19%

HOWE, SNOW & BERTLES

(INCORPORATED)

INVESTMENT SECURITIES

NEW YORK

GRAND RAPIDS

DETROIT

CHICAGO

SAN FRANCISCO

Information contained herein has, in large part, been transmitted by cable and the contents of this advertisement are subject to cable errors. It is believed to be correct, but it is not to be construed as representations by us. All conversions from German to United States Currency have been made at 4.20 Gold Marks to the Dollar.

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.

Queen Marie Helps Pearl Sales.

The numerous pictures of Queen Marie of Rumania adorned with her pearls that have been printed since her arrival in this country appear to be having a marked effect in stimulating the demand here for imitation pearls. One of the most prominent handlers of this merchandise reports a noticeable increase in demand from the retail jewelry trade for pearl ropes that retail at from \$25 to \$100, and reports also a strong stimulation of its entire pearl business beyond the ordinary seasonal shipments. Sales of low-priced pearls by department and other stores that offer this merchandise to the public have been large of late, and for this the interest in pearls created by the Queen is held responsible.

Prepare For Holiday Selling.

Active retail preparations for one of the biggest, if not the biggest, holiday seasons on record are now being made by retailers, particularly the large department stores. Additional space for holiday goods is being set aside and detailed plans for the sale and delivery of the merchandise are being carefully worked out. It is the impression of retail executives seen here yesterday that consumer buying will start early. Some of it in fact is being done already, as increased sales totals in several "holiday departments" show. The bulk of the consumer purchasing, however, is expected to develop after Thanksgiving and it is to this period, as usual, that the stores are now giving their attention so that the greatest retail efficiency may be obtained.

Sweater Sales Keep Up Well.

Although reports from the sweater end of the knit goods trade do not exactly agree as to the volume of business that is now passing in these goods, the best indications are that the jobbers are still taking them in good volume. With the coming of colder weather there has been a heavier call for "shakers" and the demand for the so-called lumberjacks also is good. Sports jackets in mixture effects are being taken well by the wholesale trade, and there is little apparent diminution of the call for novel high-coller effects in the pull-over type of garment. October business in sweaters was said yesterday to have been extremely satisfactory. In some cases the largest volume in many months was done.

Better Sales of Handbags.

With the approach of the holiday shopping period has come a pronounced increase in the buying of women's handbags. Leather ones are particularly wanted, but the demand takes in high-grade silk ones and those set with rhinestones or metal ornamentation for evening wear. In the leather bags the trend is strongly toward under-arm styles, with novelty leath-

ers and combinations of them in varied colors being featured. Some of the leading producers of the merchandise are substantially behind on deliveries owing to the rush of orders during the last few weeks. Marcasite or metal beaded handbags in scenic and historical designs are being offered in the more expensive merchandise.

Tie Trade Placing Good Orders.

Manufacturers of men's neckwear are placing a substantial business in tie silks for Spring, according to leading producers of these silks. Failles, reps, crepes and twill weaves are being well bought by the tie manufacturers, whose selections again stress bright colors in ground effects and the use of contrasting designs in patterns. Strings have received the bulk of the advance demand, with neat figured novelties also taking well. The necktie trade is credited with having little stocks of silks on hand. The holiday demand, if up to expectations, will enable the manufacturers to enter upon the Spring manufacturing season in an excellent condition.

Children's Novelties Moving.

Novelties for infants and children are selling well at present, much of the stimulation of business being attributed to the approaching holidays. Gifts for infants this year include many articles more practical than toys. A good seller has been a small laundry bag with a doll's head, the bag being formed by the dress of the doll. Painted glass articles for the toilet of the baby, painted clothes hampers, satin-covered dress hangers and chintz-covered boxes for bonnets and dresses are among the items most in demand, according to reports received at the headquarters of the United Infants', Children's and Junior Wear League of America.

Want High-Priced Negligees.

Reports from the women's underwear trade indicate that high-priced negligees are an important item in the pre-holiday business that is now being done. Many makers of these goods say that price is not an object with buyers of the more luxurious garments, and that many of them which wholesale at \$100 or more are being bought. Ostrich and maribou trimmed models are being sold in large numbers, and combinations of silk, velvet and chiffon of the very finest textures are shown in garments that resemble evening dresses. Among the novelties of the season is a sleeveless model of velvet draped over chiffon.

Go forth into the busy world and love it, interest yourself in its life, mingle kindly with its joys and sorrows, try what you can do for men rather than what you can make them do for you, and you will know what it is to have men yours, better than if you were their king or master.—Brook Herford.

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan

THE CHRISTMAS NUMBER

What every woman wants in stockings—smartness of color and trimness of fit combined with long-wearing qualities. All are found in Berkshire Stockings—full fashioned of course. Made by the Berkshire Knitting Mills, the largest mills in the world devoted exclusively to the manufacture of women's full fashioned silk stockings.



BERKSHIRE
FULL FASHIONED
STOCKINGS

SILK STOCKINGS ARE A BIG CHRISTMAS ITEM

We have made special preparations on one number in the BERKSHIRE line which is exactly suited for Christmas gifts and stocked it in a big way.

1389 Full to the Top, Semi-Chiffon Weight, Full Fashioned, 42-Gauge, 7-Strand **\$15.00**

Eighteen Popular Shades

Neutral	Silvery Moon	Skin	Doz.
Bran	Light Nude	Blonde	Atmosphere
Gravel	Champagne	Sunset	Dove Grey
Toast	French Nude	Woodland Rose	Blue Fox
Black			Rose Taupe
			White

Sizes 8½ to 10. Packed ¼ doz.

WE ARE PREPARED FOR THE BIG DEMAND AND FOR THE REORDERS

EDSON, MOORE & COMPANY

1702-1722 West Fort Street

DETROIT

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

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN

Watching the Apparel Stock.

A feature of recent improvements in retail methods of merchandising ready-to-wear apparel for women is the greater importance which attaches to the position of head of stock. In some cases the status of this individual is recognized to the extent of calling her the assistant buyer, but in most stores, particularly in the smaller ones, her title has not changed as her duties have increased.

The first duty of the head of stock is to watch the stock and to keep the buyer posted as to what is "short" or "long" in it. She must also report on how the stock matches up in quantity with that of the previous week, month or year. She must watch the movement of the various colors, sizes and materials represented in the stock and, based on this movement, must work out a purchasing budget for the buyer.

In addition to this she must see that the stock on the floor is always representative of the merchandise in the stock room, in order that no sales shall be lost through apparent shortages of supply. She must know her stock well enough at all times to answer questions but to her about it by the buyer or the saleswomen. She must spend as much time on the floor as possible, in order to learn at first hand what is selling, and she must be prepared in an emergency to assist in the sales work. On top of all this, in many out-of-town stores she is responsible for the transactions of the department's business when the buyer is away on a trip to market.

Late Trends in Millinery.

Advance showings of Palm Beach lines of millinery are being made by manufacturers. Body hats of serpentine, manchette, rayon and visca are featured in import models having small, pleated and drooping brims, off-the-face and medium poke shapes. The trimmings are simple and stress belting ribbons in contrasting colors. High colored elfts are also prominent in the new lines. For immediate delivery there is a good call for small hats of bengaline or belting ribbon. Some are stitched with gold or silver thread, while others are trimmed with embroidery or metallic cloth.

Season Has Taught Some Things.

The experience of the coat trade this Fall is said to have drawn attention to several things of marked importance to manufacturers. The season is credited with demonstrating that the industry can operate effectively with fewer early sample garments and with a marked reduction in the number of styles. Both developments are said to have saved the manufacturers much in expense and in the number of garments which usually have to be sold at a loss. Some factors in the industry claim that, if the samples and styles were reduced 50 per cent., a more profitable and satisfactory business would result.

Sports Trend Is Dominant.

There appears no question as to the predominance of the sports type of merchandise for the Winter resort and Spring seasons. Early lines for the

resort showings are now being prepared, and in every one the influence of the sports vogue is outstanding. Fabrics and coats show special treatment in these offerings, with the white mode particularly stressed. Early reports from the mills also indicate the strong favor accorded the sports weaves they are showing. As a class these fabrics are being better bought than any other weaves, including the staples.

October Shoe Sales Lower.

A summary of October business in the shoe line shows most of the leading houses ahead of the same month last year in volume, but behind September. November, to date, has not been as active in a business way as it might be. In the current demand for women's goods wholesalers report a continued strong call for oxfords in tan, black and some combinations. The best-selling materials in women's pumps right now are patent leather, satin and suede. In the last named the favored shades of the moment are cinnamon and black. Sales of men's and boy's shoes are normally active, but without particular feature.

Glove Ordering Is Active.

Glove manufacturers report a very active demand from retailers and resident representatives for both fabric and kid gloves. Cooler weather has stimulated reordering of staple merchandise, while the approach of the holiday season has swelled the volume of business in the fancies. Owing to its popular price appeal, manufacturers and importers say the fabric glove is having one of its best seasons. The novelty merchandise features various kinds of embroidered treatments, with the fancy cuff much used. In kid gloves the two-button style is being given much attention.

Muffler Demand Takes Spurt.

Colder weather has stimulated the demand for mufflers. Many orders reached wholesalers through the mail over the week-end. Mufflers for both dress and sports wear are being called for, either in the long 20 by 40 or the 36 inch square sizes. In the silk goods, block print bordered and allover designs and woven effects are outstanding. Women as well as men are using the gay colored muffler, the former showing a preference at the moment for ones having a solid high colored ground on which dots are embroidered in contrasting high shades.

Trends in Juniors' Dresses.

In junior dresses some manufacturers are now offering merchandise made up for special sales purposes, in which tweeds, plaids and velvet styles are outstanding. The Fall season in this field is said to have been a duplicate of the good business in misses' and women's dresses. Spring lines are being shown in which silks are stressed. The principal offerings so far comprise dresses of flat crepe and georgette in the new Spring shades. Among the design details are apron effects, tunics and panels in harmonizing or contrasting color arrangements.

Plain plugging is 50 per cent. of success.

Fashion Favors Crepe

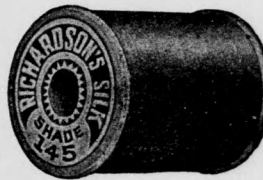


Silk Crepes of every weave are used for nearly every type of fashionable dress. Satinback, All-silk Crepe is especially popular since so many chic features can be had by reversing the material.

"Richardson's" Quality 2700 40-inch Satin Crepe is a pure dye Silk Crepe of great beauty. It is finished to give that soft, drapy hand so much desired. Price, \$2.30 per yard, (5c per yard additional for cuts). Suggested retail price, \$3.75 per yard.

"Richardson's" Quality 2600 40-inch Crepe is a pure dye Silk Crepe of firm texture. It is an excellent quality and will not split. It is guaranteed washable. Price, \$1.60 per yard, (5c per yard additional for cuts). Suggested retail price, \$2.50 per yard.

Qualities Required For Silk Threads



Every measurement stamped on a Richardson spool is accurate.

Strength and elasticity mean that your seams will not rip nor pucker, but will always look smooth and even. The elasticity is a stretch to which a thread may be subjected under strain before it breaks. It is one of the most important qualities as it distributes the tension of the thread and prevents ripping.

Smoothness and uniformity mean that your thread will run evenly and rapidly through the machine without roughing or breaking.

Luster means that your seam will look well and always remain so.

"Richardson's" spool silk combine all of these qualities, thus giving entire satisfaction to the wearer of the garment.

"Richardson's" Silk Threads are handled by most notion and dry goods jobbers. Color cards of Silk Threads or Silk Fabrics sent on request.

RICHARDSON SILK CO.

207 W. Monroe St.

Chicago, Ill.

RETAIL GROCER

Retail Grocers and General Merchants Association.

President—Orla Bailey, Lansing.
Vice-Pres.—Hans Johnson, Muskegon.
Secretary—Paul Gezon, Wyoming Park.
Treasurer—F. H. Albrecht, Detroit.

Fundamentals Really Progressive Grocers Must Pursue.

Written for the Tradesman.

A few months ago I found a grocer who was rather strong for the thought that the old-line grocer was in effect a purchasing agent for his customers. That is a nice thought. But I also discovered that this man habitually sold one grade of goods under two names and sold each lot at a price of its own—two prices on one line of goods.

That seemed a funny practice for a man who thought of himself as the purchasing agent for anybody. For the prime duty of a purchasing agent is to safeguard the interest of his principal—in this case the consumer. How can he think of himself as the agent of anybody else under such circumstances

Of course I recommended, strongly as I could, that this practice be discontinued at once. I pointed out that no real merchant could afford to do it, because his very justification for existence lay in his supposed skill and conscientiousness as a buyer for the people of his community. As it happened to be a small community, where he was personally known to most of his customers, his position was thus exceedingly risky—to put it on the lowest plane of self-interest.

The real merchant is always an honest man first—an honest servant to his people. He is strictly careful to buy goods on their true, intrinsic merits—not for friendship, not as a favor to anybody, but with an eye single to give real, lasting, satisfactory service to his trade. Thus only can he hope to forestall competition and stand out against any mere price appeal.

A grocer was puzzled that he made so little net money in a year. Examination showed that his starting margins and prices were about right, but long ago the system of making special concessions to purchasers of full cases had become ingrained in his business. The result was one of common experience to those who investigate business: that he did not get the margins he thought he was getting, because he did not get the prices he started out to get and the average of reduction was tremendously more than he realized.

For example, an article costs \$1.54 per dozen and is priced at two for 35c. That shows 26 per cent. plus. But when a case was sold a concession of twelve cents per dozen was made. That cut the percentage margin to 22.22 per cent. plus, a reduction of 3.78 per cent. Consider that three per cent. net is a nice earnings in groceries and you can appreciate a reduction of nearly four per cent.

That was enough of a reduction, but it did not reflect the worst conditions, for any reduction based on flat figures is difficult to hold within bounds. Consider an item priced at \$1.25 per dozen

which carries a margin of 20 per cent. Take twelve cents per dozen off that and what has happened? This: That you have taken off nearly 10 per cent. and have only eleven and a half per cent. left. That is some different from the twenty per cent. on which calculations are based.

This case was examined this way: Three items were taken at random from which 24c per case was taken. This resulted in 72c on the three cases, of course. But the same items showed only 57c reduction when 5 per cent. was taken off the prices. The difference of 15c in the three cases amounted to a respectable percentage.

Like many another grocer, this man hesitated to get all the margin coming to him at times. Certain staples, like three sieve peas, purchased at fortunate prices should be sold at regular figures, except in special instances, because extra margins like that enable a grocer to recoup some leaks bound to occur despite great care.

Example: Three sieve peas should pay 30 per cent. At cost of \$1.54 a happy result comes from figuring at 30 per cent., for then you have \$2.20 per dozen. Then you can price at 19c, 3 for 55c—both fetching figures. There is wonderful psychology in 19c—better than 18 or 17, in some instances better than 15c. Then the 3 for 55c will result in many sales of three instead of one. But the basis of all this is that the margin is accurate, safe and sane to start with.

Discounts from grocery prices must be computed with the greatest care. Three per cent., even two per cent. is a lot on groceries. Folks who don't know groceries, among them many consumers, may not be impressed by two per cent. discount. Yet the keepers of the Biggest Little Store in the Country, I believe it is called something like that—Garver Brothers, Strasburg, Ohio—have made two per cent. stick most effectively.

But after all, merchants should get over the idea that price and price-concession is the way to larger sales. It is not. Nor is it the way to what you seek—sales at a profit. Sales at a profit are made by sales-effort, intelligently thought out and industriously applied.

Elton J. Buckley recently commented on a practice of R. H. Macy & Co., New York, thus:

"Each Thursday night the Macy department heads check up their stock to see if they have any poor movers. If they have, special force is exerted to move them. Remember that—every Thursday night.

"Mr. Reader, how long has it been since you went over your stock to check up the slow movers? Are you one of those who avoid doing this, put it off as long as they can because it may show their stock to be deader than they think? There is a large company of merchants who slink from combing their stock because they don't like to admit they pulled all those boners.

"My observation is that nothing can get people into a store so quickly as a special cleaning of bona fide odds and ends that are all right but not

(Continued on page 31)

HEKMAN'S

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

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



Hekman Biscuit Co.
Grand Rapids, Mich.

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

"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

Don't Say Bread

— Say

HOLSUM

MEAT DEALER

Pork Loin Prices and Pork Loin Values.

The terms "prices" and "values" are quite frequently used interchangeably in the markets, but there is a real distinction between them which is very noticeable at times. The price of an article is a very definite thing, while the value may vary according to the needs of different persons. To one familiar with the wholesale market prices on pork loins, according to their size and weight, there is a difference that seems to be entirely out of line with value, unless we are to give custom and preference a very high rating in determining values. There have been sales of pork loins, differing in weight two to three pounds to a loin, varying as much as eight dollars a hundred. It is difficult to account for such a difference in price. Suppose we take two pork loins, one weighing twelve pounds and the other weighing fourteen pounds, side by side on a table, both being from corn fed hogs and high in the quality scale. Now the consumer buyer is asked to select a piece for roasting. The price of the lighter loin might be forty cents a pound, for instance. The price asked for the heavier loin would be eight cents a pound lower. One could buy the center cut or the end of either loin preferred at the different prices. Which would be selected? If the housewife were frugal she would, without doubt, buy the cut from the loin sold eight cents a pound lower than the other, providing, of course, she fully understood that the quality of each was the same. Retailers tell us they will not buy the cuts from the heavier loins unless they are sold at a great discount. It is claimed that they want six pork chops to a pound and are willing to pay a great deal more for the small pork chops than for those a little larger. We are wondering if the matter is always presented to the housewife right and if they have the real condition explained to them. We wonder if retailers are not just supposing what is wanted, rather than actually knowing. We wonder if the price advantage of heavier loins is always pointed out. Somehow we cannot help feeling that the customer is just as anxious to save money on meats as on shoes or clothes and other things. We feel that the average housewife is pretty clever in the management of her home, and we have a great deal of confidence in her. The matter is worth talking over.

Pork Shoulder Butts.

Pork shoulder butts are cut from a regular shoulder after the picnic has been removed. They are made in various styles, some of which are Boston style, Milwaukee style, Buffalo style, New York style, picnic and boneless butts. Boston style butts are usually cut from heavy pork shoulders when making picnics. The surplus fat is removed and the butt is trimmed smooth. This cut includes the end of the shoulder blade. The average weights are about three to seven pounds. Milwaukee style butts are the same as Boston style with the neck

bones left in. Boneless butts: This cut is a solid piece of lean meat and is a part of the Boston style butt. New York style contains the neck bones, lean bones, blade bone and plate in one piece. It is the remaining portion of the shoulder after the picnic is removed. Picnic butts are picnic shoulders that have been skinned and the surplus fat removed. The shank is cut off close to the breast and then trimmed. Buffalo style butts are cut the same as boneless butts except that the neck bones are left in. New York style are shoulder butts cut from the shoulders of the thinner and lighter grades. Many of these various cuts of pork shoulder butts are cured and smoked. The most familiar cut to most persons is the boneless butt. It is displayed in many retail windows, often tagged as smoked pork tenderloins. This cut, of course, is not a tenderloin and should not be called one, but, nevertheless they are rather popular with the housewives on account of their small size, and there can be no question regarding their fine flavor and tenderness. It is from these qualities that it is sometimes called tenderloin. This cut has the advantage of being small, boneless and when closely trimmed is free from waste. This is what makes it an economical cut to buy, although the price per pound may seem expensive. In meat, like anything else, it is the real economy that counts and not the apparent saving, which is often misleading.

We Will Have Fresh Reindeer Meat Soon.

Reindeer meat exported from Alaska this fall for consumption in the States will soon be on sale and the prices will be reasonable, according to reports to the Biological Survey of the United States Department of Agriculture. One leading reindeer company in the Territory expects to export not less than 5,000 carcasses, and more if additional vessels with refrigeration facilities can be secured for shipping the meat from Nome, Alaska, to Seattle, Wash.

An old Southern planter was discussing the hereafter with his old, black body servant. "Sam," said his master, "let's make an agreement this way: The one that gets over there first must come back and tell the other what it is like over there." "Yes, sah," replied Sam. "Dat suits me all right, but effen you all dies fust, please come back in de daytime, sah."

Zion Fig Bars

Unequalled for
Stimulating and
Speeding Up
Cooky Sales

Obtainable from Your
Wholesale Grocer

Zion Institutions & Industries
Baking Industry
Zion, Illinois

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.

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



The Flavor is Roasted In!

WHITE HOUSE COFFEE

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

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.

Featuring the Tool Department in the Hardware Store.

Written for the Tradesman.

The need for tools of all kinds is steadily increasing; and with the increase of labor saving devices in every home, and of new machines in every shop and factory, the demand for new tools will continue to grow. There are few lines more important to the hardware dealer; and there is no line which lends itself more readily to attractive display.

With a heating system, bathroom, automobile, radio, and many other modern improvements, the twentieth century man needs an infinitely larger variety of tools than did the man of the sixteenth century. In fact, the perfection of labor-saving devices serves to multiply the number of repairs and adjustments man is called upon to make. This paradoxical condition means that there is a constantly greater variety of tools needed in every household.

The tool department is one of the most important in the hardware store. Not only is there a heavy and growing demand for tools of all kinds, but the profit margin is a quite satisfactory one. So that the hardware dealer should keep his tool department prominently before the buying public.

It is necessary, of course, to handle all grades of tools. The average householder will not pay the same price for a saw or a hammer as a mechanic will. The mechanic expects to use his tools continuously, and he knows from experience that it pays him to get the best. The householder, on the other hand, expects to use the tool only for odd repairs, and is generally anxious to get something at the lowest possible price. It is, consequently, necessary for the dealer to carry the cheaper lines.

It pays, however, in all cases to push the sale of quality goods and to urge the customer to purchase the better article. The people who buy cheap tools will come back oftener but they will not be satisfied; and in satisfaction lies the merchant's guarantee of future business. Sell the quality article if you can, and the cheap article if you have to.

The tool department has the advantage that there is one time of the year when tools can be sold, and that is all the time. There is no closed season. Homes are open all the year round. People move in all seasons. They need tools continually; and consequently it pays to keep the department before the public at all seasons.

In catering to the mechanic, of course the better class of goods should be played up. The skilled mechanic as a rule demands the best; and will be satisfied with nothing less. With him, price is far less important than quality. He knows well what he wants; and the dealer's business is to anticipate his demand by carrying a complete stock.

Every community has, however, its intermediate class of near-mechanics—men who have gravitated from other lines of activity into this line of work. These men may not be so critical in their demands; but it is up to the dealer to give them sound guidance in their purchases, rather than to cater to their inclination to be satisfied with a poor or medium-grade tool.

Among householders, however, there is also a huge potential market. While in every home there is a considerable amount of repair work which demands an expert, there are also a vast number of small repair jobs which the man of the house, or even the housewife, can attend to. Mostly, these repair jobs are neglected for lack of proper tools. The average home, where the man of the house is not a mechanic will likely have a general purpose hammer, a tack hammer, an axe or hatchet, a saw, a screw driver, and a wrench.

Now, this is a typical equipment. Sometimes the householder's stock of tools is far less comprehensive. But the home which has what might be called a "complete practical outfit" of tools likely to be required for petty repair jobs which the householder can attend to himself—such a home is the exception.

In his advertising for the householder, the hardware dealer should play up the idea of the "complete tool outfit."

What constitutes a complete outfit is a matter of opinion. In some stores, complete outfits of medium-grade tools, suitable for the average householder, are gotten up and offered at a lump price. It is a good way to sell tools, and at the same time to suggest and drive home the idea of the "complete outfit" as the ideal toward which the householder should work.

Such tool outfits also make a very nice Christmas present for the growing boy who has a mechanical turn of mind—and the practical tools selected from the regular stock, though a trifle more expensive, are sure to give better satisfaction than the cheap toy "outfits" sometimes gotten up for boys.

The dealer will be better able to cater to the householder's tool trade if he understands the sort of work the householder has to do. The scope of the householder's repair activities is apt to depend on the individual. The householder who is also a mechanic will do practically all his own work—if he has time. But he buys a mechanic's A-1 tools.

The householder who is not a mechanic but who has plenty of money will—unless he has a mechanical slant—send for a man whenever any repair work, however small, needs attention. Yet there are exceptions. I know a popular novelist, whose income is probably \$50,000 a year, who delights to clean the furnace, fix chairs, tinker with the automobile, and do odd repair jobs—anything, in fact, to get his mind off his work.

But the average householder finds a lot of odd jobs to do. A door is apt to warp, so that it refuses to close—or to open. Regularly, the hot water taps leak, and have to be fitted with new washers. A pane of glass is

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 51-216 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 4212

Detroit

Congress Building

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.

broken; the average householder hates to pay for a man to put it in. Old furniture can often be recovered. Window screens need new screen wire. Storm doors have to be put on in the fall, and taken off in the spring. And these little jobs about the house do not include such items as the radio and the car, which always call for more or less tinkering.

The average man, lacking the needed tools lets things go—and as a rule they go from bad to worse. The warped door and the leaky tap are a constant source of annoyance. The screen in summer lets in the flies it should keep out; the storm doors in winter remain in the basement or attic. Life is unsatisfactory and harassing, where a complete tool outfit would make it satisfactory and comfortable.

In that last sentence is the dealer's line of advertising approach to the householder who needs tools—the comfort that comes of attending to these petty repair jobs at once and keeping everything up to the mark. To do this, the householder needs a practical tool outfit.

In pushing sales along this line, it is usually sound policy not to mix the quality tools for the expert and the lower-grade tools for the handy man-about-the-house. A window devoted to high-grade tools for the mechanic should keep away from cheap outfits for the householder, and vice versa. That is, a display should appeal to the mechanic, or to the householder, but should not try to appeal to both. In each display concentrate on the one idea—quality tools for the man who earns his living with his hands, and convenient tools for the householder who wants to keep his home up to the mark.

Three common lines of publicity will help to sell to both classes of customers. Probably the most important of these is window display. Tool displays for the mechanic can well be elaborate; for the handy-man-about-the-house they can be a great deal more simple, and devoted to bringing out the idea of owning a complete outfit

so that repairs can be attended to at once.

Newspaper advertising is also helpful in pushing sales. So is mailing list advertising. But in both these directions the appeal should be differentiated. To the mechanic, talk quality; to the householder, talk convenience.

You should have as complete as possible a mailing list of carpenters and other mechanics in your community or territory; and classify them according to their line of work. It will be worth while, also, to have a separate list of householders likely to be interested in medium grade tools. Occasional circular letters to these lists will help to bring in business.

Victor Lauriston.

November.

November lover of hoar frost
And biting wind,
Adventurer of chill and cold
Whose calendar shall find
The sombre weathered ways
Of Boreas;
Who gave you ken
That corn was bundled in the shock,
And showers mysterious
Of falling leaves
After October's gala days
Of red and yellow, pink and gold?
Are you some sprite
From Northern clime
That makes a memory
Of summertime,
Nor caring whether
Roses fade and asters die;
Or in the ordered round of things
Concerned as they in happenings
Lovely and good?
Through field and wood
I went afar to-day
Where trees were reaching
Bare fingers to the sun
Of Indian summer,
Which you had brought;
And like a fellow worshipper
I joined the living host
In the silent sanctuary
Of Oak and Maple;
Where birches white
Seemed truly like
Fair faultless guests
With cheerful ministry.
Here gratitude filled my hour
And with the lengthening shadows
I departed
Thankful, too, the more
For death and life,
For peace and hope
Which gray November brings
In Indian Summer time.

Charles A. Heath.

A book account is at best but a reference record of goods that have gone out without leaving a cash substitute.

Nucoa

"The Food of the Future"

Nucoa means health and economy for the customer—and profit and turnover for the grocer.

There's a bigger demand for Nucoa every day—and there's increasing satisfaction on the part of grocers who sell it and customers who buy it.

Investigate Nucoa.



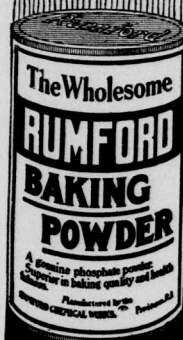
THE BEST FOODS, INC.

New York

Chicago

San Francisco

Peak Sales this year



You are entitled to a generous profit on each and every sale of Rumford. It is the product that makes contented customers because it is pure and wholesome. Rumford is a steady seller and gives you consistent profits.

B 93 26

RUMFORD CHEMICAL WORKS
Providence, R.I.

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

Good Words For the Niles and Holland Hotels.

Muskegon, Nov. 9.—Mrs. Nora B. Doyle has once more come into possession of what was known for many years as the Murray Tavern, at Otsego, hence the patrons of that institution will have a positive guarantee of good, wholesale meals and neat bedrooms with comfortable beds. Mrs. Doyle is a born landlady with motherly instincts and she will give her "boys" of the commercial fraternity a real home. She certainly deserves their patronage and if I mistake not will get it.

Ever since the Four Flags Hotel, at Niles, was opened to the public last summers, I have had a consuming desire to look it over, and it was my good fortune last week to be the guest of Mr. and Mrs. C. L. Holden, who are operating same. The Holdens are well known in Michigan, having opened the Rowe Hotel, at Grand Rapids, and conducted same satisfactorily to their patrons for two years.

To describe this wonderful Niles caravansary is something I would not dare to undertake. It simply beggars descriptions. It is a community built affair of seventy-eight rooms, all with running water and toilets and a large proportion of them with tub and shower baths. The lobby and all public rooms are the last moment in attractive decorations and furnishings. This also applies to the dining rooms and kitchen equipment.

The guest chambers are modernly equipped with the latest features in furnishings and draperies and the beds are unsurpassed by any hotel I have ever visited. A special feature of the Four Flags is the cuisine. It is of such quality that it immediately brought the new hotel into prominence and has established it as the social center of the community.

The editor of the Tradesman has heretofore made mention of its many attractive features, and there is little left for me to add. Here is a dinner served while I was there at \$1.25:

Grape Fruit, Marasquin
Celery Radshes Cucumber Rings
Beef Broth, with Spaetlel
Consomme in Cup
Salmon Steak, Maitre de Hotel
Roast Prime Rib Beef, Drip Gravy
Sweetbread Patties, a la Perigord
Broiled Round Steak, Fresh Mushrooms
Scrambled Eggs, Sweet Peppers
Fried Spring Chicken, Cream Gravy
Cold Ham, Tongue, Beef Pork
Parsley or Steamed Potatoes
Green Peas Creamed Carrots
Pineapple and Banana Salad
Apple and Custard Pie
Chocolate Eclair
Strawberry or Vanilla Ice Cream
Beverages

Contrary to predictions made by some, the Four Flags is enjoying a good patronage, with a satisfactory room occupancy and wonderfully good dining room patronage and I, for one, am much pleased to know it, for this most excellent couple well deserve it as a reward for their combined efforts.

Last Saturday, in company with Out Around, it was my pleasure to again visit the Warm Friend Tavern, at Holland, now under the sole management of Mr. and Mrs. Leland, formerly operating the hotel of that name at Saugatuck. The Tavern, as we all know, was opened last year and is physically the equal of any interior city hotel in Michigan.

Of the former conduct of this hotel I have nothing to say, but I congratulate the backers of the Tavern in having secured the services of the very people who are bound to make it a financial as well as an artistic success. Traveling men are already praising it to the skies and they have every reason for so doing. Partaking of luncheon there I was offered this selection:

Fresh Vegetable, Jardiniere or Consomme
Columbia Soup
Sweet Relish
Fish Flakes, with Green Peppers,
au gratin

Stewed Sirloin Tips with Vegetables
Smoked Pork Butt, with Red Cabbage
Roast Shoulder of Lamb, with Jelly
Boiled and Mashed Potatoes
Baked Hubbard Squash
Pumpkin Pie
Corn Starch Pudding
Chocolate Sauce
Ice Cream

In addition to the table d'hote, the Tavern supplies a la carte service of superior quality, included in which is a most wonderful offering of sea foods and fish of every description. I know of no other Michigan hotel which equals it.

For the luncheon referred to, the charge was 75 cents; satisfactory in both quality and quantity. I want to commend them specially on the attractive assortment of French pastry, which is a daily offering to their patrons.

Since the advent of the Lelands, only about a month ago, various improvements in equipment have been made, adding much to the facilities for giving service, which is surely beyond criticism.

He was a large man, wrapped in a large coat. He wore a large hat and carried a large bag. Slouching over the register, he signed himself as coming from a State that has given more colonels to the Nation than West Point.

Scarcely had the bell boy—uttering imprecations at bags of such huge dimensions—returned to the lobby, when there was a peremptory summons from the large man's room. The uniformed attendant found the guest standing in the center of his chamber. He pointed a scornful finger at one corner of the room and enquired, "What's that?"

"A cuspidore, sir," he replied. "Humph!" growled the large one, "Thought it was a finger bowl. Son, you go get me a regular cuspidore."

The large one beamed when presently the boy returned. He bore no dainty bit of painted china, but a mighty brass vessel that would gladden the heart of the most exacting masticator of any solanaceous plant of the nicotine family.

The large one eased his "galluses" and relaxed. He had found comfort at last. And when he left, a day or two later, the mighty brass vessel was encompassed in the folds of his large traveling bag.

The vast majority of guests, however, are honest. Every hotel proprietor in the world proves that by the way he accepts his guests. You can come to his institution with a battered bag containing a couple of old telephone directories and as many brick bats and live a week. And the matter of money will not be mentioned ordinarily within that period of time.

The public's attention has been called to the tremendous building which is going up four miles North of Jackson—the largest hotel of its type in the world, with 5,180 rooms. Construction on this hotel has proceeded for more than two years and it is expected to continue for six years more. It will be known as the new Jackson prison. One of our State papers, in commenting on the building of this institution and its magnitude, says:

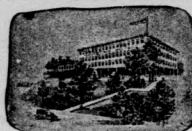
"One way to save building more prisons like the great structure at Jackson is to catch and punish more criminals."

And yet here we are with more judges, increased jury service, court rooms, bailiffs and every adjunct to exercise the legal functions, and yet the demand for increased capacity in our prisons.

Now the trouble is not so much an increase of criminals, but rather an increase of technicalities by which people unwillingly enter the criminal lists.

Senator Reed, of Missouri, explains it in this way:

"We have written upon the statute books of this country over 600,000 laws, and the Federal Government



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 65173, Bell Main 173

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.

Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.50 and up
EDWART R. SWETT, Mgr.
Muskegon Mich.

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 Connection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.

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

WILL F. JENKINS, Manager

CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath.
\$2.50 up with bath.

CAFETERIA IN CONNECTION

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 LEADING 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.

alone has in excess of 15,000. We have established bureaus to regulate maternity, foods and drinks, and we have forbidden so many things that it is probable that not a single human being in the United States over ten years old has not violated some statute law.

"We regulate our neighbors, spy on them, and then proceed to do the same things which seem to be so reprehensible in them—or even worse."

That's why we have a shortage of prisons. Frank S. Verbeck.

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

Grand Rapids, Nov. 9.—At the regular meeting of Grand Rapids Council Saturday evening, we were strengthened by the addition of six high-grade "Angels of Commerce" who seemed to thoroughly enjoy the initiation and were deeply impressed by the salutary lessons of U. C. T.ism and the splendid spirit of comradeship that is demonstrated daily by the men who wear the crescent emblem. The new members by initiation are as follows: Charles H. Ghysels, living at 804 Scribner avenue, Grand Rapids, and selling California fruits for the Sunland Sales Association, Detroit.

Carlos R. Jacobs, living at 804 Scribner avenue, Grand Rapids, and selling shredded wheat for the Shredded Wheat Co., Niagara Falls, N. Y.

Edwin W. Klein, living at the Morton Hotel, selling stoves for the Quick Meal Stove Co., St. Louis, Mo.

John P. Byrne, living at Rural Route No. 5, Lowell, and selling canned foods for the W. R. Roach Co.

Ferry D. Smith, living at 2140 Madison avenue, and selling Valentine cigars for A. S. Valentine & Sons, of Womelsdorf, Pa.

We received by transfer from Independence Council the membership of Albert R. Luther, living at 1943 Francis avenue, selling paints and varnishes for Patterson-Sargent Co., of Kansas City, Mo.

In the ladies card games, held on the mezzanine floor, from 8 until 10 p. m., the first prize in five hundred was won by Mrs. Leon Tryon and the second by Mrs. L. L. Lozier. The value of the social feature of the Council meetings is being realized more at each meeting.

We are very happy to report that the condition of Brother G. B. McConnel, 1342 Sigsbee street, who has been confined to his bed for more than seventy days, is sufficiently improved that he is now permitted to see visiting U. C. T. brothers and friends.

Martin VerMaire attended Council meeting after witnessing the fast football game at Ann Arbor, in which his favorite team won over their opponents 37 to 0.

Mrs. James Murray and Mrs. Frank Osgood, wives of two of our prominent members, returned to their homes last week from a visit of several days in Chicago and Milwaukee.

The Salesmen's Club of Grand Rapids, which meets at the Pantlind Hotel at 12:45 Saturdays for lunch and a program, was in charge of the ladies of the Club last Saturday, and a delightful meeting was held. Mrs. Cora Storrs Clark, interior decorator, gave a very interesting talk on her reminiscences of Europe and parts of the United States.

Mrs. Frances Morton Cromb ed the community singing in a manner that aroused much enthusiasm and some music. She closed the program by singing two beautiful selections in her own inimitable manner, which were enthusiastically received. Mrs. Emily Loomis accompanied her at the piano.

Miss Mary J. Field was chairman of the committee in charge of this meeting and the members who failed to attend missed a rare treat.

The Scribe.

Bears Now Invade Boyne City.

Boyne City, Nov. 9.—Boyne City is in the wilds. Bears roam the forests and investigate the food supplies of our hard working farmers. That is what the Citizen says and when you see it in the Citizen either it is gospel truth or Clarke has had a nightmare. Next thing we know, some of the Hollywood gang will hear of our wild canyon and wilder beasts and we will be overrun with wild west thrillers. Don't know whether we will dare to go up the hill on M 13 any more. They caught a 300 pound bear out there just the night before election. Don't know which candidate he was working for, but they caught him dipping into honey. Another advertisement for Boyne River Valley products. He came the night before and helped himself. It was so good that he came back for more. Thereby he got himself into trouble. They were laying for him. Like many another dabbler in illicit sweets, he was not wise enough to let well enough alone. You can come up here next summer and we will show you the place where he was. But then when the summer comes anything that's bare won't be a vision though some of them are a sight.

We notice that our Onaway friend has been down in God's country, and he enjoyed the experience. He did not overdraw his picture. No one can. Thumb Lake or more modernly, Lake Louise, is one of the beauty spots of the North. The whole way from Indian River to Gaylord up the Pigeon River is a dream of loveliness. To get his money's worth he should have crossed Hudson to Boyne Falls, and up the hill to Elmira, following the two branches of the Boyne River, or better still to Boyne City and South by Deer Lake, over the divide into the valley of the Jordan and up to Alba, skirting the edge of the "top of Michigan," where the land drops off a thousand feet in less than twenty miles, making Eastern Charlevoix county the most rugged and picturesque of all Southern Michigan and, incidentally, gives the driver some very interesting lessons in driving. Interesting, that is, to the other fellow, but it is worth it, any time of year. We have been driving these trails for almost two decades and there is a new beauty every time.

Charles T. McCutcheon.

A Short Story.

A. L. Trester, secretary of the Indiana high school athletic association, says that he was calling upon a farmer one Sunday afternoon and hearing sounds of rather violent argument coming from the vicinity of the barn asked his host what it was all about.

"Just my five boys out there trading pocket knives among themselves," said the farmer. "They do it every Sunday afternoon and all of them seem to make a good deal of money at it."

Sand Lime Brick

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

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

A merchant was recently speaking of two of his salesmen. "Jackson," he said, "is going to be a winner because he sees so many reasons why he can, but Carlson will fail because he sees so many reasons why he can't."

ASK FOR

KRAFT CHEESE

A variety for every taste

The Center of Social and Business Activities THE PANTLIND HOTEL

Everything that a Modern Hotel should be.
Rooms \$2.00 and up. With Bath \$2.50 and up.

MORTON HOTEL GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths Rates \$1.50, \$2, \$2.50 and up per day

HOTEL BROWNING GRAND RAPIDS

150 Fireproof
Rooms

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

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

HOTEL CHIPPEWA

European Plan
MANISTEE, MICH.

HENRY M. NELSON, Manager

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

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.

One Biscuit is a Meal

To Our Distributors:

You know SHEDDED WHEAT has been on the market for thirty-five years. You know that no other cereal can be compared with it for nutritive value, and no process can be compared with the shredding and baking process for making the whole wheat grain digestible.

But here is another thing to remember about SHREDDED WHEAT—you can eat as many Biscuits as you like for a meal—some people eat as many as six—but ONE Biscuit with milk is a complete, nourishing, satisfying meal—twelve good meals in every carton.

The Shredded Wheat Co.

Niagara Falls, N. Y.

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.

Counter Prescribing and the Sale of Proprietary Medicines.

The question of whether the sale of a proprietary medicine by a retail druggist constitutes a violation of the medical practice act has been raised by the health commissioner of Milwaukee. He recently prosecuted a leading druggist of that city on the charge of having sold a rheumatic remedy prepared by himself to a customer claiming to be a rheumatic sufferer. The technical charge was that of diagnosing and dispensing medicine contrary to law. The court, however, after hearing the evidence submitted, dismissed the case. We abstract the following from the decision handed down:

"In the instant case the defendant Mack did not 'treat the sick' as defined by the medical practice act, but on the contrary testimony tends to show he was called to complaining witness' home by this witness himself, testified that he told Mr. Mack he was bothered with rheumatism. Thereupon Mr. Mack, without diagnosing or prescribing after diagnosis, a remedy for the disease, sold to the complaining witness proprietary medicines which were in sealed packages; which were labeled to comply with the Federal pure food and drug law; the containers labeled with directions for using and carrying on the outside of them the name and location of the manufacturer, which, in this instance, happened to be Mr. Mack himself.

"This conduct on the part of the defendant Mack, in my opinion, was an absolute compliance with the state pharmaceutical law and in no way did he violate either the letter or the spirit of the medical practice act.

"To find the defendant Mack guilty of a violation of the medical practices act under these circumstances would be to brand every neighborhood druggist in the State of Wisconsin, who sells to a customer a proprietary remedy for some common ailment, a violator of this same medical practice act. If this were the purpose of the legislature in passing the medical practice act, the act itself would, indeed, be of doubtful constitutionality.

"I therefore, find the defendant not guilty of the offense charged and order his immediate discharge."

Counter prescribing and supplying simple household remedies are sometimes so close together that they seem to overlap and so make it nearly or quite impossible to say just where the border line between them lies. Of course no druggist should engage in the former, yet we are confident in spite of all we can say and do to discourage it, there will always be some who will allow their natural kindness of heart, their desire not to give offense, to induce them to go further in the direction of attempting to allay the ills of their customers than a strict compliance with the code of pharmaceutical ethics would allow. As an instance of this is the experience of a New York druggist who was asked by a customer to remove a splinter from a finger. He complied with the request but later on was sued for heavy damages. The claim was made that the unskillful manipulation

of the druggist had infected the finger with subsequent loss of that member.

The pharmacists' business is to dispense, not to prescribe medicine. The physician has learned to diagnose, the pharmacist has not and the average pharmacist would not be able to differentiate between diphtheria and piles, if those two unpleasantnesses did not vote in different precincts.

We believe the general consensus of opinion among pharmacists is that if a man states he has a trifling ailment and seems to be in doubt as to which of several remedies he will try, there is no harm or breach of ethics in helping him come to his own decision and selling him what he wants. If druggists think there is money or business in counter prescribing, they should obtain an M. D. diploma and go to it.

Use of Codeine Questioned.

Dr. Carleton Simon, former head of the Narcotic Bureau of the New York Police Department, recently conducted a survey of the narcotic situation in the State of Louisiana for the board of health of that state. In discussing the responsibility of the medical profession in narcotic addiction, Dr. Simon is of the opinion there is appreciable danger that the prescribing of codeine may lead to the desire and use by the patient of stronger opium derivatives. He says:

The extremely large quantity of codeine consumed, has no connection with addiction. The reason for its increased use is largely due to its substitution for heroin, which narcotic, prior to its prohibited manufacture by law, was used extensively in cough mixtures.

The curtailment of the use of a narcotic which does not directly create addiction is not, among medical men, considered a State or Government problem. This is apparently an academic question which the physicians as a class must themselves determine. The connection between codeine and drug addiction has never been demonstrated, although its use produces a familiarity with the action of narcotics that may lead to the desire and use of stronger opium derivatives.

For that reason, the physician who prescribes codeine freely, or in conditions where other remedies can be as efficiently substituted, creates a danger of addiction and also stimulates the importation of opium into this country. He furthermore encourages directly, the growth of the opium poppy plant, which our Government and all civilized nations are trying to reduce and control.

The increased use of codeine becomes a question therefore, that the physicians within their own ranks and consciences must solve.

Discretion.

The pharmacist who adds to an advertisement announcing a special sale of flash lights, candy, books or other articles belonging equally well in many stores, the slogan "try the drug store first" may show a commendable spirit of loyalty but would never win a prize for business discretion.

Is this great force bringing you, too, a steady increase in coffee business?

During the last twelve months thousands of merchants throughout the country have increased their total coffee sales 40-50-60%, and more. They are grocers who have taken advantage of one of the most powerful selling forces in America for building retail coffee business.

These merchants knew that many women were coming into their stores who bought their coffee elsewhere. They realized that these women were the most logical prospects for new coffee business. They determined to go after this extra coffee business by getting behind, and pushing, the one coffee in America that could give them the most powerful assistance in winning and holding new customers—Maxwell House.

The two letters from merchants printed on this page, just a few of the hundreds that we have received, give an

indication of the results. The big increases are being won simply by taking advantage of the largest and fastest selling high grade coffee in the United States—the only brand supported for years by big scale national advertising as well as intensive local campaigns.

You, too, can profit

You know that new coffee customers will mean a lot to your store. Go after them now! Put Maxwell House in your windows—we will supply attractive display material free! Pyramid the blue cans on your counter. Give them a prominent place on your coffee shelf. Get behind it! The new business that it will bring will mean greater volume and more profit for you.

Cheek-Neal Coffee Company, Nashville, Houston, Jacksonville, Richmond, New York, Los Angeles.

Wins new, regular customers



"Many of my now regular customers came in to my store for the first time for a can of Maxwell House Coffee. I don't know of any article in my entire stock I can sell with greater confidence."

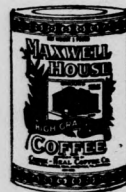
Harry B. Huhn,
Washington, D. C.

Built his coffee business



"One of my very real desires has always been to increase my coffee sales. When I first stocked Maxwell House I thought that it offered me this opportunity. I was right. In the second six months in which I handled this blend, I sold over a thousand pounds. And it has greatly built up my entire coffee business. I am now selling coffee to many women who never bought this item from me before."

R. E. Coombs, Chicago, Illinois.



"Good to the last drop"

MAXWELL HOUSE COFFEE
TODAY—America's largest selling high grade coffee

WHY MANY WILLS ARE NOT MADE

"All men, think all men mortal but themselves."

Young.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

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:

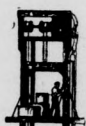
PERFUMES, TOILET WATERS, SAFETY RAZORS, VACUUM BOTTLES, HARMONICAS, TOILET SETS, WHITE AND FANCY IVORY SETS, ATOMIZERS, INGERSOLL WATCHES, BIG BEN CLOCKS, BOX PAPERS, BOOKS, KODAKS, YALE FLASHLIGHTS, PARKER FOUNTAIN PENS, FOKER SETS, PIPES, CARDS IN CASES, LEATHER GOODS, MUSIC ROLLS, INCENSE BURNERS, 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

Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN



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

Sidney Elevator Mfg. Co., Sidney, Ohio

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



"From Contented Cows"

© 1926, C. M. P. Co.

WHOLESALE DRUG PRICE CURRENT

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

Acids		Alkalies	
Boric (Powd.)	12 1/2 @ 20	Soda Ash	1 1/2 @ 10
Boric (Xtal)	15 @ 25	Soda Ash, less	1 1/2 @ 10
Carbolic	34 @ 40	Soda Ash, less	1 1/2 @ 10
Citric	50 @ 65	Soda Ash, less	1 1/2 @ 10
Muriatic	3 1/2 @ 8	Soda Ash, less	1 1/2 @ 10
Nitric	9 @ 15	Soda Ash, less	1 1/2 @ 10
Oxalic	15 @ 25	Soda Ash, less	1 1/2 @ 10
Sulphuric	3 1/2 @ 8	Soda Ash, less	1 1/2 @ 10
Tartaric	40 @ 50	Soda Ash, less	1 1/2 @ 10
Ammonia		Alkalies	
Water, 26 deg.	06 @ 16	Soda Ash	1 1/2 @ 10
Water, 18 deg.	05 1/2 @ 13	Soda Ash, less	1 1/2 @ 10
Water, 14 deg.	04 1/2 @ 11	Soda Ash, less	1 1/2 @ 10
Carbonate	20 @ 25	Soda Ash, less	1 1/2 @ 10
Chloride (Gran.)	09 @ 20	Soda Ash, less	1 1/2 @ 10
Balsams		Alkalies	
Copaiba	85 @ 1 25	Soda Ash	1 1/2 @ 10
Flr (Canada)	2 75 @ 3 00	Soda Ash, less	1 1/2 @ 10
Flr (Oregon)	65 @ 1 00	Soda Ash, less	1 1/2 @ 10
Peru	1 00 @ 1 25	Soda Ash, less	1 1/2 @ 10
Tolu	2 00 @ 2 25	Soda Ash, less	1 1/2 @ 10
Barks		Alkalies	
Cassia (ordinary)	25 @ 30	Soda Ash	1 1/2 @ 10
Cassia (Saigon)	50 @ 60	Soda Ash, less	1 1/2 @ 10
Sassafras (pw. 50c)	50 @ 50	Soda Ash, less	1 1/2 @ 10
Soap Cut (powd.)	15 @ 25	Soda Ash, less	1 1/2 @ 10
Berries		Alkalies	
Cubeb	1 @ 1 00	Soda Ash	1 1/2 @ 10
Flr	12 @ 25	Soda Ash, less	1 1/2 @ 10
Juniper	12 @ 25	Soda Ash, less	1 1/2 @ 10
Prickly Ash	1 @ 25	Soda Ash, less	1 1/2 @ 10
Extracts		Alkalies	
Licorice	60 @ 65	Soda Ash	1 1/2 @ 10
Licorice, powd.	50 @ 60	Soda Ash, less	1 1/2 @ 10
Flowers		Alkalies	
Arnica	1 @ 30	Soda Ash	1 1/2 @ 10
Chamomile (Ged.)	1 @ 60	Soda Ash, less	1 1/2 @ 10
Chamomile Rom.	1 @ 60	Soda Ash, less	1 1/2 @ 10
Gums		Alkalies	
Acacia, 1st	50 @ 55	Soda Ash	1 1/2 @ 10
Acacia, 2nd	45 @ 50	Soda Ash, less	1 1/2 @ 10
Acacia, Sorts	20 @ 25	Soda Ash, less	1 1/2 @ 10
Acacia, Powdered	35 @ 40	Soda Ash, less	1 1/2 @ 10
Aloe (Barb Pow)	25 @ 30	Soda Ash, less	1 1/2 @ 10
Aloe (Cape Pow)	25 @ 30	Soda Ash, less	1 1/2 @ 10
Aloe (Soc. Pow.)	65 @ 70	Soda Ash, less	1 1/2 @ 10
Asafoetida	50 @ 60	Soda Ash, less	1 1/2 @ 10
Pow.	75 @ 1 00	Soda Ash, less	1 1/2 @ 10
Camphor	1 05 @ 1 10	Soda Ash, less	1 1/2 @ 10
Guaiaac, pow'd	1 @ 10	Soda Ash, less	1 1/2 @ 10
Kino	1 @ 10	Soda Ash, less	1 1/2 @ 10
Myrrh, powdered	1 @ 10	Soda Ash, less	1 1/2 @ 10
Opium, powd.	19 @ 19 92	Soda Ash, less	1 1/2 @ 10
Opium, gran.	19 @ 19 92	Soda Ash, less	1 1/2 @ 10
Shellac	65 @ 80	Soda Ash, less	1 1/2 @ 10
Shellac Bleached	70 @ 85	Soda Ash, less	1 1/2 @ 10
Tragacanth, pow.	1 @ 15	Soda Ash, less	1 1/2 @ 10
Tragacanth	1 75 @ 3 25	Soda Ash, less	1 1/2 @ 10
Turpentine	1 @ 30	Soda Ash, less	1 1/2 @ 10
Insecticides		Alkalies	
Arsenic	08 @ 30	Soda Ash	1 1/2 @ 10
Blue Vitriol, bbl.	07 1/2 @ 15	Soda Ash, less	1 1/2 @ 10
Blue Vitriol, less	08 @ 15	Soda Ash, less	1 1/2 @ 10
Bordeaux Mix Dry	13 @ 22	Soda Ash, less	1 1/2 @ 10
Hellebore, White	18 @ 30	Soda Ash, less	1 1/2 @ 10
Insect Powder	35 @ 45	Soda Ash, less	1 1/2 @ 10
Lead Arsenate Po.	18 @ 31	Soda Ash, less	1 1/2 @ 10
Lime and Sulphur	1 @ 22	Soda Ash, less	1 1/2 @ 10
Dry	1 @ 22	Soda Ash, less	1 1/2 @ 10
Paris Green	20 @ 27	Soda Ash, less	1 1/2 @ 10
Leaves		Alkalies	
Buchu	85 @ 1 00	Soda Ash	1 1/2 @ 10
Buchu, powdered	1 @ 10	Soda Ash, less	1 1/2 @ 10
Sage, Bulk	25 @ 30	Soda Ash, less	1 1/2 @ 10
Sage, 1/2 loose	1 @ 30	Soda Ash, less	1 1/2 @ 10
Sage, powdered	1 @ 30	Soda Ash, less	1 1/2 @ 10
Senna, Alex.	50 @ 75	Soda Ash, less	1 1/2 @ 10
Senna, Tinn.	30 @ 35	Soda Ash, less	1 1/2 @ 10
Senna, Tinn. pow.	35 @ 35	Soda Ash, less	1 1/2 @ 10
Uva Ursi	20 @ 25	Soda Ash, less	1 1/2 @ 10
Oils		Alkalies	
Almonds, Bitter, true	7 50 @ 7 75	Soda Ash	1 1/2 @ 10
Almonds, Bitter, artificial	3 00 @ 3 25	Soda Ash, less	1 1/2 @ 10
Almonds, Sweet, true	1 50 @ 1 30	Soda Ash, less	1 1/2 @ 10
Almonds, Sweet, imitation	1 00 @ 1 25	Soda Ash, less	1 1/2 @ 10
Amber, crude	1 25 @ 1 50	Soda Ash, less	1 1/2 @ 10
Amber, rectified	1 50 @ 1 75	Soda Ash, less	1 1/2 @ 10
Anise	1 40 @ 1 60	Soda Ash, less	1 1/2 @ 10
Bergamot	11 50 @ 11 75	Soda Ash, less	1 1/2 @ 10
Cajuput	1 50 @ 1 75	Soda Ash, less	1 1/2 @ 10
Cassia	4 00 @ 4 25	Soda Ash, less	1 1/2 @ 10
Castor	1 40 @ 1 65	Soda Ash, less	1 1/2 @ 10
Cedar Leaf	1 75 @ 2 00	Soda Ash, less	1 1/2 @ 10
Citronella	1 25 @ 1 50	Soda Ash, less	1 1/2 @ 10
Cloves	3 00 @ 3 25	Soda Ash, less	1 1/2 @ 10
Cocunut	25 @ 35	Soda Ash, less	1 1/2 @ 10
Cod Liver	1 65 @ 1 85	Soda Ash, less	1 1/2 @ 10
Croton	2 00 @ 2 25	Soda Ash, less	1 1/2 @ 10
Potassium		Alkalies	
Bicarbonate	35 @ 40	Soda Ash	1 1/2 @ 10
Bichromate	15 @ 25	Soda Ash, less	1 1/2 @ 10
Bromide	69 @ 85	Soda Ash, less	1 1/2 @ 10
Bromide	54 @ 71	Soda Ash, less	1 1/2 @ 10
Chlorate, gran'd	23 @ 30	Soda Ash, less	1 1/2 @ 10
Chlorate, powd.	16 @ 25	Soda Ash, less	1 1/2 @ 10
Cyanide	30 @ 40	Soda Ash, less	1 1/2 @ 10
Iodide	4 65 @ 4 85	Soda Ash, less	1 1/2 @ 10
Permanganate	20 @ 30	Soda Ash, less	1 1/2 @ 10
Prussiate, yellow	40 @ 50	Soda Ash, less	1 1/2 @ 10
Prussiate, red	1 @ 70	Soda Ash, less	1 1/2 @ 10
Sulphate	35 @ 40	Soda Ash, less	1 1/2 @ 10
Roots		Alkalies	
Alkanet	30 @ 35	Soda Ash	1 1/2 @ 10
Blood, powdered	35 @ 40	Soda Ash, less	1 1/2 @ 10
Calamus	35 @ 40	Soda Ash, less	1 1/2 @ 10
Elecampane, powd	25 @ 30	Soda Ash, less	1 1/2 @ 10
Gentian, powd.	20 @ 30	Soda Ash, less	1 1/2 @ 10
Ginger, African	30 @ 35	Soda Ash, less	1 1/2 @ 10
Ginger, powdered	30 @ 35	Soda Ash, less	1 1/2 @ 10
Ginger, Jamaica	60 @ 65	Soda Ash, less	1 1/2 @ 10
Ginger, Jamaica, powdered	45 @ 50	Soda Ash, less	1 1/2 @ 10
Goldenseal, pow.	1 @ 80	Soda Ash, less	1 1/2 @ 10
Ipecac, powd.	1 @ 70	Soda Ash, less	1 1/2 @ 10
Licorice	35 @ 40	Soda Ash, less	1 1/2 @ 10
Licorice, powd.	20 @ 30	Soda Ash, less	1 1/2 @ 10
Orris, powdered	30 @ 40	Soda Ash, less	1 1/2 @ 10
Poke, powdered	35 @ 40	Soda Ash, less	1 1/2 @ 10
Rhubarb, powdered	1 @ 100	Soda Ash, less	1 1/2 @ 10
Rosinwood, powd.	1 @ 100	Soda Ash, less	1 1/2 @ 10
Sarsaparilla, Hond.	1 @ 90	Soda Ash, less	1 1/2 @ 10
Sarsaparilla Mexican	32 @ 52	Soda Ash, less	1 1/2 @ 10
Glycerine	35 @ 40	Soda Ash, less	1 1/2 @ 10
Squills	35 @ 40	Soda Ash, less	1 1/2 @ 10
Squills, powdered	60 @ 70	Soda Ash, less	1 1/2 @ 10
Tumeric, powd.	20 @ 25	Soda Ash, less	1 1/2 @ 10
Valerian, powd.	1 @ 100	Soda Ash, less	1 1/2 @ 10
Seeds		Alkalies	
Anise	1 @ 35	Soda Ash	1 1/2 @ 10
Anise, powdered	35 @ 40	Soda Ash, less	1 1/2 @ 10
Bird, ls	13 @ 17	Soda Ash, less	1 1/2 @ 10
Canary	10 @ 16	Soda Ash, less	1 1/2 @ 10
Caraway, Po.	30 @ 35	Soda Ash, less	1 1/2 @ 10
Cardamom	3 75 @ 4 00	Soda Ash, less	1 1/2 @ 10
Coriander pow.	30 @ 35	Soda Ash, less	1 1/2 @ 10
Dill	15 @ 20	Soda Ash, less	1 1/2 @ 10
Fennel	25 @ 40	Soda Ash, less	1 1/2 @ 10
Flax	08 @ 15	Soda Ash, less	1 1/2 @ 10
Flax, ground	08 @ 15	Soda Ash, less	1 1/2 @ 10
Foenugreek pow.	15 @ 25	Soda Ash, less	1 1/2 @ 10
Hemp	8 @ 15	Soda Ash, less	1 1/2 @ 10
Lobelia, owd.	1 @ 130	Soda Ash, less	1 1/2 @ 10
Mustard, yellow	17 @ 25	Soda Ash, less	1 1/2 @ 10
Mustard, black	20 @ 25	Soda Ash, less	1 1/2 @ 10
Poppy	15 @ 20	Soda Ash, less	1 1/2 @ 10
Quince	1 25 @ 1 50	Soda Ash, less	1 1/2 @ 10
Rape	15 @ 20	Soda Ash, less	1 1/2 @ 10
Sabadilla	50 @ 60	Soda Ash, less	1 1/2 @ 10
Sunflower	11 1/4 @ 15	Soda Ash, less	1 1/2 @ 10
Worm, American	30 @ 40	Soda Ash, less	1 1/2 @ 10
Worm, Levant.	4 50 @ 4 75	Soda Ash, less	1 1/2 @ 10
Tinctures		Alkalies	
Aconite	1 @ 80	Soda Ash	1 1/2 @ 10
Aloe	1 @ 45	Soda Ash, less	1 1/2 @ 10
Arnica	1 @ 10	Soda Ash, less	1 1/2 @ 10
Asafoetida	1 @ 40	Soda Ash, less	1 1/2 @ 10
Paints		Alkalies	
Lead, red dry	15 1/4 @ 15 1/2	Soda Ash	1 1/2 @ 10
Lead, white dry	15 1/4 @ 15 1/2	Soda Ash, less	1 1/2 @ 10
Lead, white oil	15 1/4 @ 15 1/2	Soda Ash, less	1 1/2 @ 10
Ochre, yellow bbl.	2 1/2 @ 6	Soda Ash, less	1 1/2 @ 10
Ochre, yellow less	3 @ 6	Soda Ash, less	1 1/2 @ 10
Red Venet'n Am.	3 1/4 @ 7	Soda Ash, less	1 1/2 @ 10
Red Venet'n Eng.	4 @ 8	Soda Ash, less	1 1/2 @ 10
Putty	5 @ 8	Soda Ash, less	1 1/2 @ 10
Whiting, bbl.	1 @ 4 1/2	Soda Ash, less	1 1/2 @ 10
Whiting	5 1/2 @ 10	Soda Ash, less	1 1/2 @ 10
L. H. F. Prep.	3 1/2 @ 3 25	Soda Ash, less	1 1/2 @ 10
Rogers Prep.	3 1/2 @ 3 25	Soda Ash, less	1 1/2 @ 10
Miscellaneous		Alkalies	
Acetanalid	47 @ 55	Soda Ash	1 1/2 @ 10
Alum	08 @ 12	Soda Ash, less	1 1/2 @ 10
Alum. powd. and ground	09 @ 15	Soda Ash, less	1 1/2 @ 10
Bismuth, Subnitrate	3 87 @ 4 07	Soda Ash, less	1 1/2 @ 10
Borax xtal or powdered	07 @ 12	Soda Ash, less	1 1/2 @ 10
Cantharides, po.	1 50 @ 2 00	Soda Ash, less	1 1/2 @ 10
Calomel	2 22 @ 2 42	Soda Ash, less	1 1/2 @ 10
Capsicum, powd	35 @ 40	Soda Ash, less	1 1/2 @ 10
Carmine	7 00 @ 7 50	Soda Ash, less	1 1/2 @ 10
Cassia Buds	35 @ 40	Soda Ash, less	1 1/2 @ 10
Cloves	50 @ 55	Soda Ash, less	1 1/2 @ 10
Chalk Prepared	14 @ 16	Soda Ash, less	1 1/2 @ 10
Choloroform	51 @ 60	Soda Ash, less	1 1/2 @ 10
Chloral Hydrate	1 35 @ 1 85	Soda Ash, less	1 1/2 @ 10
Cocaine	12 10 @ 12 20	Soda Ash, less	1 1/2 @ 10
Cocoa Butter	55 @ 75	Soda Ash, less	1 1/2 @ 10
Corks, list, less	40-10%	Soda Ash, less	1 1/2 @ 10
Copperas	2 1/2 @ 10	Soda Ash, less	1 1/2 @ 10
Copperas, Powd.	4 @ 10	Soda Ash, less	1 1/2 @ 10
Corrosive Sublim	1 30 @ 2 00	Soda Ash, less	1 1/2 @ 10
Cream Tartar	31 @ 38	Soda Ash, less	1 1/2 @ 10
Cuttle bone	40 @ 50	Soda Ash, less	1 1/2 @ 10
Dextrine	6 @ 15	Soda Ash, less	1 1/2 @ 10
Dover's Powder	3 50 @ 4 00	Soda Ash, less	1 1/2 @ 10
Emery, All Nos.	10 @ 15	Soda Ash, less	1 1/2 @ 10
Emery, Powdered	1 @ 15	Soda Ash, less	1 1/2 @ 10
Epsom Salts, bbl.	1 @ 15	Soda Ash, less	1 1/2 @ 10
Epsom Salts, less	3 1/2 @ 4	Soda Ash, less	1 1/2 @ 10
Ergot, powdered	1 @ 20	Soda Ash, less	1 1/2 @ 10
Flake, White	15 @ 20	Soda Ash, less	1 1/2 @ 10
Formaldehyde, lb.	15 @ 30	Soda Ash, less	1 1/2 @ 10
Gelatine	80 @ 90	Soda Ash, less	1

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Pork
Veal
Lard

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

45, 1 lb. 4 25
24, 3 lb. 6 00
10 lb. pails, per doz. 8 50
15 lb. pails, per doz. 11 95
25 lb. pails, per doz. 19 50

BAKING POWDERS

Arctic, 7 oz. tumbler 1 35
Queen Flake, 16 oz., dz. 2 25
Royal, 10 oz. doz. 2 70
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

100 size, 4 doz. 3 75
150 size, 4 doz. 5 50
200 size, 4 doz. 7 20
250 size, 4 doz. 9 20
500 size, 2 doz. 8 80
800 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 2 40
Sliced bacon, medium 2 20
Sliced beef, medium 2 80
Grape Jelly, large 4 50
Sliced beef, large 4 50
Grape Jelly, medium 2 70
Peanut butter, 16 oz. 4 05
Peanut butter, 10 1/2 oz. 2 75
Peanut butter, 6 1/2 oz. 1 75
Peanut butter, 3 1/2 oz. 1 15
Prepared Spaghetti 1 40
Baked beans, 16 oz. 1 40

BLUING

The Original
Condensed

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

BREAKFAST FOODS

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

Post's Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 10s 2 75
Instant Postum, No. 8 5 40

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

BROOMS

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

BRUSHES

Scrub
Solid Back, 3 in. 1 50
Solid Back, 1 in. 1 75
Pointed Ends 1 25

Shoe

Shaker 1 80
No. 50 2 00
Peerless 2 60

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

BUTTER COLOR

Dandelion, 2 85

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/2
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
Apricots, No. 1 1 75
Apricots, No. 2 3 00
Apricots, No. 3 3 00
Apricots, No. 4 3 00
Apricots, No. 5 3 00
Apricots, No. 6 3 00
Apricots, No. 7 3 00
Apricots, No. 8 3 00
Apricots, No. 9 3 00
Apricots, No. 10 3 00
Apricots, No. 11 3 00
Apricots, No. 12 3 00
Apricots, No. 13 3 00
Apricots, No. 14 3 00
Apricots, No. 15 3 00
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Apricots, No. 89 3 00
Apricots, No. 90 3 00
Apricots, No. 91 3 00
Apricots, No. 92 3 00
Apricots, No. 93 3 00
Apricots, No. 94 3 00
Apricots, No. 95 3 00
Apricots, No. 96 3 00
Apricots, No. 97 3 00
Apricots, No. 98 3 00
Apricots, No. 99 3 00
Apricots, No. 100 3 00

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 3 50
Chicken Haddie, No. 1 3 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. 1 65
Lobster, No. 1/4, Star 3 80
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, 1/4 3 80
Salmon, Red Alaska 3 25
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 90
Sardines, 1m. 1/4, ea. 10 28
Sardines, 1m. 1/2, ea. 25
Sardines, Cal. 1 65
Tuna, 1/4, Albocore 95
Tuna, 1/4, Curtis, doz. 2 20
Tuna, 1/4, Curtis, doz. 3 50
Tuna, 1/4, 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 10
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, 1/4s 3 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 5 2 1/2
Potted Meat, 1/2 Libby 5 2 1/2
Potted Meat, 3/4 Libby 5 2 1/2
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 65

Baked Beans

Campbells, 1c free 5 1 15
Quaker, 18 oz. 85
Fremont, No. 2 1 20
Snider, No. 1 95
Snider, No. 2 1 25
Van Camp, small 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
Red Kid, No. 2, Soaked 95
Beets, No. 2, wh. 1 75
Beets, No. 1, cut 1 20
Beets, No. 2, cut 1 20
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 38
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 1/2
Pimientos, 1/2, each 37
Sw't Potatoes, No. 2 1/2 35
Saurkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60
Spinach, No. 3 2 10
Spinach, No. 10 6 00
Tomatoes, No. 2 1 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. 3 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. 3 30
Lilly Valley, 8 oz. 3 25
Lilly Valley, 14 oz. 3 50

OYSTER COCKTAIL.

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

CHEESE

Roquefort 52
Kraft, Small tins 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort small tins 2 25
Camembert small tins 2 25
Wisconsin New 74
Longhorn 28

Mich. Flat Full Cream 25
Michigan Daisies 26
New York New 1926 30
Sap Sago 38
Brick 30

CHEWING GUM.

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

COCOA.

Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Chocolate Apples 60
Pastilles No. 1 12 60
Pastilles, 1/2 lb. 12 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastilles 2 15
1 lb. Rose Tin Bon 18 00
7 oz. Rose Tin Bon 9 00
13 oz. Creme De Cara. 18 20
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastilles 2 40
Langes De Chats 4 80

CHOCOLATE.

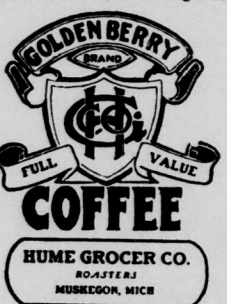
Baker, Caracas, 1/4s 37
Baker, Caracas, 1/2s 35

COCOANUT

Dunham's
15 lb. case, 1/4s and 1/2s 48
15 lb. case, 1/2s 47
15 lb. case, 1/4s 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 13
Frank's 60 pgs. 4 25
Hummel's 60 pgs. 1 lb. 10 1/2

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

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

Carnation, Tall, 4 doz. 5 00
Carnation, Baby, 8 ds. 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 37 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 35 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 12
Cameo 19
Grocers 11

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass't'd 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 16
Challenge Gums 14
Favorite 19
Superior, Boxes 23

Lozenges

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

Hard Goods

Lemon Drops 19
O. F. Horebound dps. 19
Anise Squares 18
Peanut Squares 18
Horebound 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 2 40

Specialties

Walnut Fudge 22
Pineapple Fudge 21
Italian Bon Bons 17
Banquet Cream Mints 30
Silver King M. Mallow 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, special-
ly printed front cover is
furnished without charge

CREAM OF TARTAR

6 lb. boxes 38

DRIED FRUITS

Apples
N. Y. Fcy., 50 lb. box 15 1/2
N. Y. Fcy., 14 oz. pkg. 16
Apricots
Evaporated, Choice 30
Evaporated, Fancy 32
Evaporated, Slabs 26

Citron

10 lb. box 48

Currents

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

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice, un. 2
Evap. Ex. Fancy, P. P. 30

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
60@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. Lima 12
Brown, Swedish 08
Red Kidney 12

Farina

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

Hom

GELATINE



16 oz., 1 doz. case --- 6 50
 3 1/2 oz., 4 doz. case --- 3 60
 One doz. free with 5 cases
 Jello-O, 3 doz. --- 2 45
 Minute, 3 doz. --- 4 05
 Plymouth, White --- 1 55
 Quaker, 3 doz. --- 2 55

HORSE RADISH

Per doz., 5 oz. --- 90

JELLY AND PRESERVES

Pure, 30 lb. pails --- 3 30
 Imitation, 30 lb. pails --- 1 75

Pure, 6 oz., Asst. doz. --- 1 10
 Buckeye, 18 oz., doz. --- 2 00

JELLY GLASSES

8 oz., per doz. --- 37

OLEOMARGARINE

Van Westenbrugge Brands
 Carload Distributor



Nuccoa, 1 lb. --- 27
 Nuccoa, 2 and 5 lb. --- 26 1/2

Wilson & Co.'s Brands
 Certified --- 25 1/2

Nut --- 20
 Special Roll --- 25 1/2

MATCHES

Swan, 144 --- 4 75

Diamond, 144 box --- 6 25

Searchlight, 144 box --- 6 25

Ohio Red Label, 144 bx --- 4 75

Ohio Blue Tip, 144 box --- 6 25

Ohio Blue Tip, 720-1c --- 4 50

Safety Matches

Quaker, 5 gro. case --- 4 25

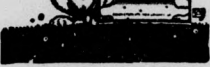
MINCE MEAT

None Such, 4 doz. --- 6 47

Quaker, 3 doz. case --- 3 60

Libby, Kegs, wet, lb. --- 2 22

MOLASSES



Gold Brer Rabbit

No. 10, 6 cans to case --- 5 70

No. 5, 12 cans to case --- 5 90

No. 2 1/2, 24 cans to case --- 6 20

No. 1 1/2, 36 cans to case --- 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 case --- 4 90

No. 1 1/2, 36 cans to case --- 4 25

Aunt Dinah Brand

No. 10, 6 cans to case --- 3 00

No. 5, 12 cans to case --- 3 25

No. 2 1/2, 24 cans to case --- 3 50

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

New Orleans

Fancy Open Kettle --- 74

Choice --- 67

Fair --- 41

Half barrels 50 extra

Molasses in Cans

Dove, 36, 2 lb. Wh. L. --- 5 20

Dove, 24, 2 1/2 lb. Wh. L. --- 5 20

Dove, 36, 2 lb. Black --- 4 50

Dove, 24, 2 1/2 lb. Black --- 4 50

Dove, 6, 10 lb. Blue L. --- 4 45

Palmetto, 24, 2 1/2 lb. --- 6 25

NUTS.

Whole

Almonds, Terregona --- 25

Brazil, New --- 15

Banana mixed --- 21

Filberts, Sicily --- 28

Peanuts, Virginia Raw --- 09 1/2

Peanuts, Vir. roasted --- 09 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 --- 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

2 oz. Jar, Stuffed, doz. --- 4 50 @ 75

20 oz. Jar, stuffed dz. --- 7 00

PARIS GREEN

1 1/2 --- 31

1 --- 29

2 1/2 and 5 1/2 --- 27

PEANUT BUTTER

Bel Car-Mo Brand

24 1 lb. pails --- 14 6

8 oz., 2 doz. in case --- 26 1/2

5 lb. pails, 6 in crate --- 12 1/2

12 1/2 lb. pails --- 14 1/2

14 lb. pails --- 14 1/2

50 lb. tins --- 25 1/2

25 lb. pails --- 12 1/2

PETROLEUM PRODUCTS

Iron Barrels

Perfection Kerosine --- 14 6

Red Crown Gasoline, Tank Wagon --- 18 7

Solite Gasoline --- 20 7

Gas Machine Gasoline --- 41 1

V. M. & P. Naphtha --- 24 6

Capitol Cylinder --- 39 2

Atlantic Red Engine --- 21 2

Winter Black --- 12 2

Polarine

Light

Medium --- 62 2

Heavy --- 64 2

Special heavy --- 66 2

Extra heavy --- 68 2

Transmission Oil --- 70 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

PICKLES

Medium Sour

Barrel, 1600 count --- 17 00

Half bbls., 800 count --- 9 00

5 gallon, 400 count --- 4 75

Sweet Small

30 Gallon, 3000 --- 42 00

5 gallon, 500 --- 8 25

Dill Pickles

800 Size, 15 gal. --- 10 00

Cob, 3 doz. in bx. 1 00 @ 1 20

PLAYING CARDS

Battle Axe, per doz. --- 2 75

Dicycle --- 4 75

POTASH

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

FRESH MEATS

Beef

Top Steers & Heif. --- 17

Good Steers & H'f. 14 @ 16

Med. Steers & H'f. 13 1/2 @ 15

Com. Steers & H'f. 10 @ 12 1/2

Cows

Top --- 14

Good --- 13

Medium --- 12

Common --- 10

Veal

Top --- 18

Good --- 16

Medium --- 13

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

Joins, Med. --- 27

Butts --- 25

Shoulders --- 19

Spareribs --- 18

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 --- 14 1/2

50 lb. tubs --- advance 1/4

50 lb. tubs --- advance 1/4

20 lb. pails --- advance 1/4

10 lb. pails --- advance 1/4

5 lb. pails --- advance 1/4

3 lb. pails --- advance 1/4

Compound tierces --- 11 1/2

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 beet --- 32

Knuckles --- @ 32

California Hams --- @ 19

Picnic Boiled --- 35

Hams --- @ 37

Boiled Hams --- @ 49

Mixed Hams --- @ 19

Bacon --- @ 44

Beef

Boneless, rump 26 00 @ 28 00

Rump, new --- 27 00 @ 30 00

Mince Meat

Condensed No. 1 car. --- 2 00

Condensed Bakers brick --- 3 00

Moist in glass --- 8 00

Pig's Feet

Cooked in Vinegar

1/2 bbls. --- 2 50

1/4 bbls., 35 lbs. --- 4 50

1/2 bbls. --- 10 00

1 bbl. --- 25 00

Kits, 15 lbs. --- 1 75

1/4 bbls., 40 lbs. --- 3 50

1/2 bbls., 80 lbs. --- 5 00

Casings

Hogs, Med., per lb. --- @ 57

Beef, round set --- 23 @ 36

Beef, middles, set. --- @ 1 00

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, 18 Regular --- 1 80

Quaker, 12s Family --- 2 70

Mothers, 12s, M'mum --- 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

Nubs of Finance.

The National banks have not yet received their autumn call for statements and all over the country they are wondering why. These calls usually come a few days, one way or the other, from October 1. Last year it was Sept. 28 and the year before Oct. 10. The State banks this year were called for Oct. 8, but the Nationals were passed and are still waiting. The last published statements were as of June 30, and it is said not in sixty years has so long a time elapsed without statements. In 1914, a record was made when 118 days elapsed between March 4 and June 30. Up to Nov. 1 this year is 123 days since the June 30 call and more days are steadily piling up. It is possible a call will be made some time this month and in that event it is thought likely the usual end of the year statements will be passed. In this city the Old and the Grand Rapids National, to keep local records complete, exchanged statements as of Oct. 8, but this was for their own purposes and not for publication.

The earning statement of the American Seating Corporation and subsidiaries for the nine months to Sept. 30 shows net income of \$967,096 after interest and Federal taxes, equivalent after preferred dividends to \$6.56 per share earned on 120,000 shares of outstanding no par common stock. This compares with \$730,195 or \$4.58 per share for the corresponding period last year.

A recent furniture factory failure was ascribed to lack of capital. The inquest showed three \$5,000 salaries, fancy commissions to the active managers on sales and overdrafts in personal expense accounts of about \$35,000. Lack of capital was right.

Men's Shoes Not So Active.

Although this is the time of the year when, in the men's fine shoe business, there is always a tendency for orders calling for "at once" deliveries to drop off, it also appears that there is something of a lull in the business being placed by retailers of this class of footwear for Spring delivery. Not much gain is reported over last Spring by some houses, but this was said to be less the fault of present buying than that the advance orders for Spring, 1926, were larger than normal. In the new lines buyers seem to be taking well custom effects with slightly narrower toes and slightly higher heels, the 10-8 heels being favored. Several novelties are offered for the new season, among them four and five button oxfords. Others include unusual effects in color and leather combinations. Buyers are "feeling their way" on both types.

Stocks of Rubbers Are Light.

Retail stocks of rubbers are lighter now than they have been for some time, and wholesalers' supplies are also very limited. The latter have been holding off in anticipation of new and lower prices on Dec. 1, but these reductions, while probable, will likely be so small that no change in the retail price will result. At most the cuts will not run more than a few cents a pair, possibly not more than 2 or 3.

With the situation as it is now, a sudden snowstorm or continued heavy rain would soon exhaust existing supplies and bring about a general paucity of the goods.

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—One American Multigraph. Good as new. A bargain. Address No. 417, c/o Michigan Tradesman. 417

FOR SALE—ESTABLISHED SHOE STORE—in Grand Rapids. Now is the time to go in the shoe business, right in the height of shoe and rubber season. Good reason for selling. For particulars, address No. 418, c/o Michigan Tradesman. 418

Let me put on that sale. Every line. C. VerCies, 1021 So. Park, Kalamazoo, Mich. 419

FOR SALE—Unusually attractive department store in town of 5,000. Established twenty-eight years. Has always been a money maker. Attractive building and fixtures and a clean stock. Town has two large industrial plants and is a railroad division. Draws from large farming community. This is not a run down business. Owner wishes to retire. Address No. 420, c/o Michigan Tradesman. 420

For Sale—\$2,000 stock ladies' ready-to-wear coats, dresses, millinery, etc. Only store of kind, in a good town. Other interests require attention. Will sell or rent building. Address No. 421, c/o Michigan Tradesman. 421

BILLIARDS—4 alleys, 1 billiard, 1 snooker, 4 pocket billiards. All Brunswick tables. Look place over any day but Saturday. Arcade Recreation, Mt. Pleasant, Mich. 422

Best Investment for Live Grocer—First \$200 takes my \$300 Grand Rapids Wholesale Grocery Stock. E. A. Brayman, Custer, Mich. 423

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

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

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 furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

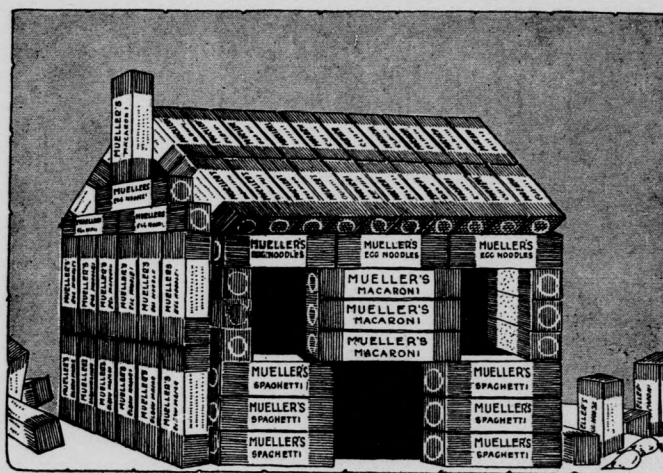
CASH For Your Merchandise! Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSON, Saginaw, Mich.

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

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



*This is the house that...
Jack Built.*

JACK, the grocer, decided to increase his profits on Mueller's Macaroni, Spaghetti and Egg Noodles by suggesting to his customers that they buy these Mueller products in groups of six.

He reasoned that particular people liked Mueller's Macaroni, Spaghetti and Egg Noodles "as a change from potatoes," and that since he sold potatoes by the peck, he should at least sell Mueller's by the half dozen—for one package always called for more.



Since 1867

C.F. MUELLER CO.—Jersey City, N.J.

Did she say ONE CAN?

Then tell her about the dozens
of daily uses for BORDEN'S.

That is the way to sell a dozen
cans to the customer who now
buys only one at a time.

So—wherever the recipe calls
for milk, recommend



The Borden Company

NEW YORK, N.Y.

By the makers of Borden's Eagle Brand Milk, Borden's Malted Milk, Borden's Extra Grade Caramels, Borden's Milk Chocolate Bars.

Using Slogans To Build Up Good Will (Continued from page 11)

Farr or Phar. See how easy it would be to form a signature which might assert "Best Shoes by Farr (Phar)." There are several names which may be twisted like this into good slogans. Care should be exercised, however, to prevent the endeavor to form a play upon words to destroy the value of the slogan. Such a form is of no value unless it means something, tells something about the company, and can be easily remembered by the public.

4. To stress service. Service is a greatly overworked word, and some of the commonest slogans have service as their mainspring, as it were. If the shoe company has some specific exceptional service to offer which is outstanding enough to be featured, the slogan that calls it to the attention of the public is good; but service as a slogan is poor business unless the service rendered is really worthy of being featured above other important things in the shop.

5. To stress location. Sometimes where a shoe store is favorably and conveniently located, or it is desired for one reason or another to especially stress this location to the public, the idea may be embodied into a slogan that can put over the location easily and at the same time build business for the firm. One retail store says, "The City Hall is just Opposite Us," thus stressing its location in a unique way.

6. Emphasizing quality. Like service, quality has been cruelly overworked in advertising and slogans until it does not really mean a great deal to-day when used as such. However, there is occasionally an instance where quality is so outstanding in some particular line or lines that the shoe dealer feels that it is to his advantage to prominently feature this. Then if he can design a slogan that embodies quality without striking upon the commonplace, well and good. As in using service, however, there is danger of using the commonplace and thus design a meaningless slogan and worthless, therefore.

7. Some firms are big-hearted and desire to help not only themselves but the entire industry; and in such instances a slogan that stresses the value of the service rendered by the industry puts over the idea, all other factors being favorable.

8. To denote age. Especially old firms are usually proud of their age, and to have a record of a half-century or so of service to the industry is a record to be proud of. It bespeaks honesty and integrity of purpose. Some concerns use slogans to stress age, which is a good form when used in such a way as to be easily remembered. A negative factor, however, is that when the actual number of years the firm has been in business is used it is necessary to change this number every year. To overcome this some firms use the date of the founding of years in business.

There are certain forms of slogans to be avoided, for a slogan that does not create a favorable impression upon

the public is worse than no slogan at all. The slogan that boasts of greatness is, as a rule, both unconvincing and negative; for there is usually ground for doubt as to the average store being the greatest in its town, and so on. There is more than one basis for comparison.

The too careless use of superlatives in any form is bad, for the average high-sounding word of description has been long since worn threadbare through too frequent use in advertising; thus it no longer conveys the desired impression.

Fundamentals Really Progressive Grocers Must Pursue.

(Continued from page 20)

moving. Why? I think because it carries genuineness on its face."

There is a keen grasp of human impulse in what Buckley says, but to my mind the idea is to sell. Grocers who modify Macy's plan by constantly looking about their stock, seeking those items which are not moving as fast as they should, and then putting sales pressure on those items, keep a clean stock while simultaneously selling goods at a profit.

Filene of Boston, one of the famously efficient department stores of the country, has a plan whereby goods can remain in any department, priced at original figures, only so long. Say it is thirty days. At the end of the time limit, the merchandise is marked down a quarter. If it remains another fifteen days, down it goes another quarter. The final mark-down is seventy-five per cent. of the original price—some mark-down, what? If, then, it is not sold, it is given away to charity.

But the practical effect is that virtually none is given away and only enough reaches the third mark-down to maintain the practice in working order. Why?

Because in department stores department managers are responsible for the profitable outcome of their departments. And there is no workable alibi. If no profit, or inadequate profit, or too sluggish stock turn is revealed at the end of any period—not by any means so long as a year, mind—the manager seeks another job.

So each manager is on his toes constantly to buy carefully and then exert himself every working day and every hour of each day to sell what he has bought. Results in the Filene store are exceptionally good, but they are only a little better than accepted department store results everywhere; because department store merchants have developed exact science as applied to retailing merchandise.

How would it do for the grocer himself to assume this same sort of accountable responsibility in his own store and sell goods constantly along these lines? Well, the truth is that really progressive grocers do this every day. To be progressive and feel safe for the future, you must do that and just that, too.

Well bought—half sold? Maybe. But you must do the other half of the selling yourself. Paul Findlay.

When you make the same mistake with two customers, you show that you learned nothing from the first mistake.

A product for every need— a service for every customer

Wherever sugar is used, and for whatever purpose, the American Sugar Refining Company provides the right sugar for the need as well as the easiest means of procuring it.

In the home, there is a Domino Package Sugar for every occasion—the exact one, whether to obtain perfect cooking results, or to add the final touch to a perfect table setting.

In the trade, we have special grades of sugar ideally adapted to every need—icings, bread, cakes, candy, cold dough mixes. . . . Sugars that save money as well as make work easier and surer.

And, no matter what locality may need our service, our numerous refineries, strategically located throughout the vast territory we cover, assure you prompt and efficient delivery. Customers in Maine or Texas find themselves served as efficiently and surely as customers in New York City or Philadelphia.

Remember, when you choose your sugar from our line—the largest, most complete line in the world—you get sugar which the test of time has proved to be the most economical and most satisfactory in quality for your product.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown;
Domino Syrup



EVERY time a woman uses Royal Baking Powder she re-convinces herself that she is the world's best cook. So she orders more flour, flavorings, shortenings, eggs and other baking materials from you.

The more women to whom you recommend Royal, the more rapid will be your turnover on all cooking ingredients. Just try it and see.

**ROYAL
BAKING POWDER**
Absolutely Pure

Made with cream of tartar derived from grapes

A New Director of Conservation For Michigan.

Quoting a recent editorial, "It is time this vital office was taken out of politics and filled on a basis of capacity and training. Indeed if we have to go outside of the State to find just the man best qualified to appreciate the economic and technical aspects of conservation and if we have to pay him a salary higher than that now attaching to the place, we shall be penny wise and pound foolish to hesitate."

The pre-eminent need is for a man of high training and capable by experience of handling a comprehensive plan which will assure conservation of the inherent power of our soil and climate to reproduce good timber on our State land. The State has hundreds of thousands of acres of land needing reforestation and much that will be of greatly increased value for recreational uses when the science of forestry is properly employed to make the most of all the latent resources.

We need a leader trained in forestry, so that all problems of land conservation will be handled under the supervision of an expert having at his finger tips a knowledge trained in the easy mastery of these vital problems. With such a training there will surely be the ability to search and master the problems of the other work of the department.

It is a fact that the State holds thousands of acres suitable for recreational park use which is now kept in a backward condition far short of its possible value because not adequately supervised by trained foresters.

It is on such land and other land that needs reforestation that a competent director of conservation could soon earn his salary.

The problem of such land is not easily visible to the public eye nor thoroughly appreciated by many sportsmen. But ten years' care under the watchful leadership of a trained forester would put such land in the list of tangible growing assets of the State, and in the course of a generation would yield value for recreational use and eventually for timber supply.

We will do well to plan now for the use that the coming generations can make of the State land.

Time is the element of greatest consequence in this matter and we should have a leader competent to plan and see accomplished the necessary preliminaries that are to be the foundation for the park or forest needed by the people of 1970.

In the matter of forests there are problems needing keen thought by the best trained and most capable forester.

A representative of a large wood fiber concern stated that jack pine is a poor material for their use—to be used only as a last resort. It is liable to have defects that interfere radically with necessary processes of wood pulp manufacture.

There are conditions brought on by development of various substitutes for wood in other lines of manufacture that should caution foresters to weigh carefully the problems sure to arise in the future in connection with timber utilization.

It seems to me that the one fundamental rule should be to grow on a specified type of soil the timber of the highest grade that the soil and climate can be made to produce.

Low grade timber will give poor return on the investment and a glut of such stuff on the market will be a detriment to the stable lumber industry. Much low grade timber matures in a comparatively few years and commences to deteriorate, so that the time of harvesting for best results is of comparatively short duration and therefore likely to throw masses of it on the market to cause such a disorganizing glut and a breakdown of prices.

Wherever the high quality timber is grown and it is found desirable to devote a part of the forest to park and recreational use, the timber can be kept to its full maturity, showing great scenic value from its majestic size.

We can build now by commencing the foundation, based on a comprehensive plan that shall secure perpetual forests for the centuries to come.

As said in the editorial, the real leader must know the economic and technical aspects of conservation. He must know the source from which to bring the store of scientific truth applicable to these problems.

To build under direction of such a leader will secure permanent forests to the everlasting benefit of all the people of Michigan.

It is a matter of placing on a naturally impregnable foundation the general welfare of all.

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

More Call For Pouch Bags.

Both oblong pouch and under-arm styles of handbags are in active demand. The buying of the former has increased somewhat after a period in which the under-arm variety was the biggest seller. Practically all of the call is for leather merchandise, silk bags figuring in but little of the demand except for certain evening wear novelties. In the new leathers being offered is suede or velvet mocha, used in bags to retail from \$7.50 up. Solid colored calf, antelope or reptile effect leathers to match either coats or shoes are outstanding in staple bags.

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.

BEECH-NUT PEANUT BUTTER



Sales of Beech-Nut Peanut Butter always respond to your selling and advertising efforts. Preferred by discriminating people everywhere.

Counter and window displays will stimulate the turnover on this nationally advertised product. Write for our attractive display material.

BEECH-NUT PACKING COMPANY

"Foods and Confections of Finest Flavor"

CANAJOHARIE

NEW YORK

WORDEN GROCER COMPANY

THE PROMPT SHIPPERS

Keep this in mind

**QUAKER FOOD PRODUCTS
ARE BETTER**

BEST VALUE FOR THE PRICE

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

And many customers
know it

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

Ottawa at Weston

Grand Rapids

The Michigan Trust Company Receiver

**"I always give 'em
what they call for"**



Every merchant whose aim is to please his customers, will be stocked with Kraft Grated Cheese. Here is an item that is convenience itself for the housewife. It is an especially prepared form of Kraft Cheese to use for all cooking and seasoning purposes. No drying, no grating, no waste. It keeps indefinitely and is a typical Kraft product—which is enough assurance of quality.

Ask your jobber or "wagon-man"

KRAFT CHEESE COMPANY, General Offices, CHICAGO, ILL.

KRAFT CHEESE

Helps your customers sell themselves

NINE out of ten people would rather buy an article of their own accord than have some one attempt to sell it to them.

That is why Crisco floor displays like the one shown on this page have so successfully boosted Crisco sales for grocers who have installed them in their stores.

The display actually helps your customers sell Crisco to themselves. Advertisements in the most popular women's magazines have told them of Crisco's superiority for frying,



shortening and cake-making. Many of them have been "sold" on Crisco but have never bought it. They need just the sort of urge to buy that this display gives them.

Standing by itself on your floor, the display attracts the attention of every woman who enters your store. It gives

the impression of a "special sale"—something few women can resist.

The display puts the cans at a height which makes them convenient to see and inviting to pick up and examine. It tells the price and reminds them again of the advertised reasons why Crisco is a desirable purchase.

Crisco box displays save your time because most women will help themselves. In addition, Crisco, as it comes from the case, is enclosed in an attractive, sanitary wrapper. When you sell a can it needs no additional wrapping.

Let us send you free material for one of these Crisco floor displays. It will quickly prove its ability to increase your Crisco sales. Use the coupon below in requesting display material.

PROCTER & GAMBLE, Cincinnati, O.

IVORY SOAP

GUEST IVORY

STAR SOAP

CHIPSO

P and G THE WHITE NAPHTHA SOAP

STAR NAPHTHA WASHING POWDER

IVORY SOAP FLAKES

CRISCO

PROCTER & GAMBLE
CINCINNATI, OHIO
GENTLEMEN:

S-626

Please send me the necessary material for a Crisco box display.

Name _____

Street _____

City _____ State _____