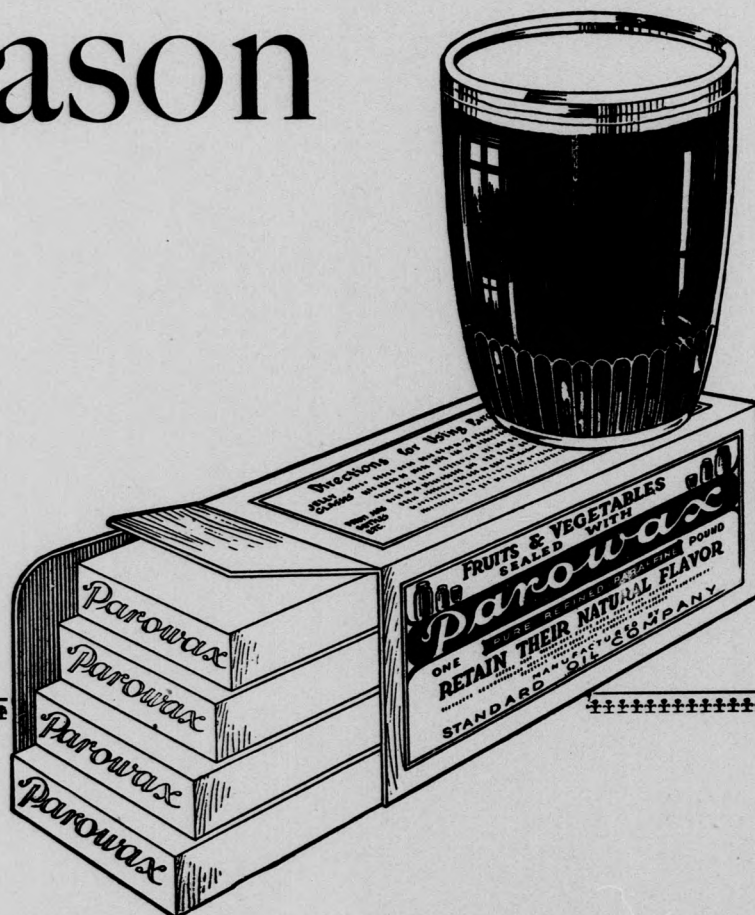


The Clock Without Hands

THE other day walking along the streets of the ancient city of London I came across a most extraordinary window display. I will only speak of the thing which stood out more than anything else. It was a clock without any hands. The pendulum was moving. The works were in motion. Everything about this clock seemed to be in the very best of condition, with one exception. Its face had the numbers of all the hours. But no hands moved upon it. It was doing everything except indicating the time. And that was the one thing for which the clock had been made. I walked on past the window thinking. I was not thinking of clocks. I was thinking of people. I was thinking of people whose lives are full of motion and activity. But the motion never amounts to anything. The activity never really works out in definite achievement. They are like clocks without hands. Then I thought of the people who with all their fully occupied days and hours miss the very purpose for which they are in the world. You can hear the "tick," "tick," "tick" of their lives. But you can never tell the time from them. Their lives are as empty of moral and spiritual meaning as a clock without hands. They are wound up, they are running. But they never indicate the hour. The people who tick but never keep time are a part of the waste material of the world.

Lynn Harold Hough.

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 17, 1926

Number 2252

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.

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

SCIENCE TRIUMPHS AGAIN.

The discoverer of a method of producing cathode rays outside their generating tube would be the last person on earth to wish the possibilities of his experiments exaggerated. Dr. Coolidge is the true type of scientist who does his work in the laboratory and leaves to others the task of exploiting it. But there is no denying that he has opened wide the gates to a strange realm which will engage the attention of his fellow scientists for a long time to come.

Too great expectations of practical results from his discovery are not in order. There are, however, potentialities to hearten all those who look to science for aid in solving the problems that confront the human race. It has been said that the volume of rays from Dr. Coolidge's tube equals those from a ton of radium. If satisfactory methods of control can be devised, the possibilities of the use of the rays in the treatment of cancer, for example, are thrilling. Commercially, as well as therapeutically, there are other potentialities equally important.

Already the Coolidge discovery has had results which would once have been classed as miracles and which even to-day offer fascinating puzzles to science. Its flying bombardment of electrons, traveling at a speed of 150,000 miles a second, changes gases and liquids into solids, alters the color of some minerals and charges others with a cold light that lasts for hours, brings swift death to the hardiest bacteria and causes curious and profound changes in living cells.

Aside from these interesting phenomena, the use of the cathode ray gives new glimpses of that fantastic world of atoms and electrons into which man is gradually penetrating. When it is brought to its maximum efficiency by charges of electricity reaching a maximum of 2,000,000 volts,

there is little telling what wonderlands may reveal themselves to human eyes or what practical results may be achieved.

It is such discoveries as this that give science its standing in the world of human affairs. From the first crude Crookes tube, which opened the way to the use of the X-ray, to Dr. Coolidge's invention is a long path beset with difficulties, but it is a fine example of the way the true scientist works, of his ceaseless battering away at the walls between himself and the mysterious laws of nature, actuated not by the love of personal glory but by the desire to add to the sum of human knowledge and human power.

Numerous experiments are already under way with Dr. Coolidge's new tube, and their results will not be long hidden. Hundreds of others will follow. Even in its present stage, however, it is an achievement which will draw the eyes of the scientific world to America.

THE CANCER SITUATION.

The Lake Mohonk international conference on cancer has brought out no new or startling facts in connection with what has become in our time the most dreaded of all diseases. Progress has been made in the skill with which treatment is administered and the sum of the knowledge of certain causative factors grows from year to year, but the hope for the discovery of a single cause and of a certain cure is faint. There are some persons who still look forward to such a discovery, but the majority of expert opinion runs the other way.

A situation admittedly grave calls more than ever for calmness and the exercise of our best intelligence. Prevention is the watchword here as in other diseases—prevention in this instance by guarding against long continued irritations and bad physical habits, such as over-eating and excessive smoking. Early diagnosis remains the most vital factor in the successful treatment of the disease, increasing manyfold when coupled with skilled treatment the chances for complete cure.

Public co-operation can play a large part in cancer control, even in its present stage, and in the meantime research pushes on in all parts of the world. Never before has there been such a massing of knowledge against a single foe, and if a permanent international organization should grow out of the Lake Mohonk meeting the battle line would be made that much stronger.

Once the present campaign for public education regarding cancer has overcome the hysteria with which so many persons view the disease a long step forward in its control will have

been taken. It calls for a calm courage much rarer in the human race than the familiar display upon battlefields or in more or less sensational accidents. Physicians and laboratory men are doing their best, many of them sacrificing health and even life in the fight, and they may well serve as examples for the rest of us.

OIL EXHAUSTION FORSEEN.

Students of the oil situation in America have long foreseen the final exhaustion of the pools from which we draw our present huge supplies. Their contents are definitely limited and when they have been drained, there is no way to refill them except by nature's age-long process and that is entirely beyond the control of man. Millions of automobiles crowd our streets and roads in increasing swarms, each one with every revolution of its fly wheel lowering the oil line in our National reservoir. The use of oil for heating purposes is a newer drain and promises to play an important part in speeding up the final exhaustion of our resources. The eight months of 1926 ended August 31 set a new high record for consumption, showing an increase of 15.9 per cent. over the corresponding period of last year.

We are accustomed to think of any such emergency as being a long way in the future, but the American Gas Association, recently in session at Atlantic City, was informed that the peak of oil production and price might be reached in this country within two years and a serious situation faced thereafter. Not even new pools, the development of the shale oil industry or the recovery of oil from coal will be sufficient to stave off the emergency in the opinion of the experts. It is too much to expect that a gasoline-driven civilization will make any radical changes in its consumption of oil for power and heating, but we may as well realize that the time is not far off when substitutes must be found. It is here that the hope of the future lies, and the experiments now in progress in France for the manufacture of methyl alcohol from coal, as well as other developments in the manufacture of synthetic petroleum, both of which promise important results, will be watched by all the world with keen interest.

WINTER BUYING HEAVY.

A touch of wintry weather during the past week was very gratifying to those in the apparel trades. It served as a reminder of more cold days to come in due course and sent both men and women to the shops to renew or replenish wardrobes in preparation for the winter which, according to the calendar, is due to begin in a little over five weeks. The cool spell extended over so large a territory, fur-

thermore, as to influence a very large volume of consumer buying. Suits, overcoats, underwear and gloves were among the articles most in demand by men customers. Buying by the other sex included inner and outer garments, gloves, fur pieces and the like. Comfortables and other household articles were also in greater request. Retailers started to put in further orders with garment manufacturers to meet the demand which has set in, and out-of-town buyers became a little more insistent on speedy deliveries of needed goods. In the primary markets there is something of the lull usual at this period of the year because of inventory preparations, although there continues a fairly steady stream of goods, in small individual lots, through distributing channels. Showings are being made of merchandise for the winter resort and early spring seasons, the buying of which will be in full blast very soon. Holiday goods are strongly in evidence in many of the shops which are trying to hasten purchases of them early. For this week the merchandising event of most note is the final clearance sale of the stock of Claflins Incorporated, which will mark the closing chapter of that big jobbing house.

Twenty thousand women die in child-birth every year in the United States, making the maternal mortality rate in this country the highest in the civilized world, according to the report of the Children's Bureau of the Department of Labor. It is a distressing confession. It does not go well with a nation that makes so much of "Mother's Day" as we do. It is still more deplorable to learn that the most important single cause of death is infection resulting from a lack of surgical cleanliness, which is almost 100 per cent. preventable through careful asepsis. The report of the Children's Bureau is a dry statistical affair, but the statistics point out the imperative need of an educational campaign to conserve the lives of the mothers of the Nation. These dead can ill be spared. In this day, in this country, such a record is a National disgrace.

The Tradesman has been so fortunate as to secure a series of contributions from A. Riley Crittenden, of Howell, Vice-President of the Michigan Archeological Society, on prehistoric man and the beginning and development of Michigan. The author has given the subject constant study and research for many years and his conclusions therefore bear the stamp of authenticity and dependability. Later the articles will be appropriately grouped and republished in book form. Several Michigan high schools are making these articles a text for class study.

SIX DECADES OF ACTIVITY.

Oldest and Best Known Railroad Man in Michigan.

After forty-four years of continuous official service with the Grand Rapids & Indiana Railway Company, under its successive organization and re-organization, William Read Shelby retired from his position as Vice-President in 1913. Mr. Shelby has for more than fifty-five years been a resident of Grand Rapids, and is one of the oldest and best known railroad men in the State of Michigan. He saw service in the civil war, and from the close of the war until very recently his entire career was devoted to transportation in some department. His career has all the interesting features of progress from a position as minor clerk to one of the highest places in the service, his ability and personal character having won a steady promotion from one grade to another.

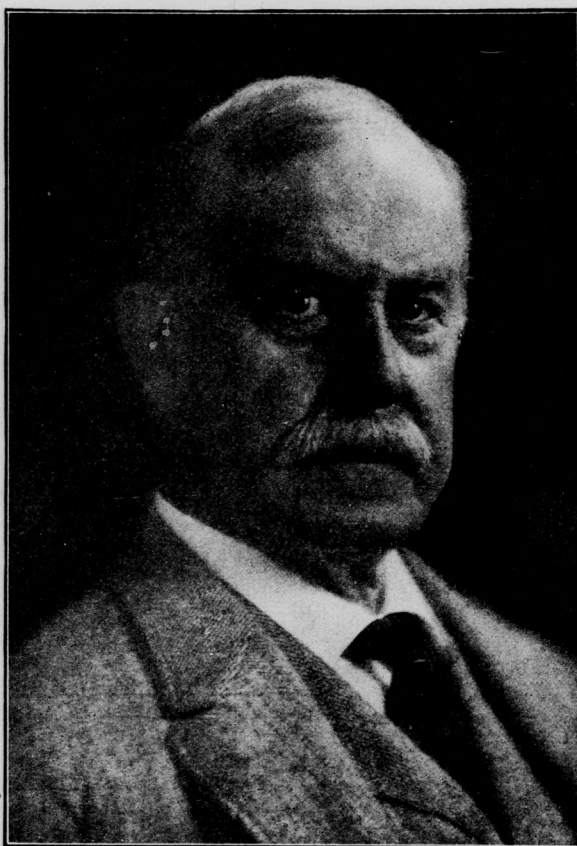
The Shelby family to which Mr. Shelby belongs, is one of the oldest and most prominent in American history, beginning with the period of the Revolutionary war and continuing through all the successive decades of our National existence. William Read Shelby was born in Lincoln, Kentucky, December 4, 1842. The name is a household word in Kentucky, the first governor of which State was the great-grandfather of the Grand Rapids railroad man. The Shelby family was founded in America by Evan Shelby, who came from Cameron, Wales, about 1730, and located near North Mountain in the vicinity of Hagerstown, Maryland. Evan, a son of Evan, was noted both as a hunter and Indian trader, and rose to the grade of brigadier general, under appointment by the State of Virginia, in 1779 for services rendered in Indian warfare. He was the first officer of that grade who saw service West of the Alleghany Mountains. Isaac Shelby, son of Brigadier General Evan Shelby, was born Dec. 11, 1750, on the old Homestead near Hagerstown, Maryland. He was one of the pioneers to the "dark and bloody ground" of Kentucky, where he founded an estate in Lincoln county, to which he gave the name "Travellers Rest." Isaac Shelby was elected the first governor of Kentucky, and re-elected in 1812. His record in the Revolutionary war gave him distinction which will be found noted in all the larger and more comprehensive accounts of that struggle, and he was one of the chief heroes of the battle of King's Mountain. In the war of 1812 again, at the head of a brigade of four thousand Kentuckians, General Shelby marched to the aid of General Harrison, and participated in the battle of the Thames. In 1817 President Monroe offered General Shelby a seat in his cabinet as Secretary of War. This honor was declined. Isaac Shelby died at Travellers Rest in Kentucky, July 18, 1826. Evan Shelby, son of Governor Isaac, was born July 27, 1787, inherited a portion of his father's estate, and named his share "Millwood," and was a wealthy land and slave owner. The military service continued through Evan Shelby, who was a soldier in the war of 1812. His

death occurred at Seguin, Texas, April 19, 1875.

John Warren Shelby, father of W. R. Shelby, was a son of Evan Shelby. He was born at Millwood, Kentucky, November 11, 1814, and having later obtained a portion of his father's estate, gave it the name of "Knightland," in compliment to his wife. On the breaking out of the Civil war it was characteristic of the Shelby family that they never forgot their allegiance to the country which their early ancestors had helped to establish, and John Warren Shelby espoused the Union cause, and lost all his extensive properties, consisting of a valuable estate, stock and slaves. In 1875, his residence was established in the Pewee Valley, where he died February 25,

where he was both captured by the Indians, and the doctor was forced to witness the burning of Col. Crawford at the stake, one of the barbarities committed by the Western Indians, which has had a part in every historical account concerning those times. A similar torture was to be inflicted on Dr. Knight on the following day, but in the meantime he managed to make his escape and his recital of the event has been the source of the only authentic account of the end of Col. Crawford.

William Read Shelby was educated at Center College, in Danville, Kentucky, until his sophomore year in 1861. The outbreak of the civil war terminated his studies, and as a loyal Unionist he became a member of the home guard and rendered valuable aid



Wm. R. Shelby.

1881. On January 16, 1840, John W. Shelby married Mary Humphrey Knight, a daughter of Dr. Joseph W. and Ann Catherine (Humphrey) Knight. Her grandfather was Dr. John Knight, a surgeon in the Revolutionary army, and descended from the family of the Scottish Earl, John Graham, of Claverhouse. In the history of the American Revolution, as it was fought on the Western slope of the Alleghany Mountains, the name of Dr. Knight is familiar to all who have read of the specific accounts of the campaigns in the upper Ohio Valley. It was Dr. John Knight who was a companion of Col. Crawford on the expedition from the upper Ohio against the Indians about Sandusky, Ohio, towards the closing years of the Revolution. Dr. Knight and Col. Crawford

to the Union cause, in enlisting and recruiting men for the Federal army. During 1863-64-65 his service consisted in supplying wood to the steamers on the Mississippi River at Island No. 37, under the protection of United States gun boats. His business career began in 1865 when he entered the employ of the Adams Express Company in their office at Louisville. Several years later, in 1869, he moved to Pittsburg, Pennsylvania, and took the position of Secretary and Treasurer of the Continental Improvement Company, a company composed of such eminent financiers as General G. W. Cass, Thos. A. Scott, William Thaw, of Pennsylvania; Hon. S. J. Tilden and F. J. D. Lanier, of New York; Hon. John Sherman and Reuben Stringer, of Ohio. This company was organized

under a charter from Pennsylvania for the purpose of building railroads. His service as secretary and treasurer continued from 1869 to 1877.

From 1870 to 1873 Mr. Shelby was Secretary and Treasurer of the Southern Railway Security Company, a company which operated in East Tennessee, Virginia and Georgia roads, the Memphis & Charleston and other Southern railroads. In 1869 Mr. Shelby was elected Secretary and Treasurer of the Grand Rapids & Indiana Railroad Company. To look after his duties in this connection he moved his residence in 1871 to Grand Rapids, and this city has ever since been his home. His connection as Secretary and Treasurer continued until 1887, when he was promoted to Vice-President and Treasurer of the same corporation. At the re-organization of the company, beginning with 1893, and during the re-organization period from 1893 to 1896, Mr. Shelby was Acting President. At the completion of the re-organization in 1896, he became Vice-President and Treasurer of the new company, under the name of the Grand Rapids & Indiana Railway Company. This position belonged to Mr. Shelby until January 1, 1913, at which date he retired on a pension after forty-four years of continuous service. His work as a railway man includes other important positions. From October 24, 1899, to January 1, 1913, he served as President of the Cincinnati, Richmond & Fort Wayne Railroad Company; was President of the Muskegon, Grand Rapids & Indiana Railroad Company, from October 16, 1899, to January 1, 1913; was President of the Traverse City Railroad Company from 1899 to the first of 1913.

His work as a railroad man has not absorbed all his energies, and the development of farming interests in different sections of the country has been a matter in which he has long been keenly interested. Since 1875 Mr. Shelby has been manager of the "Cass Farm," a portion of which is more generally known as "The Great Dalrymple Farm" in North Dakota. He is President of the "Lake Agriculture Company," owners of twenty thousand acres of land in what is known as the Kankakee Valley about fifty miles South of Chicago, the land being situated in both Indiana and Illinois. On this large project of reclamation from conditions of an original swamp more than two hundred thousand dollars have been expended by this company.

Mr. Shelby was a member of the executive committee and the National committee of the National Democratic party in 1896. His name is found among those of the forty original Gold Democrats at the Chicago conference, a conference which led to the Indianapolis convention of the Gold Democrats and the nomination of the Palmer and Buckner ticket and the subsequent defeat of W. J. Bryan. It was Mr. Shelby who offered the original resolutions resulting in what has since been known in political history as the Gold Democrat Campaign of 1896. Mr. Shelby was chairman of the State Central Committee of Michigan for the gold wing of the party in 1896.

Among other relations with the busi-

ness and civic community of Grand Rapids, Mr. Shelby is a director of the Old National Bank of Grand Rapids, and was also a director in its predecessor, the First National Bank. For many years he was a member of the Board of Education at Grand Rapids, and chairman of its committee on grounds, and to his efforts and work may be credited the establishment of the beautiful play grounds now to be found in this West Michigan metropolis. Another public service that is well remembered for its efficiency and public spirit was his membership and presidency of the Board of Public Works in Grand Rapids from May, 1888, until May, 1893.

At Sewickley, Pennsylvania, on June 16, 1869, Mr. Shelby married Miss Mary K. Cass, daughter of General George W. Cass, of Pittsburg. Seven children were born to them, five of whom survive, namely: Cass Knight, born September 18, 1870; Charles Littleton, born August 9, 1872; Walter Humphrey, born March 1, 1875, and died in 1902; Ella Dawson, born February 20, 1876; George Cass, born December 5, 1878; William, born April 30, 1881, and died in infancy; Violette, born April 23, 1882. The Shelby home in Grand Rapids is at 65 Lafayette avenue.

Mr. Shelby has always enjoyed a master reputation as a duck hunter and fisherman. He has always taken a great interest in all the manly sports. Now that he has ample time on his hands, he is planning on spending next summer in Europe.

Mr. Shelby has always taken a deep interest in religious matters. He has been a member of St. Mark's (Episcopal) church ever since he came to this city, fifty-five years ago. He was a vestryman thirty years and senior warden many years.

It is easy to speak well of this upright man. It is equally important that the citizens of Grand Rapids and Michigan should understand and correctly appraise his genius and ability. His example and his principles govern and inspire all his associates and his fellow workers and their joint vision and enterprise, year after year, made the doings of a great railroad a vivid book. In every sense of the word he is a splendid citizen. His mind is always a friendly open door and his purse is never closed to meritorious demands.

Made Fifteen Hundred Miles in Seven Days.

Sebring, Florida, Nov. 12—I arrived in Sebring Nov. 9, making the trip by auto in seven days from Detroit, 1,500 miles. Came by the way of Cincinnati, Lexington, Knoxville, Atlanta, Macon, Lake City, Haines City and Babson Park. Roads were fine all the way. Not a drop of rain in the entire trip. Weather here about the same as July and August in Michigan, with bright sunshine every day.

The Tradesman arrived ahead of me, containing my letter regarding Suel Sheldon. Had I presumed that you were going to print it I would have endeavored to make it a little more worthy of your columns.

What you and the Tradesman have done for Michigan merchants and business men has placed you securely in the front ranks of Michigan publishers. Were I writing your obituary

I would say so. I will say so now before your obituary is written.

You suggest that I write something for the Tradesman about Florida. Since you suggested it, I have thought it over and believe I might be able, in short condensed articles, to say something of interest to your readers, whom I realize are busy men and, as a rule, haven't the time to read long drawn out stories. The people of this country ought to know the facts about Florida and especially the real business and financial conditions. Facts, not propaganda used in selling real estate. It is really a big subject and a serious one at the present time, especially for those honest people who have used money they could not spare in bad investments.

As soon as I have time to look conditions over will drop you a sample. There are many absolute truths about Florida real estate speculations which have never been published: frauds and schemes, such as you have successfully fought and put a quietus on in other lines in Michigan.

People with limited means have no business investing here, but they are the ones who have done too much of the investing. Hiram Potts.

Are You Selling Your Share of Coffee?

A well-known packer of coffee furnishes the following method by which a retail grocer can tell whether he is selling his share of coffee:

Coffee consumption in the United States averages 1,313,127,885 pounds a year. With 26,262,558 families in the country, that means each average family uses fifty pounds a year.

A store is losing coffee business to competitors if sales fall below this sale:

No. of Customers	Yearly Sales	Weekly Sales
100	5,000 lbs.	96 lbs.
150	7,500 lbs.	144 lbs.
200	10,000 lbs.	192 lbs.
300	15,000 lbs.	288 lbs.
350	17,500 lbs.	337 lbs.

Many merchants in every state have asked for a reliable way to estimate quickly how much coffee business they should do and how much they may be losing to competitors.

Here it is:

Fifty pounds of coffee per customer per year—that's your share of the Nation's coffee business, according to United States Government figures.

Put this average in terms of your store. For instance, if you have 100 customers, you ought to sell 5,000 pounds of coffee per year—96 pounds per week.

Anything less than this average is business lost. Some of your customers are going elsewhere for coffee.

A Good Answer.

A business man who had been irritated beyond measure by solicitors for this and that—tag-days, drives and charity advertising—so the story goes, was bitten by a dog. He went on to "business as usual." When word got around his outer office and a couple of his irritants enquired solicitously of him:

"You have just been bitten by a mad dog!"

"Yes, I was." (Business of not looking up.)

"What! And you came right to your office?"

"Yes. There was some writing I felt I just had to get done." (Business of going on writing.)

"Oh, I see. Writing your will, I take it."

"No. Writing the names of the people I am going to bite when I go mad."

Hides, Pelts and Furs.

Green, No. 1	08
Green, No. 2	07
Cured, No. 1	09
Cured, No. 2	08
Calfskin, Green, No. 1	12
Calfskin, Green, No. 2	10½
Calfskin, Cured, No. 1	13
Calfskin, Cured, No. 2	11½
Horse, No. 1	3 00
Horse, No. 2	2 00

Pelts.

Lambs	50@75
Shearlings	10@25c

Tallow.

Prime	07
No. 1	07
No. 2	06

Wool.

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

Linens Now Moving Well.

As gift merchandise linen items are by no means neglected. Wholesalers remark on the activity in table cloths and napkins. It is difficult to get immediate delivery of the cheaper grades of this merchandise, which is imported. A nice business is also being done in guest towels in a wide range of prices. Linen bridge sets are selling well among the novelty items. Drawn and cut work of various kinds are likewise having a good call.

Composition on the Spine.

"The spine is a bunch of bones that runs up and down the back and holds the ribs. The skull sits on one end and I sit on the other."

HART BRAND CHOICE OF THE LAND



Look for the Red Heart
on the Can

LEE & CADY

Distributor

Link, Petter & Company

(Incorporated)

Investment Bankers

6th FLOOR, MICHIGAN TRUST 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

ASK FOR

KRAFT CHEESE

A variety for every taste

Asphalt Preserved the Mummies

REYNOLDS SHINGLES

are made of it

Grand Rapids Trust Company

Receiver for

H. M. Reynolds Shingle Co.

THEY MUST



BE GOOD

MOVEMENTS OF MERCHANTS.

Bates—A. E. Green has engaged in the boot and shoe business.

Menominee—W. B. Lloyd has engaged in the boot and shoe business.

Owosso—W. R. Knepp & Co. have engaged in the boot and shoe business.

Jackson—Andrews Boot Shop has engaged in business in the new Haynes Hotel building.

Lansing—The Jay Shoe Co. has been incorporated with an authorized capital stock of \$10,000.

Jackson—The Bankers Investment Co., 305 Rogers building, has increased its capital stock from \$100,000 to \$300,000.

Lawton—Burton Jones has purchased the Shanahan store building and is occupying it with a stock of men's furnishings, etc.

Lansing—Karl T. Ochs, wholesale produce dealer, has removed his stock from 403 East Shiawassee street to 306 North Grand avenue.

Manton—Evert Piper, owner and landlord of the Piper House, is recovering from an operation at the University hospital, Ann Arbor.

Burr Oak—D. W. Lee, who has conducted a drug store here for 41 years, died at his home, Nov. 10, following a stroke of apoplexy. Mr. Lee was 69 years of age.

Detroit—Jacob Schlesinger, dealer in boots and shoes at 5320 Russell street, has sold his stock to Mrs. Mary Goldstein, who will continue the business at the same location.

Fowler—Frank J. Snyder, who has conducted a meat market here for the past 19 years, has sold his stock and building to Fred and Harrison Miller, who have taken possession.

Grand Rapids—D. P. Leffingwell has sold his grocery and meat stock at 751 Wealthy street to Calvin Filer, who also conducts a grocery store at Hall street and Fuller avenue.

Vermontville—E. J. Fields, experienced druggist of Grand Ledge, has taken possession of the L. W. Loveland drug stock and store fixtures which he recently purchased.

Negaunee—James Thomas and Joseph McNamara have formed a co-partnership and opened a modern electrical store and plumbing shop in the Thomas building on Iron street.

Charlevoix—Benjamin Brown has purchased the Emery clothing stock and store fixtures and will consolidate it with his own stock of clothing, etc., and dispose of the entire lot by special sale.

Detroit—The Reliance Drug Co., 13940 East Jefferson avenue, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Hudsonville—The Caball & Jackson Farm and Hatcheries, R. F. D. 4, has been incorporated with an authorized capital stock of \$20,000, \$17,000 of which has been subscribed and paid in in cash.

Detroit—The Aero Cushion Tire Co., 5228 Grand River avenue, has been incorporated to deal in auto tires, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in property.

Detroit—The United Fruit Co., 1802 East Davison avenue, has been incorporated to deal in fruit and other foods, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Allendale—The Allendale Creamery Co., has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in in property.

Detroit—The Bernhardt Paper Co., 419 Stephenson building, has been incorporated to deal in paper and specialties, with an authorized capital stock of \$12,000, of which amount \$6,000 has been subscribed and \$2,000 paid in in cash.

Detroit—Jacob Rosenblatt has sold his stock of shoes, etc. at 1952 Hastings street, to Samuel Gurian, who has taken possession. Mr. Rosenblatt will devote his entire attention to his boot and shoe store at 2224 Hastings street.

Ypsilanti—Stock and property of the Ypsilanti Lumber Co. has been purchased by the Hartwick-Wescott Lumber Co., of Detroit. C. C. Wescott, formerly treasurer of the Detroit company will take active charge of the Ypsilanti organization.

Holland—J. P. Osborne, Inc., Central avenue, jobber of furniture and novelties, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in cash.

Grosse Point Park—Your Drug Stores, has merged its business into a stock company under the style of Your Drug Stores, Inc., 15300 Kercheval avenue, with an authorized capital stock of \$15,000, \$6,000 of which has been subscribed and paid in in cash.

Grand Rapids—The Philbrick Hardware Co., 115 Pearl street, N. W., has been incorporated to deal in hardware, sporting goods, etc., with an authorized capital stock of \$50,000 of which amount \$35,000 has been subscribed and paid in, \$15,000 in cash and \$20,000 in property.

South Haven—Creditors caused the closing of the Janis Hotel last Wednesday. The structure, costing \$225,000 and containing fifty-four rooms, was financed largely by Chicago people. A meeting of the stockholders will be held soon, at which time a decision will be reached as to the reopening.

Kalamazoo—Morris Willage, grocer at 437 East Ransom street, has sold his stock and store building to three local colored citizens, Joseph T. Small, James S. Moore and Titus H. Ward, who have taken possession. The building is being remodeled to accommodate the stock of groceries, notions, meats, etc. which will be handled.

Manufacturing Matters.

Muskegon—The Muskegon Wood Products Corporation has increased its capital stock from \$200,000 to \$500,000.

Detroit—The New Detroit Heater Co., 3957 Grand River avenue, has changed its name to the Detroit All Copper Heater Co.

Muskegon Heights—This city is evidently destined to be the piston ring center of the world. There are three large factories already in existence and a fourth is going into production soon.

St. Johns—The Mueller Process Co., a recently organized company to manufacture alcohol and potash from peat, has taken over the St. Johns plant of the Hayes Wheel Co., of Jackson and will convert it to its own uses.

Detroit—The Artcraft Display Case Co., Inc., 1502 Ford building, has been incorporated with an authorized capital stock of 1,000 shares at \$1 per share, of which amount \$250 has been subscribed and paid in in cash.

Detroit—The F. O. Raynor Co., 4027 12th street, has been incorporated to manufacture and rebuild auto electrical equipment, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$100 in cash and \$9,900 in property.

Detroit—The Salorex Corporation, 317 Murphy building, 155 West Congress street, has been incorporated to manufacture chemicals, with an authorized capital stock of \$200,000, of which amount \$146,250 has been subscribed and \$14,625 paid in in cash.

Grand Rapids—The Grand Rapids Furniture Warehouse Co., 544 Monroe avenue, N. W., has been incorporated to manufacture and deal as jobbers of furniture, with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in in cash.

L'Anse—The ford plant is the only one in the United States where split pine shake shingles are made on a commercial basis. Production is carried on owing to the fact that Mr. Ford has purchased many old buildings which he wishes rebuilt in their original state.

Charlotte—The Hancock Manufacturing Co. has purchased the factory buildings of the Earl Motors Co., of Jackson. The Hancock Co., which produces automobile hardware, is expected to move about 100 workmen from Charlotte to Jackson. H. W. Hancock is president of the concern.

Three Rivers—Hoekstra's Ice Cream, Inc., 110 Constantine avenue, has been incorporated to manufacture and sell ice cream, confectionery, and food supplies, with an authorized capital stock of \$12,000 of which amount \$6,000 has been subscribed and paid in, \$500 in cash and \$5,500 in property.

Rochester—The paper mills of Rochester are about to be opened after being closed for two years. Rudd & Stronach, of Chicago, recently leased the Barns paper mill and are installing \$75,000 worth of machinery and will begin operations within thirty days. The highest grade blotting paper will be manufactured.

Detroit—Bonner & Barnewall, Inc., 1036 Beaubien street, manufacturer of belting and other leather products, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, of which amount \$7,000 has been subscribed and paid in, \$3,700 in cash and \$3,300 in property.

Bay City—Super Tools, Inc., has been incorporated to manufacture and

deal in mechanical devices, with an authorized capital stock of 50,000 shares class A, at \$1 per share, 300,000 shares class B at \$1 per share and 350,000 shares no par value, of which amount \$305,000 has been subscribed and paid in, \$5,000 in cash and \$300,000 in property.

Look Out For Bad Sauer Kraut.

Washington, D. C., Nov. 15—Sauer kraut shipments coming within the jurisdiction of the Federal Food and Drugs Act will be watched by food inspectors to determine if the sauer kraut meets the Federal standard announced last year, say officials of the Bureau of Chemistry, U. S. Department of Agriculture, charged with the enforcement of that act. Preliminary examinations of a few shipments indicate that some of the sauer kraut now being placed upon the market falls below the standard.

The definition and standard for sauer kraut as published last year in Food Inspection Decision 196 is as follows:

Sauer kraut is the clean, sound product, of characteristic acid flavor, obtained by the full fermentation, chiefly lactic, of properly prepared and shredded cabbage in the presence of not less than 2 per cent. nor more than 3 per cent. of salt.

It contains, upon completion of fermentation, no less than 1½ per cent. of acid, expressed as lactic acid. Sauer kraut which has been rebrined in the process of canning or repacking contains not less than 1 per cent. of acid, expressed as lactic acid.

Appropriate action will be taken in reference to any shipments found to be in violation of the Federal Food and Drugs Act, say the officials.

Two Merchants Adopt Co-operative Delivery.

You have all heard the old story about the two-headed calf. Well, here in Howard City we have two merchants who evidently believe in the value of co-operation. For several months these two merchants have co-operatively delivered groceries from the same delivery auto. The two stores are rivals, each is hot after business, but the men who run the stores are not enemies of each other. They have even been seen playing golf together.

The Michigan Mercantile Co. on one side of this delivery truck has a big sign painted extolling the quality of their groceries and the quick service furnished by this store—on the opposite side of the truck appears the advertisement of Art Crook, home town grocer and dry goods merchant, who yields to no one in service or satisfactory dealing. Frank Terwilliger operates the delivery service and is paid so much a month.

Bert E. Meier and Arthur Crook believe this arrangement a good one for both stores, and anyway it is an unusual exemplification that life is changing in all small towns in this twentieth century.—Howard City Record.

Spoke on Fire Insurance.

Mr. A. T. Monson, of the Class Mutual Insurance Agency of this city, addressed the Grand Rapids Hardwaremen's Club at their last business meeting on the subject, "The Fire Insurance Policy Contract." Emphasis was made on the conditions that are usually overlooked in a contract and valuable information was given.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 63½c and beet granulated at 65½c.

Tea—The market during the week has been firm. An effort is on foot in primary markets to cut down the India tea crop on the theory that excessive stocks of India teas have weakened the market for some time past. The market is already showing the effects of this and is moving upward slightly. Other teas show no change.

Coffee—The market for Rio and Santos coffee, green and in a large way, worked up a fraction earlier in the week on account of strong conditions in Brazil. This situation lasted a few days, but as the week wore on, a weakness took the place of the increase and the entire market lost a small fraction again. As the week closes all grades of Rio and Santos coffee, green and in a large way, are about the same as last week. Milds remain entirely unchanged throughout the list. The jobbing market on roasted coffee is about steady and unchanged, with a fair demand.

Canned Foods—Canned foods have been paraded before the consumer during the past week more extensively than since the period just a year ago when Canned Foods Week was observed. The local canned foods committee has been doing publicity work through the newspapers and billboards, and in the weekly advertisements of the various chain stores detailed offerings of bargains have been made in a forceful way and at attractive prices. Nationally advertised brands have been featured by some chain, house brands or lesser known labels. The big point is that Canned Foods Week has been brought to the attention of the public. The average price of staples, whether vegetables, fish or fruits, is on a popular basis over the retail counter, and the natural result is to start liquidation on a broader scale. It is generally recognized that liquidation is the most important consideration of the canning industry and the distributing branch of the business. There are liberal supplies of all sorts to be moved, and minimum buying is not a satisfactory method of placing the market in a better position than it is to-day.

Dried Fruits — In one respect the dried fruit market is very satisfactory as there is a seasonable jobbing and retail demand for all products which keeps distributors busy and incidentally maintains a stability to spot prices, which is another encouraging feature. There is nothing wrong with liquidation, although the market is deficient when it comes to buying on the Coast for prompt or later shipments. Many jobbers figure that there is no need to go to the source now when they have sufficient goods here or in transit to last pretty well through the balance of the year. They are content to let the packer carry the load and finance it and in several products see no prospects of sharp upturns in the near future which would make present purchases advisable. Of all domestic dried fruits apricots seem to be hardening

more than other commodities. Postings agree that there is little or no tonnage unsold in growers' hands and that packers estimate that their holdings will be liquidated before the end of the present crop year, ending in a bare market again on the Coast. For this reason there is no pressure to move Coast stocks which show very few fancy grades. Peaches are steady to firm, according to packer and grade. There is a favorable undertone to raisins in California among the leading packers and the small independents no longer have extremely low priced offerings. California prunes are about steady in medium sizes and are unsettled on large counts. Oregon packs are likewise quiet.

Beans and Peas—The trade is very dull on all dried beans. If anything, pea beans are duller than the other grades and weaker. California limas are also easing off and red and white kidneys are likewise dull. Dried peas of all varieties are also dull, without change.

Cheese—The offerings of cheese during the week have been light. The demand, however, was continuously quiet and, in consequence, the market has been no more than steady.

Provisions—The slight decline in provisions was followed by another decline this week. The undertone, however, both in beef products and hog products has been fairly steady, with a light demand.

Nuts—Last week's drift was toward a higher basis on walnuts in the shell, due to competition to absorb domestic and foreign nuts for the fall and holiday outlets which are now at their peak. The usual sources of supply are short in many types and in their aggregate holdings. California receivers did not get full deliveries, while importers discovered too late the elements of strength which developed during the past few weeks preventing them from getting nuts from Europe to tide over the present shortage. Nuts showing good color and cracking quality, no matter what their source of origin, are absorbed. There has also been a stronger and higher walnut meat market. Almonds have not been as spectacular but they are moving well. More transient business in Brazil nuts is being done at ruling quotations as earlier purchases need replenishments.

Rice—Domestic rice is being absorbed, but in a purely routine way and in jobbing rather than in larger parcels for later needs. Ruling quotations here and at the mill have been stabilized and while they have been maintained they have not drawn forth widespread buying interest, as the whole policy in trading in grocery products seems to be to avoid extreme future commitments.

Salt Fish—Mackerel is becoming quite firm on account of prospective shortage. The demand has been so good for mackerel that it is possible that the market may become pretty bare before the close of the season. In all countries producing mackerel we import, mainly Norway and Ireland, the catch is short. Recent news says the catch of shore mackerel is

not going to be good, as it looks as if it will be moderate, if not small. Mackerel is pretty closely sold up and prices are on the upward move. Other fish show no change for the week.

Syrup and Molasses—The demand for fine grades of New Orleans molasses continues active and firm. The whole molasses market is strong, on account of news from New Orleans of a late and possible short crop. No changes occurred in molasses during the week, except perhaps on the very lowest grade. Sugar syrup remains unchanged and firm on account of the light production. The situation in compound syrup is about unchanged. There is a good fair movement at steady prices.

Review of the Produce Market.

Apples—Strawberry, Wagners and Wealthy command 60c@\$.1.25 per bu.; Baldwins, \$1; Northern Spys, \$1.75.

Bagas—Canadian, \$2 per 100 lbs.

Bananas—8@8½c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans\$5.40

Light Red Kidney 8.60

Dark Red Kidney 8.40

Beets—\$1 per bu.

Butter—The market, particularly on fine fresh creamery, has been continuously firm. Since the last report there have been two advances during the week of 1c per pound each. The demand for this grade has been very active, but the receipts have not been very heavy. Jobbers hold fresh packed at 49c, prints at 50c and June packed at 45c. They pay 25c for packing stock.

Carrots—\$1 per bu.

Cauliflower—\$2 per doz.

Celery—30@75c per doz.

Cocoanuts—\$1 per doz.

Cranberries—\$4.50 per 50 lb. box of Early Black; \$5.25 for Late Howes.

Eggs—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—\$5.50 per crate for Seal Sweet from Florida.

Grapes—Calif. Emperors, \$2.25 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. -- \$4.25

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

bu. for Flemish Beauty; Kieifers, \$1

per bu.

Peppers—Green, \$1.25 per bu.

Pickling Stock—20c per 100 for

cukes; \$1.50 per 20 lb. box for white

onions.

Potatoes—Home grown \$1.75@1.90

per 100.

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.

Tomatoes—Southern stock, \$1.25 per

7 lb. basket.

Veal Calves—Wilson & Company

pay as follows:

Fancy 14½@15c

Good 14c

Medium 12c

Poor 09c

Wax Beans—\$1.75 per bu.

Corporations Wound Up.

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

Reed-Prentice Corp., Detroit.

Alian A. Burns Co., Detroit.

Allan A. Burns Construction Co., De-

troit.

Grand Leader Co., Lansing.

George Orley Land Co., Detroit.

W. F. Hall Co., Eaton Rapids.

Brentwood Realty Co., Detroit.

Oliver Bulding Co., Detroit.

True Manufacturing Co., Eaton Rap-

ids.

Town & Phelan Sales Co., Jackson.

Auto Investment Co., Detroit.

Woodland Piston Corp., Muskegon.

Novadyne Radio Corp., Battle Creek

Automatic Printing Co., Detroit.

Allegan Milling Co., Allegan.

The vital force in business life is the honest desire to serve. Business, it is said, is the science of service. He profits most who serves best. At the very bottom of the wish to render service must be honesty of purpose, and, as I go along through life, I see more and more that honesty in word, thought and work means success. It spells a life worth living and in business, clean success.

Every affirmative idea harbored in the mind generates within you a force which will make the fulfilling of that idea possible.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Before purchasing stock in any corporation, the prospective investor should have a clear idea of what he receives for his money. The stock certificate which is issued to him is a negotiable instrument evidencing the ownership of a stated share in the corporation. Its value depends upon the assets and the earnings of the corporation. Each stockholder shares, according to his holdings, in the profits of the corporation, payable in the form of dividends. Unless the earnings of the company exceed the cost of operation and the appropriations set aside for reserves, depreciation and the like, the stock may yield no dividend. This is why each investor should learn, before purchasing any class of security, all the available facts concerning the management of the company, the product or service upon which it expects to earn the profit, the assets and outstanding obligations, and something of its business history.

If you bear a name which appears upon early tax lists in the larger cities you may be solicited to join organizations of "heirs." These organizations purport to further the rights of others than the present holders of valuable real estate parcels. Their organizers seem to give little weight to the fact that real estate has been bought and sold for many years upon the basis of very full title search and that such titles are often fully insured. Some months ago the News wrote upon the legend regarding the early history of Wilmington, Delaware, which has led some members of the Springer family to hopes which seem unlikely to be realized.

From Kansas City comes a report of the offering of memberships in an organization of Anneke Jans Bogardus' descendants. Again the hopes involve property near Trinity Church in the financial district of New York City. In June, 1847, judgment was rendered in favor of the Trinity Church Corporation in a suit brought by Bogardus heirs. A second suit brought in 1901 in the Supreme Court of New York was dismissed. Willis T. Gridley is reported as the promoter at Kansas City. Gridley was disbarred in January 1918 for "solicitation of contributions to finance investigation knowing there was no chance of success" after a hearing before the Appellate Division of the Supreme Court of New York. His "solicitations" at that time were likewise made to Bogardus' descendants.

James L. Wilhoit, President of the defunct Cling Cutlery Corporation, has been sentenced to a fifteen months term in the Federal penitentiary at Atlanta, together with an additional three-year sentence which was suspended. Wilhoit was indicted for using the mails to defraud, in the sale of the securities of this corporation, and spent a week in court attempting a defense, but finally changed his plea to guilty. J. F. Rafferty, Secretary

of the company, received a sentence of a year and a day on the same charges, the serving of which was suspended by the court. Investors poured about \$800,000 into the stocks and bonds offered, on the basis of an almost perfumery manufacturing enterprise. Too often, the prospective investor is satisfied by the ingenious character of some invention, and neglects to obtain essential information regarding personnel, management, resources and available market of the company whose securities are offered.

The September issue of the News mentioned several money taking schemes dependent for success on their widespread appeal to women. There are many others, and new ones are continually cropping up. Knowledge of some of the following may have been gained through painful experience.

"Endless Chain Stocking Scheme" (5 pairs for \$1)

"The Smuggled Goods Scheme" (Imported laces, linens, etc.)

"Your Horoscope" scheme (and a thousand mimeograph copies)

"Stuffed House Furniture" scheme (Dealers posing as private residents "going to Europe," etc.)

"Picture Enlargement Scheme" (often covering an order for an expensive frame)

When some one offers something for practically nothing, it is safe to assume that there is a reason for it—not always to your advantage. It is wise to be cautious.

It is the business of a good salesman to interest you in whatever he has to sell. That is what he is hired to do. He does it in a personal sort of way. He dwells longest upon what seems to him will most interest you. It is his job to show you why you want what he offers. If you are ambitious he may talk about what you can do when you have made your purchase, and he may give very little time to describing merchandise, prices or terms. You may not take it all in when he does mention them. For your protection and his own, the seller who values public good will, describes the merchandise, the price and the terms as accurately and fully as he knows how in the body of the contract. It is there for you to read and consider before you sign. A trustworthy salesman who is serving the best interests of an intelligent employer will not only allow you to read the agreement to which you set your signature; he will invite you to do so. Use this opportunity. Never neglect this simple step toward insuring mutual understanding. And it may save you many a dollar. Read first, and read carefully. Many unexpected things can happen when the customer does not read the contract.

A gifted salesman representing a commercial school had an opportunity to address a group of fifty junior accountants. The school markets a course consisting of general business texts, including an outline of the elements of accountancy. For reasons and motives which are still obscure, the

salesman represented the course as instruction in advanced accountancy. He got and held the attention of his audience, aroused interest, stimulated desire. He ended by stating that he had but a few minutes to catch his train. Whereupon thirty two adult persons, skilled in their calling, signed the con-reading them. When the texts were delivered they were not as represented by the salesman. They were as represented in the contract. As this publication goes to press the differences between the school and its thirty-two customers have not yet been adjusted to the satisfaction of either side. The customers want the school to live up to the representations of the salesman or refund their money. The school wants its customers to live up to the contracts which they signed. For one salesman like this there are scores who strive to give the customer a correct understanding of the terms and conditions upon which the goods are sold. When you read contracts which such salesmen present you will find their representations confirmed in the language and over the name of their employers.

The best salesmen to-day are proud of their occupation, their employers and their merchandise. They do not pose as philanthropists. They talk about their merchandise and its makers and finally about the terms of the contract. They can afford to let you read the contract carefully because it confirms what they have told you. The magazine solicitor who offers you a brace of publications "merely for the cost of postage in order to introduce these magazines" or "for advertising purposes," may place a large thumb over the body of the contract in the hope that you will miss the paragraph providing for additional monthly payments. The magazines may be worth all the contract calls for. But if you read the contract you will probably find that the publishers make no such pretensions to philanthropy. The printed contract will protect you against the wiles of incompetent salesmen if you will read it.

The habit of reading contracts is a wise and a necessary check on unskillful advertising. Intelligent advertisers welcome it because it means a better understanding regarding their product, its price and terms. It prevents episodes like this:

A young woman read an advertisement saying "\$1 puts this new gas range in your home. Balance payable at \$2 weekly." She went to the store and paid her dollar, signing her contract without reading it. When the stove was delivered she learned to her consternation that she had promised to pay an additional \$9 on delivery of the stove and that the deferred payment charge was for the balance. True the advertisement was faulty; ambiguous in effect if not in intent. But the contract stated all of the terms clearly.

Contrast with this the experience of a young woman who saw a standard make of piano advertised at a remarkable price. She visited the store; tried the piano; liked it; said she would buy it. A sales contract was present-

ed for her signature. Contrary to all precedent she sat down on the piano bench and read it. It described an entirely different instrument. Make, case, serial number—all were different from the one she had examined. She demanded an explanation. Before the end of the day the piano she wanted was delivered at her house for the advertised price by a contrite and apologetic merchant. She read her contract.

Kalamazoo Council Adds Five New Members.

Kalamazoo, Nov. 15—Kalamazoo Council, No. 156, met in regular session on Saturday, Nov. 13—at their new quarters in the Moose Temple on Portage street. Senior Councillor Bauer made a snappy opening of the session and five more travelers joined the ranks of U. C. T., including Harold D. Morehouse, who was a candidate from Bay City Council. The candidates were Robert C. Grant, George W. Reams, Tyson G. Siperly and L. A. Westerburg.

A report of the committee in charge of the chicken supper held Oct. 23 was read and the committee discharged with a rising vote of thanks.

Following the initiation a short discussion was held regarding a dancing party to be given at the Council room Nov. 27, resulting in a committee of three, composed of Earl Fraker, Fred Marley and Frank Saville. Brother Fraker was excused to inform the Ladies Auxiliary, who were at the time engaged at card playing in their parlors across the hall (with implicit instructions to return as soon as possible and report). Evidently the ladies were overjoyed at the announcement, as Earl never did return to the meeting, so it is a sure go that the party is going to be a success. Anyway, you can leave it to the committee to have something doing and if any of the U. C. T. brothers from other Councils happen to be in Kalamazoo that night just make it known and join the party. You are cordially welcome.

Brother Charles A. Blackwood most beautifully rendered the Ray of Hope lecture during the ceremony and should be congratulated on his proficiency.

Senior Councillor Bauer, in his generous way, also awarded the position of Scribe to the Tradesman and Sample Case to your humble servant. P. S. C. Frank A. Saville.

Call For Men's Shoes.

Little change in the demand for men's shoes of the better kinds is reported. Business for "at once" delivery is seasonably active, and a steady though not unusual demand is reported for Spring lines on the road. The attention that has lately been given to higher heels on men's shoes for Spring by the press has apparently interested dealers in them more than they were at first, but it is not thought that there will be much demand for the extremes that are shown by certain manufacturers. Another novelty, which so far has not taken any too well from all accounts, is the button oxford for men. Some styles are shown in combinations of leather, but the greater portion of them are in solid calf. Narrower toes, in keeping with high heels and the general impression of lightness that is sought seem to be taking well for the new season.

Uncertainty is the spice of romance. The distance between you and temptation is a short journey.

OLD PINE LAND.

Planted Stock Will Thrive on the Same Soil.

"Of all the trees of Eastern North America white pine best combines the qualities of utility, rapid growth, heavy yield and ease of management"

This clear cut statement gives us abundant food for thought in connection with the old recorded fact that Michigan had the most extensive stand of virgin white pine and to-day's record showing that the present growth of planted stock is thriving on the same soil.

A study of the economics of human progress will show that Michigan can not afford to let the old pine land lie idle. Wherever such land belongs to the State, planting should be done for the manifold direct and indirect uses and benefits to accrue to the people.

A cutting rotation of fifty to seventy years will pay a return above the interest on the bonds to cover the cost of planting and with the harvest will come busy times for loggers, truckers, mill men and lumber handlers of all kinds.

It will be a first hand demonstration needed by private owners as an object lesson, showing how they can make the old pine land pay an income and bring them wages for efficient work.

There should be brought to this problem all the scientific truth dealing with the records of past experience throughout the world. There is plenty to show that the State is losing under present conditions, that other states have gained by the constructive policy of forestry as a state business and as an educative policy to put private forestry on a going basis.

The State should have a comprehensive plan and a competent head to settle into the collar and pull for a steady drive upward for the welfare and economic progress of all Michigan.

The recognized facts established by experience in other states show that white pine is the most hopeful foundation for this upward progress and that our State is better situated than others for control of the limiting diseases of that species. Forests of pine on the hills and vales and villages of the hundreds of thousands of acres of State land will lend enchantment to the scenic views which allure the tourist. This will constitute an indirect return which has substantial value and, in addition, will come satisfaction, contentment and more of healthfulness to tens of thousands from our own neighborhoods, using camping sites in these pine forests.

Other states and other countries have by experience set up guide posts which point the way toward forestry and it should be our business to study this matter for all the helpful lessons their experience can give and not stop short of the most rational solution possible to attain.

To a settler on cut-over land the natural growth of second and third rate timber has a value which appeals to him and a use on the home ground and some sportsmen seem to regard a similar growth as of sufficient need for game cover, regardless of the fact

that when the time shall come at its maturity and it must be cut, the timber value will not properly pay out as a business proposition where a long haul is required. The timber which pays will be the species of good quality which makes a large cut per acre and small waste in lumbering and in its nature or texture is most suitable for many uses.

We should organize now a system of smaller state forests at various points in the old pine land regions giving demonstrative object lessons of the usefulness of white pine plantings so that private owners can readily see the actual benefit of the high grade timber at all stages of its growth.

My experience shows that a few years' growth has a perceptible impression on the people traveling the road by the Wheeler pines; that a decided interest is manifested and the community begins to realize there is an improvement started that is worth helping to protect. And all told it gives me a hopeful feeling. It seems sure to me that State planting on parcels of one-fourth, one-half or a whole section will command the same healthy sentiments toward reforestation all unused land, and if strict account is kept of all expensess and of the progressive growth in five year periods and all properly advertised, this would enable the regional land owners to form useful ideas and plans.

A definite knowledge must be built that will aid in promoting private forests. An actual object lesson within reasonable distance will be the best help, stimulating convincingly the hope for income from previously idle acres. And our State sorely needs an educative force that can lift many pauper acres onto a going basis. Surely a system of regional management can be planned whereby these local units of State demonstration areas will cost but little more per acre than the State forests now under management and the ultimate benefit will directly and indirectly accrue to the State to an enormous amount.

It is an advertising campaign and these proposed local demonstration forests are the head lines. The actual facts of growth—the appealing stimulus of the thrifty pine—are to be the deciding factors which will move the goods and lead to the start of new forests on private lands.

From "Studies in French Forestry" in a statement of the advancement of forestry on private lands we find this, "but the state had to prove the way," which can be a guide post to our progress along the road to sure advancement of forestry in Michigan. With the great acreage of State land to be utilized for the public welfare and the more vast acreage of other cut-over land we have the highest incentive to employ the best brains trained in forestry, to the end that the State shall prove the way in development of good forestry on all available land. Frederick Wheeler, Vice-Pres. Mich. Forestry Assn.

Mental habits can be cultivated and controlled just as easily as physical habits.

Death of Petoskey's Pioneer Merchant

Petoskey, Nov. 5—Adolph Fochtman Petoskey's oldest merchant and founder of the Fochtman Department store, passed away this afternoon at his home on Michigan street. He had been in business in the same location on Mitchell street since 1876 and, until his last illness, had retained an active interest in the operation of the store.

Mr. Fochtman came to Petoskey in 1875 from St. Mary's, Pennsylvania and the following year opened his general store. He saw the business grow with each succeeding year. For many years the family occupied the second floor of the store building. Later the family home was erected and the store enlarged to include the second floor. Later a three-story brick structure was built, and this was rebuilt following the fire of some years ago.

The merchant took an active interest in village, city and community affairs and was an active member and worker in St. Francis church and its various societies. He was closely connected with the growth and development of not only Petoskey but of all Northern Michigan.

Mr. Fochtman has been in failing health for the last three years but his passing was hastened by a recent hard fall and the breaking of a bone in one of his hips. Everything possible was done to relieve this injury but his advanced age was against him.

The entire city, and especially the older residents and pioneers were grieved to hear of his death.

Petoskey, Nov. 15—The present building occupied by the Fochtman store is a four floor brick with full basement, and bakery, market and third floor annex. The store has elevator service to all floors, its own telephone switchboard, a Lamson cash system and a Dodge truck delivery service which covers a large radius in this Northern region. In connection

with this store is operated a lumber department with its own sawmill, lumber camp and warehouse, cattle farm which supplies the market with fresh meats and a bakery which supplies the store's customers with baked goods. A real estate department is also conducted in connection with this big store, offering farm lands and resort property to those who seek to locate in this delightful region. At present store business is carried on by four sons of the founder, Albert, Eugene, Wilbert and Louis, all active and striving to continue in building greater and better this institution begun by their father in the early days of this region.

The clerk with glib tongue may get early returns, but the plain clerk who is a human adapter comes in ahead on the home stretch.

When the business virtues of accommodation, tact and courtesy are in evidence the public insists upon building a fence of trade about them.

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.

WORDEN GROCER COMPANY THE PROMPT SHIPPERS

You Safely Can Recommend

**Quaker
Canned Peas**

Cheaper because they are Better

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

They're Quality at a Price

WORDEN GROCER COMPANY
Wholesalers for Fifty-seven Years
OTTAWA at WESTON GRAND RAPIDS
THE MICHIGAN TRUST COMPANY, Receiver

LAW OF SUPPLY AND DEMAND

Will the rising generation be obliged to learn a new set of economic laws and see the old time-honored ones go into the discard? This is not quite as foolish a question as it may appear at first sight. That "competition is the life of trade" was one of the axioms of the old order of things. No one thought of disputing it, even when its consequences were somewhat deplorable because of the ruthlessness of the methods resorted to. It was even imbedded in the law as was the now discredited "caveat emptor"—let the buyer beware. But, in recent years, a new order of things has arisen. Too much competition, it was found, resulted in cheapening goods at the expense of quality and serviceableness and so made them really dearer. This was one phase of the matter. Unscrupulous traders took advantage of the policy of unrestricted competition to crush rivals either just starting in business or lacking the resources for a continuing struggle. In the end, what was supposed to make for a fair field and no favor resulted in aiding monopolistic control. A new phrase was coined to meet the altered conditions and much was heard of "unfair competition." Then the legislators took a hand in the matter and enacted laws to curb the unscrupulous, besides setting up the Federal Trade Commission to see to the enforcement of those laws. This legislation was followed up by similar enactments in many of the States. Since then, more has been heard of co-operation between concerns in various lines than of mere competition. They are exchanging information and data so as to put each on an even footing with the others, in the confident belief that what aids an industry as a whole cannot but be of help to all the members of it.

Then there is the old familiar "supply and demand" rule for regulating prices. Under it, values of articles fluctuated, at times wildly, from season to season or from year to year. This was especially the case with things that were of annual growth, like the farm products, the prices of which are fixed in the world markets. As to some of these—like rubber, cotton, silk and sisal—a single country in each instance has the preponderance of the supply, and the growers collectively or the government itself can establish the price. In other cases, notably so as concerns the principal grains, there is no such preponderance and the world's supplies come from various sources which are independent of one another. As regards the grains furthermore, there is an element of chance which makes futile any attempt at restricting in advance the supply to the likely demand. This is the case also with regard to cotton. Vagaries of weather and amount of insect infestation are main factors in the uncertainty. It is conceded that it would be for the best interests of all concerned if prices of the commodities mentioned, and others as well, were kept uniform at levels that would be profitable to the growers without being oppressive to those making use of them. Attempts at accomplishing this

result have been in progress concerning rubber, sisal and raw silk, and now a somewhat similar thing is being tried as to cotton. In each of the instances, however, a single country is involved. Emboldened by the efforts, an extension of the scheme is in contemplation as regards sugar. It is proposed to have a general understanding with the producers of this article in different countries to restrict the output each year to the probable demand, and a conference with this end in view is announced to take place in London in the near future. Should the movement succeed, who knows but what the next step will be its extension to other fields, resulting in the arbitrary fixing of prices of many essential commodities by the method of adjusting supply to demand? That would dispose of another economic maxim.

PRICE MAINTENANCE.

There are plenty of evidences that the agitation for price maintenance has by no means spent its force and that the proponents of it will continue to urge legislation to sanction the practice. Capper-Kelly bill is still before Congress and a number of influential interests will try to procure its passage at the coming session. The chances are against this, however, because the session is a short one, and what with the appropriation bills and other urgent measures, there will be plenty of more important subjects to take up the time of the legislators. Still, a request has been made to the House Interstate Committee for further hearings on the Capper-Kelly bill. During the last session of Congress a number of hearings were held, the upshot being a decision by the committee against reporting the bill favorably. It is difficult to see how any new arguments can now be presented, both sides having hitherto presented their respective views in great detail. The attorney for an organization favoring price maintenance undertook to justify its position in an address a few days ago before the New York Patent Law Association. His argument was one by analogy. He said it was unlawful to sell postage stamps at reduced prices or to indulge in price cutting on railway tickets or to split premiums on life insurance policies. Makers of trade-marked goods, he urged, only asked the same kind of protection. But the element of public policy is not the same in the latter instance. And it should be borne in mind that those who make trade-marked goods are not wholly remediless. If they will deal directly with retailers they may refuse to sell to any of those who indulge in price cutting. This may be somewhat harder than is the work through jobbers, but it can be done.

COTTON AND COTTON GOODS.

As was anticipated, the latest Government estimate of the cotton crop placed it at nearly 18,000,000 bales. From the course of quotations since the issuance of this estimate on Monday last, it would appear as though the thing had been pretty well dis-

counted in advance because of the narrow range in the price fluctuations which immediately followed. Reports of frost then sent up prices sharply. There seem to be interests strong enough to prevent any material lowering, since buying is increased whenever there is any drop in price. An impression prevails abroad as well as here that cotton is about as low as it is likely to be for a long period to come and that it is the part of wisdom to stock up on it now. Increased exports are one sign of this. Foreign spinners are confident that there will be a larger market for their wares at the reduced prices which the lower cost of the raw material makes possible. Pretty much the same thing is the case with cotton manufacturers of this country. With confidence that prices of raw cotton are very nearly stabilized at the present levels, the makers of cotton textiles are gradually lowering the prices of their goods to correspond. Gray goods, excepting such as are in immediate demand, have been reduced, and similar action was taken during the past week on bleached sheets, pillow cases, etc. Some of the new prices are the lowest in nine years. Certain branded muslin lines are expected to be repriced on a lower basis within a short time. Underwear will also soon be placed on a lower basis, probably at the beginning of next month. Little change is expected in hosiery prices. The opening of sweater lines will take place this week.

MORE MEDALS NEEDED.

The importance of the child to the future of the world was never so fully recognized as to-day. The problems of the younger generation, hitherto left pretty well to shift for itself, are studied with a profound and impressive gravity; parents and teachers alike are trying harder than ever to fling bridges of understanding across that curious chasm that separates the young from the old. One of the signs of this tendency is the stress laid upon good reading for children and the writing of good books for them. Children's books were never so beautiful, so alluring or so numerous. And the business of writing them receives its due respect, as witness the award of the John Newberry medal each year for the best book for children. Arthur B. Chrisman, author of "Shen of the Sea," is this year's winner. His is a delicious collection of Chinese folklore which deserves to stand on the shelf with its predecessors, Hendrik Van Loon's "The Story of Mankind," Hugh Lofting's "Dr. Dolittle," Charles Boardman Hawes' "The Dark Frigate" and "The Mutineers" and Charles J. Finger's charming collection of South American stories, "Tales From Silver Lands." There isn't a book in the lot in which any but the most sophisticated adult might not find delight, and that's as it should be. The successful author of books for children is sure of large financial rewards. A striking recent example is the enormous sale of A. A. Milne's "When We Were Very Young." Let's have more medals for writers who can add to the richness of young lives.

WOOLS AND WOOLENS.

Last week's auction sales of wool in various parts of Australia served to emphasize the tendency toward lower prices for practically all varieties except the very finest merinos. At the new levels, however, stocks have been moving quite well. This week a lot of crossbreds will be offered at Wellington, New Zealand. No marked change in prices is expected to be shown. In South Africa recently, H. C. Frielinghaus, President of the Produce Section of the Durban Chamber of Commerce, gave it as his opinion that the prices for wool seemed to buyers to be out of all proportion to values. He added that the quality of the wool seemed to be deteriorating. Protests by the trade on this last matter had been met by statements from Government officials that the farmers should pay no attention to the criticism. To this Mr. Frielinghaus retorted by saying that "it was for the Government experts who knew about breeding sheep to tell the farmers how their wool was to be grown, but not to lay down what sort of wool was wanted by the trade." This suggestion may have a wider application than to South Africa alone. Trading in wool in this country continues limited in scope. Imports, also, are restricted in quantity. In the week ended Nov. 6, there were received here a total of 4,535,844 pounds, of which 3,470,025 were of carpet wool. There is a lull in the goods market after a fairly busy spell on spring requirements. Clothiers are still engaged in pushing their merchandise for that season. The settlement of the long strike in the garment trade and the beginning of a similar settlement in the New Jersey woolen mills are hopeful signs of renewed activity in the women's wear field.

RACIAL HATRED IN TEXAS.

For sheer brutality the latest outbreak of racial hatred in Texas is one of the worst of those that have occurred in the South in recent years. The wanton slaughter of three negroes by an unmasked mob of seven men cannot be called a lynching, since none of the three had been arrested; it was merely an act of revenge for the killing of a white man, although the murdered negroes are said not to have had any connection with the earlier incident. The mob visited a cabin, called one man to the door, shot him and then clubbed him to death. Then it set fire to the house, burning a man and woman alive.

That there has been a marked change in public sentiment toward lynching in the last few years is obvious through the rapid falling off of the practice, but there are still far too many Southerners, especially among the lower classes, who believe firmly in two laws, one for whites and another of an entirely different sort for negroes. The South has fought its hardest against a Federal anti-lynching law, but its efforts may be nullified by a few more outbreaks such as those at Aiken, S. C., and this one in Texas.

The best way to earn and maintain confidence is to merit it.

FRIDAY ADVERTISING.

It Unduly Increases the Usual Saturday Burden.

Robinson Crusoe's "handy man," his faithful attendant and all-round good genius was Friday. But Friday is the grocer's "bad man"—as I expect to show.

I read the local paper from "the old home town" every day. For long I have noticed that every Friday's issue carries about two full pages of grocery advertisements. This condition did not formerly obtain because very few grocers advertised except myself—and I never used Friday's paper, for reasons which will appear. Now it is evident that an enterprising advertising manager has capitalized another grocer's weakness and is cashing in on it.

Having noticed this tendency in the old home town, I was on the lookout elsewhere. From personal observation I can tell you that, with very few exceptions—possibly with none—grocers everywhere run advertisements on Friday.

Whether it be Winnipeg or Halifax, Vancouver or London, you will find the local papers with grocery advertising in the Friday issues. And for what? That's the joker and the joke of the whole thing, for any effect these advertisements may have is to pile heavier burdens on the one day in the week that already and automatically is overloaded—Saturday!

In the Friday issue before me appear twenty advertisements of forty-one food stores and five of wholesale distributors of food products. The burden of all the advertisements is staples, such as flour, butter, potatoes, lard, bread, breakfast food, practically all at cut prices. Here and there appears a lone item like lettuce or cantaloupes—the only class of goods which ever should be advertised for Saturday sales.

Stop to think of what happens in your store week after week throughout the year and you will at least begin to see the absurdity of this. You have Monday, which is washday. People are "fed up" on food from the Sunday feasting. Women are busy at home, so they go or send to the store only for necessities. Even at that, Monday perks up a bit at times. Tuesday is apt to be quiet or spasmodic. Wednesday there is some business. Folks have eaten last week's foods and must have more. Thursday is sometimes a good day though not strenuous. Friday is sort of getting ready for Saturday.

On Saturday you arrive early to do as much as you can in advance of the inevitable rush. You have extra help. From the opening hour until closing, be it midnight, you are busy. Almost any Saturday you may look forward with certainty to mishaps, disappointed customers, mistakes. The rush is so continuous, demands are so insistent, that no grocer can hope to get through smoothly, no matter how devoted and careful he is.

That is, I think you will agree, a fairly accurate sketch of Saturday conditions. Those are circumstances in which you go through Saturday regardless. Any grocery store worthy of the name is busy on Saturday.

Does it not therefore seem just plumb foolish to spend money to make Saturday busier? It has always seemed so to me. It seems to me that way now. Moreover, we have many excellent examples and demonstrations that it is foolish, and that it can be remedied.

What all business men need to realize is that every day in the week should be busy. There are 310 working days in the year. You pay overhead on every day. You pay many other expenses every day. But you cash in on only 52 real business days and perhaps 75 or 100 partly busy days.

For what we should do about it, let us look first outside our business and then look back within it.

Long ago, department stores realized that every effort should be made to even the pressure throughout the week, to cash-in as nearly as possible on the 310 working days. They began on Monday—that being normally and automatically the slowest day in their line. That is why you see department store advertising concentrated on Monday sales and offerings as the primary effort.

Department stores have "events" that cover every week in the year. Ever notice that? Let us see: Beginning right after Christmas—butting in strongly, so there may be no "let-down"—putting on the pressure extra heavy to counteract the natural after-holiday lethargy and indifference—they have the "Pre-Inventory Sale."

This event is heralded with smashing space, more money being spent and heavier reductions taken than for any other event in the year. Lines which are ragged or becoming unseasonable are shoved forward. Result—the store is busy.

Inventory is taken simultaneously—then comes the big "After-Inventory Sale," and the store is kept busy. Follows the "Mid-Winter White Goods Sale"—and so it goes during all the fifty-two weeks of the year.

These sales are all planned with the greatest care and skill. There is nothing haphazard. Records of all previous sales, of the items offered and results obtained are at hand. What articles went well—what results followed certain kinds of pressure and presentation—all these things are studied and the work is done in the light thereof.

Therefore, while every sale opens on Monday and the Monday pressure is strongest, pressure is also carried into other days according to the expert knowledge gained through past experience, so that all days are kept busy. But you will notice that pressure is never put on Saturday selling! Saturday always is left to take care of itself.

The lesson here is that those wonderful merchants, the department store people, put all their brains and energy into selling merchandise. They realize a high percentage on their investment in space, fixtures, expenses and merchandise because they work their brains on logical lines.

Why cannot grocers do the same? Answer: They can! In many places, they do! I did it for years—following along just those lines. My advertising always was a profitable investment.

But it never leaned down hard on Saturday—that was always a busy enough day without that! Only certain limited things can be advertised on Saturday—no staples—no regular goods—and surely no cut prices! Gracious! If I am ever going to get full prices on my goods, I shall do it on Saturday! Cannot you see that?

I have told you already how one merchant changed his slowest Wednesday into his busiest day by featuring certain specials for Wednesday only. Now Wednesday is a 24-hour day in his store. He is open from Wednesday morning until Thursday night, working three shifts to care for the extra trade his brain drew to the slowest day.

The way to do is to advertise weekly and there is no need to spend more money than you now put into that fool Friday advertisement. But run the advertisement in the Saturday afternoon papers and the Sunday editions—if you have only—making the big offers apply to Monday. Have subsidiary items good for Tuesday and Wednesday; certain others good for Thursday, and Friday; and have some that run special through the week.

Cut prices are not necessary in advertising. That should be emphasized so I'll say it again: Cut prices are not necessary in advertising! But special prices, showing moderate—and only moderate—reductions, "good for this week" or "for Friday only"—should be used; and these should be on your own goods. You should always feature as specials, goods that you control, or items on which you enjoy some prestige.

Have in mind the thought that you are building a business. That is, the task will take time. You are going to work up confidence in your offerings slowly. You want to interest the same people week after week. You want them to get the habit of looking for your advertisements and deciding in advance what they will buy next week. You will learn that you cannot work this successfully unless you make your advertisements mean just what you print: that the offerings are good for just such a time and no other.

As you study and observe, you will note that women will often buy only the specials. They will buy a bar of soap that is on sale—and not another thing. Men will seldom have the "crust" to buy only specials. So it is well to plan sales so that men may have to come for at least some of the goods. Thus, a Monday sale may be planned so certain specials will be on at 11 o'clock for one hour—11 to 12. That will compel the women to entrust the buying to their husbands—and those men will buy other things, too, at least a lot of them will.

Get the idea? It is intelligent selling always.

Still, maybe I should be glad that grocers are beginning to advertise and that any time is certainly better than no time.

Henry Johnson, Jr.

Pickles Fewer This Year.

This season's crop of pickles is about 40 per cent. compared with last year. In some sections the percentages ran higher, in others as low as 20 per

cent. It is estimated that 80,000 acres were planted in cucumbers this year. The National Pickle Packers' Association estimates as to yield is lower than that furnished by the United States Department of Agriculture, because the government estimate was made before the crop was harvested in many sections and heavy rains in the North cut down receipts considerably. It developed that 3,200,000 bushels, this season's pack, taking in all sections of the United States, is nearly correct. The estimated carry-over is 3,000,000 bushels, which places us in a comfortable situation as far as supplies are concerned until the next crop is harvested. The pack of dill pickles as compared with last year is two-thirds less. In other words, this year's pack is approximately 30 per cent.

No Out Around This Week.

We have had a remarkable summer season in one respect—the Saturdays were all glorious with, perhaps, one exception. I have never known such a succession of fine days at intervals of a week apart. The only parallel I now recall is the hundred consecutive days of sunshine which prevailed during the World Fair at Chicago in 1893. There were frequent rain storms during this period, but the precipitation was always at night, leaving the days bright and glorious.

Last Saturday evidently marked the beginning of another kind of weather which we may expect at frequent intervals for the next five or six months. It began to rain before noon and continued to rain all afternoon and well into the evening.

We had planned to spend the afternoon at Kalamazoo, but a late start and the muddy condition of the two detours still maintained on M 13—one between Bradley and Shelbyville and the other between Martin and Plainwell—delayed our arrival in the Celery City until 3 o'clock. Realizing the difficulty and danger of navigating such narrow and dangerous detours at night, we headed for home an hour later without absorbing enough Kalamazoo atmosphere to hang an Out Around on.

E. A. Stowe.

Firm Donates Shoes.

The action of Sewell Brothers, pioneer clothiers and shoe merchants of Miami, in formally offering the Red Cross relief committee a large donation of shoes, is indicative of the spirit of co-operation and generous aid which has become increasingly evident among local merchants and citizens since the hurricane.

The Sewell Bros.' shoe warehouse on N. W. Twenty-sixth street was damaged considerably, as well as the stock it contained, and it was during the process of salvaging such of the stock as was still serviceable that several hundred pairs were found suitable for immediate wear.

These, as well as others taken from the regular stock in the Flagler street store, have been delivered to the Red Cross headquarters. More than 200 pairs of shoes also were sent to the American Legion headquarters. The total number of pairs donated is 1,200.

SHOE MARKET

Says South Will "Come Back."

From six months to a year will be required for the South to work out of the buying slump that has resulted from the great cotton crop this year, according to an opinion expressed by one of the best-known dry goods wholesalers in that section of the country, but she will "come back." Both wholesale and retail merchants, he said, were stunned when the real size of the crop became apparent, and it will take quite a while to throw off the effects. Other crops were also large in the South this year, the wholesaler in question added and, basically, the region is economically sound. As he concluded, "No country is every bankrupt if all its crops are large."

New Phase of Branding Shoes.

From sources believed to be reliable we learn that, unless shoe manufacturers, wholesalers and retailers forestall action by voluntary previous acceptance, we are quite certain to witness the introduction of a bill in the next Congress, by the terms of which, if enacted, all footwear must be branded as to the type of construction.

If such a law were to be enacted all Goodyear welts would have to be plainly marked to give the public this information, McKays the same, turns likewise, also other types of bottom fastening.

Without at this time entering largely into the merit of such legislation, the industry should be informed that it is contemplated.

It is said in certain quarters that if the industry should voluntarily agree to mark all shoes with suitable explanatory insignia, as to types of bottom attachment, it might obviate the alleged necessity, apparent in the minds of some legislators, of the introduction and passage of such a bill.

This is a matter in which the producers and distributors of footwear of all kinds, classes and grades have an inescapable interest. The development of the proposal must be of concern to all.

Most questions of importance to our industry are discussed and determined one way or another within the trade itself. Rarely does the entrance of public influence enter into the decisions—except of course, as all decisions are finally, though unconsciously, submitted to the arbitrament of the people. This is an altogether different matter than would be evident in such a case as this, where the active command of the people, expressed in legislation, precedes the decision of the trade.

It is wholly in order at this time to suggest that within proper bounds the less governmental interference in details of business operation the better for business, and in an absolutely final sense, for the public itself.

As Thomas Jefferson set forth, that nation is best governed which is least governed. Making due and necessary allowance for the abuse of this principle and the essential check and oversight in the public interest, the business of government should be the guaranteeing of freedom to pursue vocations, the combined effect of

which make for a prosperous, contented nation.

It happens that we live in a business age; business is the creator of the sinews of prosperity and the provider of all material things. In this view of our civilization government ought to be interested in promoting, conserving and encouraging honest business, and studiously to avoid hampering and harassing its operation by the imposition of needless laws controlling details.

If it is wise and proper and essential that footwear should be branded to show the class of bottom fastening, the industry itself should take the necessary steps.—Shoe Retailer.

The More You Tell, the More You Sell.

So often it happens that shoe dealers sell themselves the idea that the public knows nearly as much about shoe materials and component parts of shoes as do retailers themselves. This is a mistake. The prospective customer is interested, especially in men's shoes in other things besides style and fit. He is particularly interested in getting value for his dollars, and he can most easily be sold on the value giving propensity of any shoe, by being fully advised about the integrity of the component parts which go to make up the shoe.

This information may be forthcoming in several ways. One by word of mouth on the floor, and at the time of making the sale, and also by advising via the window route or by attractive copy in the daily press, or direct-by-mail.

Jacob Kotz, Chicago merchant conducting three stores with much success during recent years, has chosen to provide this fuller information regarding shoes, by using his windows as the vehicle. Mr. Kotz realizes in making this departure that he is operating along a course similar to that used in prominent mail order houses of the city, who succeed in selling their merchandise to customers thousands of miles away by fully describing same and creating a desire for ownership because of this company's description. The difference is, that the mail order house uses the catalogue, while Mr. Kotz the window trim.

Close examination of the window affords a very interesting explanation of how Mr. Kotz succeeds in highlighting the various quality points, in materials and style, of the various shoes in his store. It will be noticed that small circular tickets are provided these attached to the shoes by small wire ticket holders, and fastened to various parts of the shoe, where it is desired to attract extraordinary attention to these several specifications.

It is obvious from this that it is not necessary to describe every shoe in the window in such complete detail. But where three or four or perhaps six shoes are thus fully explained, the average casual window shopper is at once impressed with the quality features of all the shoes on display.

This display is offered also as an example of clever handling of a man's window. As this store is located on South State street, immediately adjacent to the loop, where the prospec-

tive customers are wont to count their pennies in a careful way, it is thoroughly feasible in this case that a rather full trim should be used. There are plenty of shoes in this trim and yet the crowded appearance has been deftly avoided.

Shoe merchants in their advertising and display generally might well heed the clever by-line which a prominent Chicago newspaper uses in advocating classified advertising namely: "The more you tell, the more you sell."

Makes Store in Home Success.

Jessie K. Smith, formerly employed in the office of John Kelly, Inc., is conducting a successful retail shoe store in her home at 192 Oxford street, Rochester, N. Y., where she specializes in smart styles for women. Miss Smith formerly had a store at 114 Copeland street. There are a number of stores in the city which are operated in residential sections in this manner, but Miss Smith is the first to invade the fashionable East avenue section. She has had a unique type of shelving built to order, one of the features being that it is not nailed or attached in any way to the walls, so that it could easily be removed in case the proprietress should desire to change her location. Miss Smith devotes special attention to fitting service, sells on a margin that makes her prices attractive and advertises in the classified columns of the newspapers. Her hours of business are from 2 to 5:30 and from 7 to 9:30 p. m.

Why Merchants Lose Business

Indianapolis, Ind.—The extent to which prison made commodities are competing with private capital is shown in a recent order a state school put in to the state purchasing agent for 1,200 pairs of shoes. The order was turned over to the sales agent for the state penal institutions and filled at a cost of \$2.10 a pair. According to Harry A. Roberts, state sales agent, if the school had gone into the open market the shoes would have cost \$4 per pair. The Indiana law requires that units of township, county and state government handling tax money shall purchase articles manufactured in state institutions when ordering supplies.

Many a good thing has been made worse by trying to make it better.

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

Is Your Stock Complete

on Laces, Polish, Insoles, Grippers and Shoe Sundries?

The lack of one of these necessary items may cost you a customer.

We are waiting your order, our stock is complete.

**BEN KRAUSE
COMPANY**

20 S. Ionia Ave.

GRAND RAPIDS, MICHIGAN

Michigan Shoe Dealers

Mutual Fire Insurance Company

LANSING, MICHIGAN

PROMPT ADJUSTMENTS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

High Food Value of Mutton.

While mutton is eaten extensively in most countries, and especially in England, where the famous English mutton chop is held in high esteem, yet mutton has never become a popular food for the American table. While beef contains about three per cent. more protein, mutton excels in fat, and fat carries the heat and energy-making portions of meat and therefore more calories of energy. Many of us may consume more protein than is good for us, but it is seldom that we take too much fat. Compared with lamb, mutton is cheaper in price. Many of those who prefer the less pronounced flavor in chops and roasts will not object to mutton in stews, pies and other dishes in which it may be served. Mutton may be used economically by extending its flavor through a considerable quantity of material which would otherwise be lacking in distinctive taste, such as dumplings, or combined with crusts, as in mutton pies or meat rolls. The experts in nutrition agree that by serving some preparation of flour, rice, hominy or other food rich in starch with the meat we get a dish which in itself approaches nearer to the balanced ration than meat alone and one in which the meat flavor is extended through a large amount of material. Mutton is particularly adapted for this purpose because of its high flavor and fat. Mutton, when of good quality, makes excellent roasts and chops, which may be served satisfactorily as a lamb substitute. The legs make good roasts and chops, the loin and ribs, which are nearly always used for chops, can be served in other ways. With a little thought on the part of the housewife, mutton can be used with satisfaction and economy. It has often been said the real superiority of a good cook lies not so much in the preparation of expensive or fancy dishes as in the attractive preparation of inexpensive dishes for every day and in skillful combination of flavors. Mutton carcasses, like all other carcass meat, has its cheaper and more expensive cuts. It would not be good economy to use the better cuts for stews, pies or similar dishes, the chuck will furnish the desired flavor for such dishes just as well, if not better, than the more costly cuts; in fact, many cooks agree that the shoulder and neck make better stews, broths and other such dishes than most of the higher priced cuts.

Small Smoked Shoulders.

We talk from time to time about shoulders of pork, because we feel it is a very good piece of meat at a reasonable price. There are various ways to serve this cut and if the meat is from good quality hogs and if processed properly they will all be found to be good. We had the pleasure of eating a so-called ham omelette the other morning and it was so good we want to tell about it. The term "ham omelette" was not a proper term, of course, but since the one who prepared it told what the smoked pork was there was no deception practiced. As a matter of fact, we have eaten many real ham omelettes that did not

taste so good and it was because the flavor and tenderness of the meat was so particularly appealing that we asked about it. The smoked shoulder was bought as a roulette. By this we mean that the shoulder had been boned before smoking and tied with string to make a neatly rolled piece of meat. The shoulder was small and this helped to make the meat tender, but the special benefit from the size was that the curing process was of a shorter duration than in the case of heavy meats. A small shoulder can be cured in pickle in fifteen days or so, while a heavy cut will have to remain in pickle for about twice that length of time. The shorter period a piece of pork can remain in pickle and yet be thoroughly cured the less salty the cured meat will be. Most consumers desire mild cured meat, we believe, and so small pieces of pork are usually highly suitable to the average taste, providing, of course, they are cured and handled right. But to get back to the omelette, it was really delightful. It was tender, flavorful and thoroughly satisfying, and yet the cost of the piece was forty cents a pound, while a specially cured large ham would have cost more and the flavor and tenderness would not have been any better, we are sure. The large shoulders must remain in cure longer than the lighter ones, but if they are handled right they should be suitable. This is not intended to convey the thought that shoulders are better than hams, but the virtues of hams are well known to everyone, while the shoulder cuts need a new introduction now and then to keep them in the consumers' minds and effect economies for those who want something good and, at the same time, save money.

French Francs Rise Sharply.

A rise of 74 per cent. in the level of a leading foreign exchange within approximately 100 days is an unusual record but that is what French francs have done. Except for a brief rally early in 1924 francs had fallen steadily for more than four years when on July 20, 1926 they touched a point that may go down in history as the low for all time. On that day the French exchange sold as low as 1.95 cents but since then sentiment has improved and in the spectacular recovery of the franc it has at its new recent high come back to 3.39 cents.

Back of this very substantial improvement appear several forces of a constructive character which are all related. They are the new confidence of the French people in their own political situation, the consequent arrest of the flight of the franc and the sentimental effect of Belgium's move to stabilize its currency. For a period thousands of French people themselves became unsettled in their minds over fluctuations in the currency and to preserve what they had they shipped capital abroad in one form or another which is to say that they converted francs into sterling exchange or dollars.

The effect was to increase the supply of francs and diminish the supply of dollars in the exchange market or, to put the matter otherwise, to drive francs down. With the very marked

reversal in political sentiment that followed the change in Government, however, confidence in the future began to grow. In more recent months the French people have been able not only to arrest the flight of the franc but actually have called back a portion of the capital that had been exported. The French trade balance has become favorable and hope for a stabilization of the franc is brighter than it has been in the past.

In fact the authorities in Wall Street profess to see a certain amount of Government activity back of the recent rise in francs and in London the rumor is out that the Poincare group desires to stabilize on a level higher than had been anticipated. Of course the French people will expect to go some steps further in setting their financial house in order before they undertake stabilization or ask for funds to assist them in their desire to return to a gold basis. That they are working toward that ultimate goal is natural enough now that they have so recently before them the success of the Belgians in a similar effort.

Paul Willard Garrett.

[Copyrighted, 1926]

Light and Traction Strong Again.

The fight which became acute last spring for the contest of the American Light & Traction Co. seems to be on again. The present preferred stock, which has full voting power, has advanced the past week from 106-108 to 121-123, with sales as high as 125, and the common stock has jumped from 205 to 220. The special meeting of stock holders to authorize 6½ per cent. non-voting preferred stock callable at 115 to offer in exchange for the present 6 per cent. voting, non-callable preferred will be held Dec. 8 and the present activity in the stock will have its bearing on the results.

\$2,500,000 PROTESTANT CHURCH IN GERMANY WELFARE INSTITUTIONS

7% 20-Year Secured Sinking Fund
Gold Bonds, Due 1946.

Direct obligation of the Central Committee for Welfare Institutions of the German Protestant Church. The estimated value of real property owned by Protestant Institutions affiliated with the Central Committee is at least \$275,000,000 and the estimated annual Gross Revenue is \$40,000,000.

All reloans will be secured as follows:

Against First Mortgages on property having 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.

Majority of reloans will be guaranteed by a financially responsible body.

Price 98 Yielding 7.19%

**HOWE, SNOW
& BERTLES INC.**

Investment Securities

GRAND RAPIDS

New York Chicago Detroit
San Francisco

All information given herein is from official sources or from sources which we regard as reliable, but in no event are the statements herein contained to be regarded as our representation.

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

Sell
ZIPPER
the candy bar hit of the year

5¢

A.R. WALKER
CANDY CORP.

OWOSSO
MUSKEGON
GRAND RAPIDS
KALAMAZOO
DETROIT



Decorations losing freshness
KEEP THE COLD, SOOT AND DUST OUT
Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof.
Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
144 Division Ave., North
Citz. Telephone 51-916 Grand Rapids, Mich.

FINANCIAL

Most of Our Bankers Home Grown Products.

Not another city in the country, probably, of the Grand Rapids size and with as many banking institutions as we have, can show our proportion of home grown bank presidents. Our score stands at about 99½ per cent., a matter of ten or fifteen miles in the birth place of one of our presidents standing in the way of a perfect 100 per cent. record. Here are the home grown presidents:

Henry Idema, President Kent State
Dudley E. Waters, President Grand Rapids National.

Clay H. Hollister, President Old National.

Gilbert L. Daane, President Grand Rapids Savings.

Joseph H. Brewer, President of Grand Rapids Trust Co.

John E. Frey, President Industrial Bank.

Noyes L. Avery, ex-Vice-President Michigan Trust Co.

President Charles B. Kelsey, of the Home Bank for Savings, was born in Cascade township, less than an hour's run from the city, and some day perhaps Grand Rapids will extend its boundaries to take in his old home and thus give us a par standing. Mr. Kelsey, though born on the farm, did not stay there. He broke away for town as soon as he could, found his first job as clerk in a railroad office and entered on banking when with J. A. S. Verdier as Cashier he became the entire working staff of the old Kent County Savings Bank.

In this connection it may be recalled that Lewis H. Withey, founder and for so many years President of the Michigan Trust Co., was a native son and so was Anton G. Hodenpyl, early associated with him in the enterprise.

The presidents are not the only home grown holding places of trust and responsibility in the banks. Carroll F. Sweet, of the Old National, Arthur Godwin, of the Grand Rapids, J. Clinton Bishop, of the Old, Martin Verdier, of the Home, Casper Baerman, of the Kent State, Rudolph Brewer, of the Industrial, and Frank Deane, of the Grand Rapids Trust, are Grand Rapids born and brought up.

Next to being born in Grand Rapids are those born in Michigan whom Grand Rapids caught young and has kept.

Wm. Alden Smith, chairman of the board of the Grand Rapids Savings, was born in Dowagiac and came here early enough to be a boy peddler of popcorn on the city streets; Frederick W. Stevens, late President of the Michigan Trust, was born in Lenawee county and came here when about 8 years old.

Wm. H. Anderson, for so many years President of the Fourth National, was born in Wayne county, moved with his family to a virgin forest farm in Sparta township while still in arms, and was on the farm until as a young man he moved to town to break into the big game.

The late Robert D. Graham, Presi-

dent of the Grand Rapids Trust, was born in Canada, moved to Minnesota and then as a youth came here with his family.

Chas. W. Garfield, chairman of the executive committee of the Grand Rapids Savings, was born just across the lake near Milwaukee and came here with his family in early boyhood. Mr. Garfield always lived just outside of the city on the Burton farm and the city extended its boundaries to take him in.

Eugene D. Conger for several years President of the Peoples Savings and now Cashier of the Kent State, was born in Lenawee county, came here for a business college education, and stayed.

Heber W. Curtis, Vice-President of the Kent State, was a Petoskey boy. A. D. Crimmins, of the Grand Rapids National, came from the Charlevoix country and L. Z. Calkins, of the Old, is Sparta born, almost close enough to be called Grand Rapids. T. Wm. Hefferan, of the Kent State, was born at Eastmanville.

This showing of home talent in the financial institutions seems especially and particularly fine. It means that the sons of Grand Rapids have been making good. They have won the respect and confidence of those with whom they played in youth and among whom they have always lived. They have risen not as favored sons, but on merit and ability. Grand Rapids is entitled to take pride in its showing.

Holland Interurban Will Be Greatly Missed.

The Holland interurban, sold under mortgage foreclosure a few weeks ago, went out of commission Monday. The wreckers took it over and when they get through not even the traditional two streaks of rust will remain. The transportation service it rendered will be furnished by busses for passengers and trucks for freight. The route is from here to Holland and Macatawa Park and from Macatawa to Saugatuck, about fifty miles, and is now paralleled the entire distance by cement road, built and maintained by the taxpayers, which, no doubt, will simplify gasoline operation.

The Holland interurban was promoted by Benj. S. Hanchett about twenty-five years ago. It was taken over by the Commonwealth Power Co. interests in 1910 and became a part of the Michigan Railway system. When the road was built the theory was that, compared with steam construction, it would be cheap; that with electric power operation costs would be low and that with frequent trains and cheap fares traffic would approach city street car density. The fare was fixed at one cent a mile and, in addition, frequent excursions were given to the resort terminal at as low as 50 cents for the round trip. The road soon found that facts and theories in the matter of operating costs were not in line, but it kept going until war conditions sent costs to the sky. The fare was increased to 3 cents per mile, the same as the steam roads charged. This helped, but cement roads and the auto-



Main Office
Cor. MONROE and IONIA

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

*The Bank
Where you feel
at Home*

OLDEST SAVINGS BANK IN WESTERN MICHIGAN

OUR OBLIGATION

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

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

On this basis, may we serve you?

*"The Bank Where You
Feel At Home"*

Grand Rapids Savings Bank

OFFICERS

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

Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

Kent State Bank

"The Home for Savings"

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

mobile followed and it was this that put the line out of business.

The Holland interurban was always conducted along popular lines, but on several occasions it fought back when imposed upon. The village of Zeeland sought to saddle upon the company about half the cost of brick paving the main street. The company quietly bought a private right of way through town and in a week was out of the main street entirely. The managers of the Macatawa park resort demanded a percentage on all passengers landed at the loop terminal well within the park limits; one Sunday morning a construction crew tore up the tracks and service stopped at the park line very much to the dismay of the resort management and the disgust of resorters. When passenger rates were increased to 3 cents a mighty protest went up and some of the communities which had granted franchises took their imagined rights to a 1 cent fare into the courts. The company's last contest was with the village of Grandville, and it was this fight which brought its affairs to a crisis. The village paved its main street with brick and called on the company to pay half the bill. The company protested, but the village was triumphant in the litigation that followed. The company went into receivership and victorious Grandville is now without interurban service.

The interurban was very useful to Grand Rapids and its service will be missed by the business interests. It was the favorite route for freight traffic across the lake, with next morning delivery. It was a popular route also for summer passenger traffic. The busses and trucks will take its place, but the service will not be the same and how permanent and reliable the service will be is still to be demonstrated. Any fall down in the service, however, will probably bring the Pere Marquette Railroad back into the game.

The interurban to Grand Haven and Muskegon is also in receivership and its fate may be the same as that of the Holland line. This line is also paralleled by cement roads: and busses trucks and private automobiles have made heavy inroads on its business. There may be hope for the line for freight, but the passenger traffic, it is said, has passed. If gasoline will not give satisfactory service the Grand Trunk to Grand Haven and the Pennsylvania to Muskegon may be prevailed upon to make improvements. The Pennsylvania has been experimenting with motor cars, but with what result has not been announced.

Credit Has Expanded Faster Than Trade Needs.

Benjamin M. Anderson, Jr., economist for the Chase National Bank, presents, in a new Chase bulletin published to-day, a broad survey of the expansion in bank credit during recent years and what it means. His study shows that credits have expanded faster since the war than was necessary to meet the needs of trade judged by changes in the production curve and the general price level. The state-

ment is a somewhat startling one in its implications, perhaps, but Dr. Anderson has brought together figures that convince him of two things: First, that there is more deposit credit afloat in the country to-day than in 1919 and, second, that the credit requirements actually are smaller than then.

It is not necessary here to go into his formulae except to say that individual deposits of the State and National banks and trust companies of the United States rose from \$27,308,000,000 in the middle of 1919 to \$40,110,000,000 by June 30, 1926. Thus deposit credit has risen \$13,000,000,000 in the period while combined loans and investments have grown from \$31,700,000,000 to \$42,700,000,000. The basis for the conclusion that this enormous credit expansion came at a time when it was not required by the trade position may be found in an index which reveals that the country needs only 92 per cent. as much bank credit to-day as was needed in 1919 whereas, curiously enough, it actually is in possession of 33 1/3 per cent. more bank credit.

Without here going into the reasons for this great credit expansion it is significant to note that the instrument has not been subjected to severe abuse in stimulating artificially the volume of commercial borrowing for ordinary business purposes. The immense flood of new money has been directed into three principal channels: (1) building construction, (2) installment buying and (3) exports. Dr. Anderson himself expresses the belief that "the most visible effect of the period of cheap money and expanding credit through which we have gone has been in the real estate markets and the securities markets." The commodity markets have been spared, in large degree, from harmful speculative influences of the character and have, in fact, fallen rather than risen.

"It would be possible to continue a substantial measure of artificial stimulus to business by the creation of a large volume of new surplus reserves," says the Chase authority, "leading the banks once more to increase their real estate loans, their stock market loans and investments, and their holdings of installment finance paper, but a very grave congestion would ultimately result if this were done, and it does not now seem probable that it will be done." In the opinion of Dr. Anderson the country could, with the reserve ratios of the Federal Reserve banks now high, still lose \$1,000,000,000 in gold to the outside world without undue disturbance, provided it were done through liquidation of general bank credit in the country or an immense further expansion in Federal Reserve earning assets.

Paul Willard Garrett.
[Copyrighted, 1926]

Be careful about making promises you can't keep. Some merchants are the best promisers in the world when talking over the phone. Then, when they "hang up" they give expression to unkind remarks, and soon every clerk gets the habit. It's poor business to promise over the phone, and practice "we should worry!"

THE OLD NATIONAL BANK

Judge a bank by its customers.
The Old National serves the strongest enterprises in Grand Rapids.
It will serve you faithfully too!

A Bank for Everybody
MONROE AT PEARL NO BRANCHES

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

Mr. Stowe Says

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

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

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

Merchants' Creditors Association of U. S.

Suite 304 Ward Building, Battle Creek, Michigan

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

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

\$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

VANDERSALL & COMPANY

29 So. LaSalle St.,
Chicago, Illinois

410 Home Bank Bldg., Toledo, Ohio

1006 Penobscot Bldg.,
Detroit, Michigan

Why Retailers Are Poorer Fire Risks

Recent developments in merchandising are creating new problems for fire underwriters. According to a man whose business it is to study both merchandising and insurance, the growth of chain stores and of the instalment system of selling, together with the increase in the number of automobiles and the extension of hard roads, are having a profound effect upon the retail merchant which is reflected in a higher ratio of fire losses.

The extension of the chain store system into new territory and into new lines, he says, is driving the retail merchant into bankruptcy or the adoption of new expedients. If he finds his business slipping a moral hazard is created if he is dishonest. If he is honest one expedient is to endeavor to reduce overhead by renting space to somebody engaged in another line of business but catering to the same class of customers. The old merchant may be a man of the highest integrity, a first class assured, but there is often much uncertainty as to the standing of the new sharer of his floor space. He investigates and perhaps satisfies himself that the person he is admitting to his premises is honest and worthy, but he may make a mistake of judgment. Often the new occupant has not an established local reputation, and he may be short of capital credit or merchandising ability and his moral fiber may not be as strong as it might be. The old merchant is all as a fire risk from the standpoint of moral hazard and there is no change in his character but the new occupant, if careless or dishonest, creates a moral hazard applying to the building and the old merchant's stock as well as his own stock.

Extension of instalment selling, this student of business says, is forcing other merchants to adopt this system against their wills. In that line of merchandising they are novices even though experienced in selling for cash or allowing credit to those whom they know or have investigated. They may have neither the capital nor the organization to handle an instalment business successfully.

The extension of hard roads is "drying up" merchandising in some lines in many towns and small cities within motoring distance of larger cities. As an instance of this process a city of 15,000 people in one of the Middle Western States was cited. In the days of mud roads and horses it was a thriving little city. Now it is connected by hard roads with three larger cities from fifty to a hundred miles distant and the best customers of some classes of its merchants are motoring to these larger centers to make their best purchases.

But the process does not stop there. The wealthier people in these larger centers are now to a considerable extent going to big cities to do their best shopping. An experienced fire underwriter in New York says that women from as far away as Virginia come to New York to buy clothing, jewelry and other articles. Some of them are the wives of his company's agents and refer merchants to him as

to their credits. Thus the largest cities are taking the cream of the trade from the medium sized ones and the medium sized ones are dwarfing the smaller ones.

The man who has been investigating this matter says that when the merchant who has gone through the experience of being pinched by any of these factors and has either sold out or failed or had a fire—even an entirely honest one—he does not re-enter mercantile business. He knew better. But the ambitious young man or the farmer with some capital and no experience must try his chance at being a merchant.

Thus there are constantly going off the books of the fire insurance companies the policies of old merchants of proved integrity and in their place are going on the policies of new men in the business, who may be honest or dishonest, who may succeed or may not but who, at any rate, are still untried risks for the insurance companies.

To Educate Firemen.

One thing follows another. We have repeatedly stated that good roads and motorization have enormously extended possible fire protection not only to small towns and villages but also isolated farms.

The inter-village and inter-city mutual arrangement is rapidly spreading all over the country whereby fire departments have plans to help each other that were impossible of execution twenty years ago when roads were poor and horses pulled fire apparatus. This is sure to cut down the fire losses and it paves the way for the state fire department of the future that will cover an enormous territory, having apparatus stationed at strategic spots.

But now comes another idea, an excellent one, that will raise the standard of efficiency of the small fire departments without adding to their cost of upkeep. That is for each of the small towns to send one man to a fire school in a big central city, who, upon returning to his town or village can impart his expert knowledge of fire fighting to his fellows in the local company.

This admirable plan appears to have originated at Brockton, Mass., which is surrounded by numerous towns having their own small fire departments. The members of these companies are zealous firemen but have lacked expert drilling and advice in the most modern methods of fire fighting, such as are imparted at the big schools for firemen.

There is no reason why every fire company of volunteers in the country should not have one member who after passing through a professional drill school should act as teacher to his fellows. That would raise the standard of efficiency of all the little companies. It would excite their members to zeal and emulation in studying modern fire fighting as a science it would raise them in public estimation when they could talk "professionally."

We hope to see the Brockton experiment extended to many other sections.

THOUGHTFULNESS

The late George M. Pullman in his carefully drafted will, had the following clause—

"My wife is not named herein as executrix or trustee, because it is my wish to relieve her of the labors, cares and responsibilities of the positions of executrix and trustee."

Have you ever thought of saving your wife this worry and trouble by appointing a capable, responsible and experienced executor and trustee such as the

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

INTELLIGENT EXCHANGES IMPROVE INVESTMENT POSITION

May we serve you accordingly

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

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

Chicago GRAND RAPIDS Detroit
First National Bank Bldg. Telephone 4212 Citizens 4212 Main 656 Congress Building

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes
501-511 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

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

Henry Smith Floral Co., Inc.
52 Monroe Ave.
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65173, Bell Main 173

Purchasing Power of Dollar Should Be Considered.

Economic changes, brought about primarily as a result of the World War, have resulted in new factors presenting themselves in the matter of choosing investments. In fact, many leading students of investments have reached the conclusion that a complete revision of the meaning of the term is necessary under the new order of things.

Webster's dictionary gives the meaning of the word "investment" as "the act of laying out money productively." David Cowan of the investment department of the Sun Life Insurance Company of Canada, would enlarge upon that meaning to include "the science of placing one's funds into such securities as will protect the investor from loss arising through changes in commodity prices and furthermore will assure him, if not of a betterment in his standard of living, at least of protection against any lowering of that standard to which he has become accustomed."

All of which leads to a discussion of the merits of bonds and common stocks as investments, with the latter receiving the highest honors, in the opinion of Mr. Cowan. This investment expert says:

"With our modern conception of economics and finance, it is time that we broke from mold-time tradition and applied the same scientific principles to our investments as we have been in the habit of doing in the case of all our other activities of present-day life.

"The bond and the mortgage, as every one knows, bears us a fixed annual dollar income. In return for this guaranteed income with the additional protection afforded by a lien on the pledged property, we sacrifice whatever increased profits will be reaped by a successful company. This is perfectly sound and is as it should be. The holder of common stock takes the risk and reaps the added reward.

"The bondholder wants safety of principal, and for this guarantee is willing to enter upon an agreement barring him from sharing in future profits. If this were the whole problem there would be no very strong logical case for the common stock investor.

"But has the bondholder, under past and present conditions, received the protection with which he is supposed to have been favored all these long years?

"Who can say with certainty that \$1,000 to-day will buy the same number of commodities as \$1,000 thirty years hence. What one can say with absolute certainty, however, is that \$1,000 in 1913 would certainly have been worth but \$500 in 1920. In other words, an investor buying a bond at the former date would actually have lost half of his principal if his bond had matured in 1920. This follows from the tremendous rise in commodity prices which occurred in the intervening period. Nor should one forget that the income from his security was also proportionately diminishing, although he was perfectly convinced that he was holding a high-grade

security the income from which was stable and the principal remaining intact.

"The average of bond prices bears direct relation to the trend of commodity prices. In other words, rising prices during a period of inflation cause an unprecedented demand for liquid capital and money is at a premium. Banks increase their loaning rates, while at the same time they are selling their bond investments in order to supply the demand for liquid capital. Thus is precipitated a decline in the bond market. The bondholder, as prices rise, not only sees his fixed income diminishing in purchasing power, but in addition usually witnesses a corresponding decline in the market value of his bonds.

"The stock market, on the other hand, responds to this inflation in quite contrary manner. Not only is it usual for dividends to be increased in periods of great business activity, but the stock market generally responds to this situation by an upward movement of rigorous nature. If the shareholder has not reaped large profits by such rise, he has, to say the least, protected his net income from a drop in purchasing power."

[Copyrighted, 1926]

Attacking the Etiology.

"You'll have to take less strenuous exercises and get more sleep," said the doctor to the dejected man before him.

"That's my idea, exactly," said the other. "Would you mind coming up to the house and tell that to the baby?"

4%

Banking by Mail

*Under both State
and Federal Supervision*

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

Privacy

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

Unusual Safety Extra Interest

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

Send for free booklet
on Banking by Mail

**HOME STATE BANK
FOR SAVINGS** GRAND RAPIDS
MICHIGAN

Merchants Life Insurance Company

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich.
GREEN & MORRISON—Michigan State Agents

August 2, 1909

17 Years

August 2, 1926

Without an Assessment

Paying losses promptly

Saving our members 30% on premiums

GRAND RAPIDS MERCHANTS MUTUAL
FIRE INSURANCE COMPANY

affiliated with

The Michigan Retail Dry Goods Association

320 Houseman Bldg.

Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENE, SECRETARY-TREASURER

SAFETY

SAVING

SERVICE

CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

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



NEW LOCATION

305-306 Murray Bldg.

GRAND RAPIDS,

MICHIGAN

SUCCESSFUL SALESMEN.

R. B. Gane, Representing the Eesley Milling Co.

Robert Bruce Gane was born in Conneaut, Ohio, Oct. 2, 1896. His father was of English descent and his mother was of Scotch-Irish descent. The family made many moves while he was still a young man, including the following: Conneaut, Ohio; Crainsville, Pa.; Traverse City, Mich.; Grand Rapids, Mich.; White River Jct., Vt.; Boston, Mass.; Southboro, Mass.

He graduated from the high school at Southboro, Mass., on the literary course and subsequently attended the Boston University for a year and a half. In May, 1917, he went to France with the American Field Service. Later in the year he joined the American Army, being connected with ambulance service. He was discharged at the close of the war and worked two years for the American Red Cross and



R. B. Gane.

American Relief, visiting thirty-two European countries in the meantime. On his return to America he located at Ashland, Mass., and in 1922 came to Grand Rapids to take the position of Assistant Sales Manager for the Valley City Milling Co. He continued in this capacity until last week, when he purchased an interest in the Eesley Milling Co., at Plainwell, and arranged to take the position of jobbing salesman for the State of Michigan. He will make Grand Rapids his headquarters and undertake to see his trade every two months.

Mr. Gane was married June 19, 1922, to Miss Mabel Harrington, of Northboro, Mass. They have one boy, three years old. They reside at 1130 East Fulton street.

Mr. Gane is an attendant at the Community Methodist church and, besides being a member of Grand Rapids Council, U. C. T., he has no other fraternal relations. He owns up to but one hobby and that is reading, but he has a delightful personality which enables him to make and retain friends to a remarkable degree.

English Newspapers Prejudice Their Readers Against America.

Paris, France, Nov. 2—I am just sending Carl Mapes a clipping from the Paris N. Y. Herald with his pic-

ture and head line, "Eleven conspicuous figures in the coming election." Top row, United States Senators Watson, Harrold of Oklahoma, Fletcher of Florida, Ernst of Kentucky and Willis of Ohio.

Second row, Senator Smoot, Secretary Hoover and Carl Mapes, of Utah, so it says.

Third row, Roy Baker, of Nevada, Senator Curtis, of Kansas, and Senator Butler, of Massachusetts.

I am writing Carl that I knew he was becoming conspicuous, but that I hadn't heard of his moving to Utah.

I wonder if this is a sample of the correctness of the news the Paris editions of the N. Y. Herald and Chicago Tribune publish. They are certainly brim full of American news, which seems good after feeding on the skimpy items you find in the London dailies—and so distorted. The English press seem saturated with prejudice against everything American. They appear to be scared to death that the United States is outstripping them in the commerce of the world. So they totally ignore America and almost its very existence and belittle everything that emanates from there. One of the great Englishmen, recently returned from the U. S., claimed he discovered that the children were being taught to loathe and dislike England, while their press is unanimously engaged in a stupendous effort to poison and prejudice their entire nation against the United States.

The average layman traveling in a foreign country does not come in contact with the people sufficiently to gather much information from first hands. On board a ship I heard an Englishman say that England appeared to be doing well and would probably make the grade if the United States didn't get all their money. Even those who try to be unprejudiced are imbued with some feeling towards the U. S.

If you chance to make an acquaintance you are sure to discover that the person has been over or has friends or relatives there and were there not some intervening reason they would wish to join them.

On the train in England we met an English banker who last year paid his first visit to the U. S. He found relatives who gave him a royal time, for he appeared delighted with everything he saw and heard and thought it most unfortunate that the English people were so hide bound and provincial that they couldn't appreciate the many things they could learn in America and from the Americans.

Certainly it was refreshing to meet such a broad minded Englishman, and yet when I sounded him about debts he said he believed in paying debts, but we were all allies and perhaps should share in everything and that John Bull was surely shouldering more than his share.

We have had a fine trip, even if it was cold and rainy in England and Scotland, and the inclement weather still pursues us; but it is milder in Paris and the hotels are better heated. We are seeking a still milder temperature, so we will soon be off for Nice.

Gay W. Perkins.

Unique Window Trim.

A unique window trim was executed by a Milwaukee retailer who got enlarged photographs of various high schools and the Marquette University buildings of Milwaukee, and also small photographs of individuals and groups of students, mounted them on heavy board and set them in the window. It not only made a unique trim but caused much comment. All high schools were represented.



No. 1112

This McCray Freezer Case

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

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

McCray Refrigerator Sales Corporation

639 Lake St.

Kendallville, Ind.

Salesrooms in all Principal Cities

Detroit Salesroom—36 E. Elizabeth St.

Grand Rapids Salesroom—20 W. Fulton St.

Kalamazoo Salesroom, 324 W. Main St

McCRAY
REFRIGERATORS
—for all purposes—

Which Would You Rather Sell?

? || ONE MATCH
OR
TWO MATCHES || ?



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

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

And you will sell two boxes almost every time.

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

THE DIAMOND MATCH COMPANY

In Old Lumbering Days on the Muskegon.

Grandville, Nov. 16—Deer hunters will enjoy the sport this fall with a delightful tracking snow on all over the hunting grounds, which does not always happen. In ye olden time, when game laws were unknown in Michigan, Indians and whites had free sailing throughout the woods, both as to hunting and fishing. Which of the two sports was the most exhilarating it would be hard to tell.

The leading member of the non-tribal forces was one Joseph Troutier, more familiarly known as "Truckee." His father was a French missionary in the Mackinac region, his mother an Ottawa squaw. In the days of Government land buying from the Indians Truckee acted as interpreter. He was engaged by the redmen to go to Washington and see the Great Father, at the time of President Jackson, and negotiate the best terms possible.

Troutier was never proud of his Indian blood. In fact, he at one time sacrificed nearly a thousand dollars in order to maintain his white origin. A Frenchman he was, not an Indian, although his wives (he was twice married) were full blooded Ottawa squaws.

Joseph Troutier had the mien of Jove; he would have passed as nothing less than a U. S. senator seated on any platform. He had a magnificent presence and the haughty bearing of God. With all his eccentricities, he was a person of absolute probity, respected by everybody who came in contact with him.

When he passed over he was buried with the rites of the Catholic church, an Indian priest officiating, an Indian band furnishing the music. His body lies in the little cemetery at Bridgeton, less than half a mile back from the romantic Muskegon River.

Indians were great meat eaters, living in a wild state almost exclusively on the fruits of the chase, venison being usually the main standby. Fish were also very much a part of the redman's menu, and fish in that early day were to be had for the asking.

I call to mind the many fishing jaunts along the Muskegon I took as a boy seated in the stern of a dugout, guiding with ashen paddle the craft, while an elder brother stood well in the bow, and by the light of a fat pine jack fire gathered in numerous flopping wall eyed pike with his spear, for the dining table of the boarding house.

It was considered fine sport as well as a gainful pleasure. We boys had our fill of fish, which was our only emolument. Suckers abounded in the early spring, but the moment the pike and pickerel and bass began running such trifling fish were relegated to the discard.

Canoeing on the Muskegon was a fine sport, leaving the matter of fish entirely out of the question. Boats with oars were seldom in evidence. The canoe as a mode of conveyance was the mainstay of the woods country.

The first canoes were made of birch bark, light and very tacky on the water. Following these came the shallow ashen dugouts, formed by both whites and reds. One man canoes, we called them, in which a single occupant would glide through the water like a thing of life, the propelling power being a slender ashen paddle wielded by the hand of the passenger.

Even though these small canoes were intended for the use of a single person, Indians often added the weight of a slain deer to his own, sinking the little craft until the canoe sides were less than three inches above the water. The pilots of those days had too much sense to rock the canoe, so that very few drowning accidents occurred.

Jack-fishing and hunting were the usual custom in those days, the Indians nearly always resorting to the fat pine light to secure their deer. It was less uncertain, this night hunting, since the deer came to the water to drink by night. Startled at the burning fat pine, the deer would stand riveted in its tracks until the hunter drew a good bead and fetched it down with a single shot.

Such slaughtering has long since been dispensed with by the legal machinery of our State. The millions of game which filled the woods and waters of the State at that early day were scarcely depleted by all the hunting and spearing of the time.

Canoeing, aside from fish and hunt, was in itself a very pleasurable exercise. The settlements along the river had their organized schools the moment there were children enough to make up a class for recitations.

The teachers usually came from the Far East, more particularly from New York and New England. These teachers were young women, abundantly educated, and filled with enthusiasm for their calling. There is no denying they enjoyed the backwoods life to its fill. The boys always were on tap for a boatripe or horseback escapade through the woods. Although side saddles were seldom in evidence, yet these school ma'ams were never backward about accepting a ride on the ordinary saddle, and some of them became really expert horsewomen.

A gallop through the pine woods, along creeks and through swamps where numerous wild animals flashed in and out, alarmed at being disturbed, was an enjoyable outing to those splendid young women of the time.

The river was a public highway for canoeing and rafting. Boys and girls, with their teachers, often made extended trips up the winding course of the stream after the close of school, paddling up the current of the stream until the shades of night began to fall, after which all paddles were shipped and the dugout was allowed to return no faster than the current would take it. In the shadow of the woods lining the banks, a solemn stillness was broken by the songs of the canoeesmen, whose "Oft in the Stilly Night" echoed and reechoed between the forest covered bluffs of the splendid old river. Good old times, gone never more to return.

Old Timer.

Fewer "Job Lots" Wanted.

"Look out for jobs. Most of them have holes in them or they wouldn't be jobs."

The foregoing notation was recently appended on the buying memos of a big State street buyer prepared by one of his branch managers in the upstairs shoe department of one of State street's best known medium grade department stores. In supplying his reasons for issuing this caution the branch manager said:

"Even in the lower priced merchandise fewer jobs are being handled with each passing year.

"In stores operating principally in shoes to retail at four, five and six dollars, approximately eighty-five per cent. of the merchandise is 'regular.'

"The growing tendency is for customers to enter the department with their minds made up as to what they want and after all this is perhaps a partial tribute to the manner in which these customers have previously been sold in that they are well satisfied with certain merchandise and return for similar shoes for the same purpose."

The Lessons of the Years



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

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

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

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

It takes more than a charter and financial responsibility to make a Trust Company.

It takes time; experience; the harmonious operation of a carefully chosen organization of specialists; and back of these, the traditions and practices built upon

The Lessons of the Years

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

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.

Confident About Resort Wear.

Early offerings of dresses and coats for the Winter resort season are being made and are meeting with a good reception, according to manufacturers. It will be a couple of weeks yet, however, before general showings of this type of merchandise are made. Confidence is expressed by both retailers and manufacturers that the resort season this year will be as good as last, despite the violent storms which have upset the most prominent Southern gathering-place. Buyers for leading retail stores which particularly cater to this trade are said to have indicated their plans to place orders for a normal quota of the merchandise. Sports wear dominates in it, particularly garments of novelty woollens and lightweight worsteds, with white outstanding in the color range.

Compose Effects For Spring.

One of the outstanding features of the Spring season in fabrics and ready-to-wear will be the use of color in compose. This means the combining of colors, either several tones of the same color or harmoniously contrasting colors. Usually, two shades of the same color and one contrasting shade are employed, for example, in a dress. The compose treatment, it is pointed out, offers increased opportunities to designers in obtaining design character and variety without the use of elaboration. Grays, rose tones and blues are stressed in the compose effect, although many other colors will also be used. Cheney Brothers yesterday held a showing of the treatment in both draped fabrics and in actual garment models.

Favor Metallic Belt Effects.

While the demand for staples in women's belts is beginning to drop off here, as is usual at this time of the year, business in novelties continues more active than formerly. Gold-colored belts and combinations of gold with other colors are still being bought freely as holiday items. Until recently belts have not played much of a part in Christmas trade, but there is every indication that kid belts in metallic shades will be in higher favor during the coming month. One of the latest novelties, according to a bulletin from the United Belt League of America, is an "illustrated" belt to match "Treasure Island" shoes, bags and hats. In all of these articles the leather is stamped with illustrations from the story of that title.

Middle West Buying Rugs Well.

Although New York distributors of rugs, both wholesale and retail, are said to be doing an excellent business at the moment, the best business coming to first hands in this market on Spring lines is being turned in by salesmen covering Middle Western territory. St. Louis wholesalers, in particular, are reported to be placing sizable advance

business. Business from the South and New England appears not to be quite "up to scratch," but advance orders from other sections are at least normal in size. Novelty patterns are favored, high-color designs on open grounds of taupe shades selling best. Axminsters lead in quantity sales, with Wiltons and the better grade velvets coming next.

Overcoats Are Moving Better.

The intermittent spells of cold weather have been productive of an improved retail turnover of overcoats. What is expected to be an unusually active retail period lies directly ahead, between now and Thanksgiving. The clothing manufacturers have felt the improvement and are increasing output to take care of the immediate delivery demands being made on them. Reorders for certain styles are also reaching the large out-of-town manufacturers. As yet, however, there has not been any marked increase in the call for overcoatings. But stock goods are described as light and may not be equal to any strong later demand.

Children's Wear Demand Divided.

The current demand for children's apparel is about equally divided between Winter staples and fancy garments for the holiday trade. In the former class come flannelette nightgowns, pajama suits and outdoor sleeping bags. In the latter come crepe de chine slips and combinations. The silk garments are made with built-up shoulders, in contrast to the ribbon shoulder straps of models for adults, and are trimmed with lace. The fancy models are largely in demand for gifts and also for the holiday parties of children.

Metal Cloth Is Outstanding.

While there is usually considerable interest shown in metallic fabrics during the Fall, this season is said to have set new records for the use of these goods. In evening wear, in millinery, in dressing and lounging robes, in floral trimmings, laces and other accessories, the use of metal weaves, particularly gold cloth, has been very great. The mills have been taking care of reorders on the goods for weeks past, and at present the demand is still strong. Silver or copper effects have not had anywhere near the interest that the fabric simulating the yellow metal has achieved.

Sees No Lower Hosiery Prices.

The reported action of both wholesale and retail buyers in holding off on Spring, 1927, lines of full-fashioned silk hosiery, in anticipation of lower prices following the drop in raw silk, is said by the head of one of the biggest concerns in the industry to be without justification. "Even if the drop in silk becomes marked enough seemingly to warrant reductions, which is less likely in the finer grades of the fiber than in the cheaper ones," he explained, "there is another factor that will have to be considered. This

is that retailers will have to bear at least a part of the burden they have put on the mills by their unwillingness to carry stock. In the days when the retail stores carried good-sized reserve stocks there was a definite cost of carrying the goods that manufacturers took into consideration when they priced their lines. Retailers and, to some extent, wholesalers have shifted most of this cost onto the mills, with the result that it will now have to be figured into the prices they are charged for their goods if the manufacturers are to get a legitimate profit."

To Help Sale of Laces.

Stimulation of consumer and wholesale demand through organized and co-operative effort is being undertaken in a number of industries at the present time, the lace trade here being the latest to employ this means. For several seasons past, lace importers and manufacturers have been faced with a situation developing outside the trade itself, resulting in a curtailment of demand. Among the important developments were the falling off in the use of laces as trimming for underwear which represents a big volume, and the lack of style trends favorable to the use of lace on outer garments

Leaders in the trade have for some time realized that steps to combat these influences should be taken. The plan as finally worked out is to further the style sponsorship of laces in the fashion centers abroad and here. The couturieres are said to have expressed commendation of the effort and to have promised their full support. Consumers are being reached through information on laces published in the leading fashion publications. The wholesalers themselves are being much more closely knit together in the realization that co-operation means just as much for the individual manufacturer as it does for the trade as a whole.

The net result is that the trade is inclined to view the prospects for the coming Spring with a great deal more confidence. This is evidenced by the reversal of the decisions of leading importers to send no buyers to Europe to purchase for the Spring. Buyers have gone abroad for ten or more of the leading lace firms. They are now assembling a collection of laces, with emphasis placed on every purchase that it meets the full demands of fashion here.

Customers are not chickens to be plucked, but they are acrobats. Show them the fence of need and they jump, and land in your business pasture.

SHEEPSKIN COATS

for Men and Boys



A
PROFITABLE
QUICK
SELLING
ITEM
FOR YOUR
FALL
AND
WINTER
TRADE

THESE
ARE
THE
KIND
THAT
SATISFY
YOUR
CUSTOMERS

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

604—Youths' coat. Forest green mole shell. Two pockets.
Sizes 28-30-32-34-36

\$6.50
EACH

600—Men's coat with four pockets. The two lower pockets have flaps. Dark drab moleskin shell. 36 inches long. Sizes 38-40-42-44-46-48.

\$7.50
EACH

Size 50—Price \$8.50.

602—Men's coat. Dark drab heavy moleskin shell. 36 inches long. Full belt and four pockets. Sizes 38-40-42-44-46-48.

\$9.00
EACH

Size 50—Price \$10.00

601—Men's coat. Extra heavy drab moleskin shell. 36 in. long. All-around belt and four pockets. Sizes 38-40-42-44-46-48.

\$10.75
EACH

Size 50—Price \$11.75

EDSON, MOORE & COMPANY

1702-1722 West Fort Street

DETROIT

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan

Death of John H. Woodward, the Frankfort Merchant.

With confidence in the rich promises of Christ our Lord, we assemble this afternoon, in sympathy and faith, praying that God of the widow and orphan will be very kind to the members of this family and give them the comfort of his Spirit, in the promise of his love "I will never leave or forsake you."

In the death of John Henry Woodward, the husband and father of this home and the fellow citizen and neighbor of each of us, we mark the passing of one more of that diminishing group whose lives have been so closely identified with the growth and development of this community from the days when all these hills were canopied with the forests of pine.

John Woodward was a son of Mr. and Mrs. Henry Woodward, who came here from Pontiac, in which place John was born; he being one of a family of eight children.

When a young man in his twenties, he married Miss Beatrice Lee, whose home was in Frankfort and who through the years has been his companion and helper.

He has been one of the leading business men of the village and is well known throughout the whole county, having been active in political matters and having given himself to what he believed to be the best interests of the commonwealth.

As a child he was baptized in the Episcopal church and in both the Masonic and Eagle lodges he has been a leader and in both has been honored with offices of importance. At one time when the Worshipful Master of the local Masonic lodge, he was the youngest Worshipful Master in the State of Michigan.

For some time he has felt unusually well and the call which came to him very suddenly found him in his place of business at his desk, looking after matters that required his attention, and when Tuesday, October 19, 1926 the word passed along the street that about 10 o'clock John Woodward had been found dead at his desk, a peculiar quiet came over the village where he had been so well known, for men felt the truth of the saying, "In the midst of life we are in death."—Frankfort Patriot.

Jean Golden and for the two brothers, Max and Tracy Woodward, who are the only surviving members of the family of Henry Woodward; and to these and to all the circle of close friends and acquaintances may we not say:

"And friends, dear friends, when it shall be

That this low breath is gone from me,
And round my bier ye come to weep,
Let one, most loving of you all,
Say, "Not a tear must o'er him fall.
He giveth His beloved sleep."

Attire For Stout Women.

Production of stout wear for the Southern resort season will be on a more extensive scale this year than ever before, according to leading manufacturers of these garments. The growth of the style factor in this type of merchandise is responsible for the

increased interest in "Palm Beach" apparel being shown by the producers.

Commenting on the developments taking place, one well known manufacturer pointed out that not so long ago stout wear for the Spring was not usually offered until late in December. Styling of the merchandise was along certain fixed lines. The novel touches that abound at present were considered too extreme or bizarre to be featured in large women's dresses. There was also a general tendency to wait until the season was well advanced before new showings were made.

This condition has changed radically, he added. The large woman wants to see the new styles as early as her more slender sister and she insists that the prevailing fashion features be represented in the garments produced for her. Southern resort collections are presented as early as those of style houses making regular sizes because retailers seem to want a good assortment of stout frocks during December.

Still More Specializing.

The vogue for what might be called ultra-specialization in department stores continues to spread. Only a few years ago the various goods sold by these establishments were offered in a relatively few major departments, but nowadays things are different. Not only have some of the more important of these departments, particularly those handling apparel, been subdivided into special sections for "stouts" and "smalls," but there has even been subdividing of fabric departments into special sections featuring goods of a certain kind or price class.

Not all of the specialization of departments has been confined to those handling women's apparel or general merchandise. Special departments for men's wear have been in existence for some time, and in many stores they are so arranged as to be accessible without contact with crowds of women shoppers. Of late, however, the subdivision of men's departments, or rather one grouping together in separate locations of certain kinds of merchandise to appeal to a particular class of male patrons, has come into vogue. An instance of this is the establishment by a local store of a special department featuring merchandise of appeal to college men. So much stress is laid on this section that, prior to its opening, the man in charge of it was sent on an intensive tour of leading Eastern colleges in order properly to post himself on the mode collegiate.

Orders For Novelty Ribbons.

An active demand for narrow fancy ribbons for holiday sale and for the manufacture of novelty ribbon merchandise is reported by wholesalers. Metallic, velvet and grosgrain kinds are moving best in this merchandise. A steady call is also reported for the staple satin, moire and taffeta ribbons. Millinery manufacturers are buying belting ribbons for hats for both immediate and Spring sale. General Spring lines are now being prepared in the ribbon trade and will shortly be offered.

People naturally distrust the salesman who roasts the Boss.

Woman Customer Tells What She Likes.

A Western store a short time ago, in order to obtain first-hand information as to the sort of store which the average customer likes, made enquiry among its clientele, asking that each individual's likes or ideals be set down on paper that the result might be used both as measuring stick and as a mark at which to shoot.

Here is what one customer outlined as her idea of the ideal retail store. The thoughts set forth are well worth consideration by every retailer who really wishes to obtain the customer's point of view:

I like to trade at a warm store—not steam-heated, but heart-heated—a store where the clerks act like they were glad to see you.

I like to trade at a store where I am made to feel welcome—not where I am made to feel as an intruder breaking into a private home, or where I am made to feel the store is doing me a favor to take my money.

I like to trade at a store that invites me to enter by attractive window display of their merchandise.

I like to trade at a store that is attractive outside and inside, and I am seldom disappointed in finding that a good, attractive store front has misrepresented the quality of the goods in the store.

I like to trade at a store where the clerks know where to find what I want promptly without any unnecessary delay or keeping me standing on one toe.

I like to trade at a store where the shelves are clean, where the stock is in order and everything about the store is neat and down to date.

I like to trade at a store where the clerks seem anxious to wait on me, where they seem desirous of showing me merchandise even when I tell them that I just came to look around.

I like to trade at a store where the clerks show by their actions that they believe in the merchandise they are selling and are working faithfully and conscientiously in the interest of every customer who comes to purchase.

I like to trade at a store where I know the merchandise that I pay my good money for will be found exactly as represented and where I know the truth will always be told about every article regardless of the price.

I like to trade at a store that tells me: "Any merchandise found unsatisfactory for any reason can be promptly returned without any squabbling."

I like to trade at a store where advertising has impressed upon me that everything is strictly as represented.

I like to trade with a store that thinks enough of my trade to send me, from time to time, circulars or other printed announcements from their store.

I like to trade at a store where I know I am welcome to look around and need not purchase unless I want to.

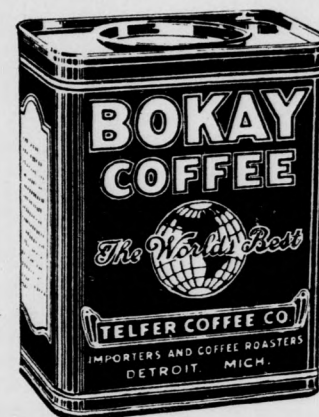
One Drawback To Golf.

"Golf," said the village philosopher, "unnecessarily prolongs the life of some of our most useless citizens."

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



DELICIOUS



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.

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

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

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

Get Your Inspiration From the Right Sources.

Written for the Tradesman.

Instead of "beefing" continuously about hard competition these days, how would it do to study some of the practices of leaders in the grocery business and follow or emulate their lead? One Middle West grocer reports how he did this.

"One merchandising point I have learned," he says, "is to carry not more than one or two duplicating lines. I formerly thought I must keep every well known brand in stock. That cut down my stock turn and increased my dead stock. My stock turn now is twenty-five times per year, and all dead stock in my store could be carried in one wheel barrow load."

That is old stuff. It is like some other old stuff in that it needs to be reiterated occasionally, "lest we forget" the solid truth it carries. And one important truth is that there is no patent on good ideas. When the merchant sees that somebody practices something that makes him money, let that merchant grab the plan and use it also.

Here, for example, is James Butler, the great New York chain grocer. Consider that he is only seventy-two years old, that he started with one ordinary grocery store in 1882, forty-four years ago, and that the Butler chain now numbers somewhere around 2,400 units.

With that kind of accomplishment before us, it surely must be worth while to learn the basic idea on which such success was built. It is that many sales on a narrow margin are preferable to a smaller number with more liberal leeway. That, too, is old stuff. I think I heard it expressed as "small profits, quick sales" all of fifty years ago.

That plan is recognized—in theory—as sound by any number of grocers to-day. It is especially so regarded by new grocers. Operating on that plan, new grocers grow rapidly for a time. Their first year or two of experience is apt to show a greater ratio of net earnings on capital than they are ever able to attain in their later experience. Why?

Because they have done rather well and have done it with unexpected ease, and immediately they begin to relax a bit. They get liberal in figures. They begin to think they might as well get round prices or "get what the rest get" and thereby be a sort of good fellow with neighbors in business. Soon there is nothing to distinguish their stores from any other stores. They may not fail. They may prosper moderately—about on a par with any grocer, perhaps—but the fundamental practice and rule on which their business was built up so successfully at the beginning is in the discard; and real growth stops.

There is not so great a difference, apparently, between many of Butler's

prices and yours or your immediate neighbor's. But in the aggregate and over a number of years, Butler builds up a great business, while you run one store which holds no special character or distinctiveness. Butler is consistent. Having set a certain rule, he observes and practices it. You set the rule and work it for a while. Then prosperity, easy earnings, the apparent achievement of consumer good will, beguile you into laxity and carelessness. You are not a consistent practitioner of the system with which you started.

Herein lies the difference between outstanding, conspicuous success and that moderate prosperity with which most of us are well content.

A question comes to me:

"Back in June, I think it was, you spoke of delivery expense as being $3\frac{1}{2}$ per cent. You are, no doubt, familiar with the Blank System Stores, Dashtown; and you know their purpose, the fighting of cut price chains. The Blank System gives cut prices and delivery—on a few items. Shall we ever be able to tell the truth fully and build business on it? Why not tell the customer how much service costs and then show why it is worth the money?"

Answer: By all means tell the public details of the cost of service, provided your house is in order. But be sure of that first. Here is what I mean:

Delivery costs $3\frac{1}{2}$ per cent. Credit costs $3\frac{1}{2}$ per cent. The two services cost 7 per cent. They must be sold for 8 to 10 per cent. Why not for 7 per cent.? Because neither goods nor services should be sold for cost. They can not logically nor equitably be sold for cost. But likewise they must be sold for a fair price, an economic price—not too little, not too much.

Consider that an item now priced at ten cents will carry just short of ten per cent. more margin if priced at eleven cents. If you advance something from twelve to thirteen cents, you have provided for a trifle less than 7 per cent. more margin. Price something sixteen than was fifteen and you have $6\frac{2}{3}$ per cent. more margin. Price an item seventeen that was fifteen and you will have 11.77 per cent. plus more margin. What is now sold for 23 if made 25 will show 8 per cent. more.

These figures indicate how slight an advance will accomplish a big percentage of extra earnings.

But you do not require 10 per cent. more than the non-service grocer to cover all cost of credit and delivery with a profit thereon. Why?

Because investigation shows that the actual difference between the expense of a service store and non-service is only 2 to 3 per cent. This because the service grocer effects certain economies of operation not possible to the non-service man. Hence you can get paid for your extra services with a profit thereon by enhancing your general price level only slightly over that of the non-service store.

All right, if what I have written is true, why could you not tell this tale to the public, step by step, in the order I have outlined it? You can—

(Continued on page 31)

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

ONE GROCER SAYS:

A grocer who benefited himself by eating yeast says: "Inasmuch as your yeast cured me of an annoying stomach disorder I am a sincere Yeast for Health fan. And I have noticed in several cases that my yeast customers are buying more groceries from me which I believe is due to their being healthier customers."

Fleischmann's Yeast for Health DOES make healthier customers, and healthier customers always buy and eat more of the groceries you sell.

FLEISCHMANN'S YEAST

service

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

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

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



Hekman Biscuit Co.
Grand Rapids, Mich.

MEAT DEALER

Liver Sausage.

Liver sausage or liverwurst, as it is known to the German trade, when properly made is one of the most appetizing and tasty ready-to-serve meat food products on the market. While pork livers are the principal ingredient, liver sausage also contains clear fat from the pork back and some meat usually from pork heads and other gelatinous meat and the necessary spices. It is therefore highly nutritious. Liver contains vitamins that are so essential to health. Fat is the most concentrated form in which the fuel constituents of food are found. The gelatinous meat also adds to the food value of the product. Liver sausage is cooked by boiling and can be purchased either smoked or unsmoked. The unsmoked product is equally called fresh, a term that is a little misleading, as the fresh liver sausage is cooked but not smoked. This product is stuffed into hog bungs, hog middles and other casings. The hog bungs are the casings most generally used.

Liver sausage, either smoked or unsmoked, is especially good in sandwiches. A rather novel way of using the unsmoked liver sausage and one that adds greatly to the flavor of the dish is to place a fair sized piece of the sausage in the pan with the vegetables when making German fried potatoes. The sausage of the ring variety is best adapted for this purpose. The heat will burst the casing, permitting the contents to be mixed with the potatoes. The melted fat from the liver sausage obviates the necessity of adding much butter or other fat while cooking the potatoes, thus extending the delightful flavor of the sausage through the contents of the frying pan and providing a dish that otherwise might be lacking in flavor. Liver sausage stuffed in hog middles is generally known to the German trade as "Braunschweiger Liverwurst," wurst being the German word for sausage. "Braunschweiger" is always smoked. Another way of using liver sausage is to remove the casing and use the contents for making meat patties, thus combining the meat with the potatoes in one case and with flour in the other. Both are rich in starch. A dish is produced which in itself approaches nearer to the balanced ration than meat alone.

Alaskan Reindeer Industry.

The demand for reindeer is increasing with the present cool weather. While this meat is sold the year around, it is particularly demanded during the winter months. From its first introduction several years ago it has been well received, and is now distributed to every part of the country. A recent statement of the Biological Survey of the U. S. Department of Agriculture, is as follows:

The reindeer industry in Alaska, though still in its infancy, promises, with proper guidance, to become an important factor in the future development of the Territory. It is comparatively a recent undertaking, and as a commercial enterprise dates back

only a few years. From the original stock of 1,280 animals imported from Siberia over a period of ten years up to 1902, the reindeer in Alaska have now increased to about 350,000 animals, distributed in 110 herds.

In addition to the numbers in present herds, it is estimated that about 125,000 have been killed for food and clothing. During the period from 1918 to 1926 more than 1,875,000 pounds of reindeer meat was shipped from Alaska, the total for 1923 being nearly 200,000 pounds, for 1924 about 375,000 pounds, and for 1925 approximately 680,000 pounds.

The natural cold-storage facilities of Alaska have been used advantageously in handling reindeer meat. In areas adjoining the Arctic coast solid ice is reached within 3 or 4 feet of the surface and extends downward to great depths. During the Winter of 1925 one chamber large enough to hold 100 carcasses was excavated in the underground ice. In the Spring the carcasses thus stored were removed in excellent condition for shipping.

The Modern "Drug" Store.

"I want to stop in this drug store and get a couple of tires and a roll of chicken wire before I go home. This is really the only complete drug store in town. Its department of men's furnishings is really unusual and I get all the children's shoes here.

"It's a shame the way some of the best drug stores are running down. My wife tried in two of them the other day to get a wrist watch and finally had to go to a jeweler. But this fellow never lets his stock run low. You should have seen the assortment of garden hose he had this spring.

"You'd be surprised how hard it is to hold trade, though. A neighbor of mine who has always traded at this store, bought his hats here and everything, quit him and went across the street simply because he couldn't get any quinine tablets here. I told him he ought to be ashamed, criticising a druggist for being out of a little thing like quinine when he had the largest stock of dry goods and served the best boiled dinner in the city."—The Stirring Rod.

The world is always willing to help the man who tries to help himself. It balks at grub-staking the fellow whose only ambition is to eat and sleep.

If your only ambition is to hold down a job, you are only a business paper-weight.

Zion Fig Bars

Unequalled for
Stimulating and
Speeding Up
Cooky Sales

Obtainable from Your
Wholesale Grocer

Zion Institutions & Industries
Baking Industry
Zion Illinois



The Flavor is Roasted In!

WHITE HOUSE COFFEE

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

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

HARDWARE

Michigan Retail Hardware Association.
 President—George W. McCabe, Petoskey.
 Vice-President—C. L. Glasgow, Nashville.
 Secretary—A. J. Scott, Marine City.
 Treasurer—William Moore, Detroit.

Planning the Christmas Selling Campaign.

Written for the Tradesman.

Early preparation for the holiday season will lessen the strain of the busy weeks immediately before Christmas. It is a good rule to "Buy Early"—to "Sell Early" is another rule equally good.

The wideawake dealer will have his preparations for the holiday trade well under way long before the Thanksgiving holiday; and as a rule the Christmas selling campaign itself should be launched within a day or two after Thanksgiving. The Saturday after the Thanksgiving holiday is not too early for the opening of the Christmas campaign.

Meanwhile, there is a great deal of preparatory work which can be done in November. It is a safe rule and a wise one to do in advance everything that can be done in advance; for the Christmas season is a busy one, and the hardware dealer, if he desires to get the best results from his Christmas campaign, should not improvise his selling plans on the spur of the moment.

Have all your plans carefully laid in advance.

This does not mean that when the time comes your carefully-laid plans will be carried out to the letter. When time comes to execute the plan, you may find some details impracticable and have to abandon them. In other details you may be able to effect improvements that occur to you. Never let a hard-and-fast plan tie your hands.

But the sketching in advance of general plans for handling the Christmas trade will simplify your work immensely, and will leave you relatively free, after Dec. 1, for the actual task of looking after your sales.

Here are some of the details which can be worked out in advance:

Ample provision should be made for the safe-keeping of all gifts bought in advance. In most stores it is customary, on payment of a small deposit, to set aside any article until immediately before Christmas. Arrange to have such deposit-purchases stored by themselves, in a place where they cannot be confused with the regular stock. Special arrangements must also be made for prompt and accurate deliveries of these articles at the proper time.

Arrangements for easy communication between the store proper and the stock room are advisable. Keep track of stock so that time will not be lost in re-ordering needed articles.

It is important, in arranging holiday decorations, to take every possible precaution against fire. Your insurance protection may in some cases be affected by the use of certain classes of decorations.

As you plan your buying, so have your clerks follow a definite plan in selling the holiday stock. It will pay to get your clerks together, if you

have not already done so, and talk over with them your plans for handling the Christmas business. Invite practical suggestions from them. It is often well worth while to reward the salespeople in some small way for good work.

You will perhaps need extra helpers for the Christmas season. Arrange for them now; and, if you think it worth while, have them work in the store after school, and on Saturdays, in order to familiarize themselves with the store and the stock. Talk over the Christmas selling campaign with them; familiarize them with the Christmas lines; and do everything you can, by instruction and tactful encouragement, to make them efficient before the Christmas rush sets in.

Incidentally, keep an eye on these temporary helpers; with a view to picking the best of them in case you later need to fill a permanent place.

Have a series of holiday advertisements prepared in advance, in skeleton form at least. Also draw up a schedule showing what goods should be displayed each week until Christmas. Invite display and advertising suggestions from your salespeople. Your newspaper advertising will be more effective if it deals with the lines shown at the identical time in the window; and it will also help the effectiveness of the displays.

Where possible, sketch on paper an outline of your various window trims, and indicate the main items to be featured.

If you have stored away any display accessories, stands, shelving, etc., bring them out now and check them over; so that you will know just what accessories you have available for your elaborate Christmas displays.

Christmas selling should commence not later than Dec. 1 and from then until Christmas Eve the sales staff should be prepared to serve every customer with the minimum of delay.

Special efforts should be made to interest the women and children. Secure their trade, and the fathers and brothers will as a rule follow their lead.

Plan your store interior arrangement and your seasonable decorations, in advance. As a rule, the normal store arrangement is unsatisfactory for Christmas purposes; and quite often a drastic rearrangement will improve your facilities for handling the business. Plan this new arrangement now; so that when the time comes to shift the stock, this can be done with the minimum of disorder and confusion.

Experience has shown that early Christmas advertising brings out early Christmas trade. The dealer will always have to cope with the last minute rush; but the trade can as a rule be spread somewhat more evenly over a longer period, if the dealer goes after it early by aggressive advertising. To this end he should, through his newspaper space, through circular letters and as far as possible through window display, urge the advantages of shopping early and avoiding the last minute rush. All the advantages of having a more comprehensive stock to select from, more

Foster, Stevens & Co.

Founded 1837

Wholesale Hardware

We are busy moving our stock into our new building at 57-59-61-63 Commerce Ave. and at the same time we are taking care of our customers orders and shipping promptly.

FOSTER, STEVENS & CO.

57-59-61-63 Commerce Ave.

GRAND RAPIDS

MICHIGAN

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
 Goods and
 Fishing Tackle

RESTAURANT and HOTEL SUPPLIES

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

Give us a call.

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes
 Automobile Accessories
 Garage Equipment
 Radio Equipment
 Harness, Horse Collars

Farm Machinery and Garden Tools
 Saddlery Hardware
 Blankets, Robes & Mackinaws
 Sheep lined and
 Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

time to make a selection and more careful attention from salespeople, should be urged.

Do not wait until the trade starts before opening your advertising campaign. Advertise in order to start the business coming. One of the best methods of "talking Christmas" is to give you store a seasonable Christmas aspect. This can be done immediately after the Thanksgiving holiday.

It is good policy to discuss holidays and homecoming before Thanksgiving. At every opportunity the seasonable aspects should be emphasized; and displays and advertising should keep before the public the approach of Christmas. In November, before the holiday you can, for instance, in connection with interior paint specialties, feature the idea of brightening up the home for Thanksgiving and Christmas. There are many ways like this in which, without actually showing Christmas goods, the hardware dealer can prepare the public mind for holiday buying, long before the Christmas selling season actually opens. And getting the Christmas buying started early is largely a matter of getting the public to think about Christmas a long time ahead.

An old stunt, but a useful one, is to compile a list or booklet of gift suggestions, for distribution. You can, if you desire, make this list a miniature catalog. Send copies out, well in advance to a selected mailing list; accompanied by a circular letter discussing the advantages of early Christmas buying. Suggest that the recipient compile his or her Christmas gift list by simply checking the desired articles on the list; then come in and make a selection, when on payment of the usual small deposit the goods will be set aside until required.

One or other of two types of list can be used; or both can be combined. The one list shows articles according to price—from 5 cents up. The other shows Christmas gifts for boys, for girls, for young men, young women, fathers, mothers, the baby, bachelors, bachelor girls, wives and husbands. Either list, or a combination of the two, will prove helpful to Christmas shoppers.

In addition to sending out your Christmas gift list to your regular mailing list, have copies handy in the store for distribution to customers; and have the list posted up in conspicuous places so that clerks and customers alike can refer to it.

Your salespeople, however, should not, in making gift suggestions, refer too conspicuously to any printed list. In handling your Christmas trade, it is a great asset to have a sales staff capable of making helpful and intelligent gift suggestions to customers. The customer appreciates such help. If the clerk makes the suggestion after obviously consulting a printed list, it does not command the same respect and confidence as where the suggestion is the salesman's own advice. Have your salespeople go over the lists and mentally assimilate the suggestions—get them thoroughly acquainted with the stock—and coach them well in ad-

vance so that they will be able at any moment to intelligently advise any class of customer.

Victor Lauriston.

Article on Utilities Contains Points Open To Dispute.

Prof. William Z. Ripley's article entitled "More Light!—and Power Too," published to-day in the November issue of the Atlantic Monthly, will not make so much of a stir as did the one earlier in the year on non-voting stocks or the one last summer on the need for wider publicity of earnings. Ever since the Harvard professor paid Wall Street a visit some weeks ago to gather material for this article the financial district has wondered what he might say, but those that had seen the sketch to-day were pleasantly surprised by the conservatism of the article. It is true that he finds the present system of holding company financing conducive to "prestidigitation, double-shuffling, horn-swoggling and skullduggery," but the hard-headed bankers were inclined to allow the professor a certain literary license in getting across the indisputable parts of his thesis.

In essence what Mr. Ripley says is that in the financing of the power and light industry holding company has been superimposed on holding company until the earnings of the top companies present no such margin of protection over charges as is claimed. That the rapid growth of the industry in the last ten years has introduced a multitude of holding companies everybody knows but perhaps the benefits therefrom have been somewhat underestimated by this distinguished critic and the ills too much made over. It is to be remembered that the power and light industry has come into its own within the last few years and that no less than a quarter of its entire capitalization was affected last year alone by the great corporate changes incidental to growth.

When these things are taken into account the wonder is not how many but how few have been the abuses of the system on the part of those at the helm. Neither the railroads in their formative years of development nor the great industrial concerns in their years of early expansion took pains to write a record so clean as that now in the making by the power and light companies. Undoubtedly numerous companies have come under the control of speculators bent only on quick and large profits and who have seen an opportunity to realize that ambition by a multiplication of corporate structures. But this does not mean that the whole industry should be subjected to the expense of a Federal investigation. Certainly it does not mean that the general supervision over public utilities should be transferred to Federal jurisdiction, but that is what Mr. Ripley wants.

These are evils that can be corrected to the best advantage by the industry itself, and the leaders already are at work on plans to that end. Such articles as those by Mr. Ripley will go a long way in correcting the very thing that is attacked. In pushing forward to that worthy goal he will

find no stronger support than what comes from within the industry. The holding company is not wrong in itself. It offers opportunity for abuse, but it also offers opportunity for a diversification in risk to the investor that is not presented in any other similar type of investment. Of course, no investor should purchase holding company securities without knowing what his investment represents and if investors would examine these instruments more carefully they themselves would provide the remedy that Mr. Ripley seeks through other channels.

Paul Willard Garrett.
[Copyrighted, 1926]

Novelty Beverage Sets.

The demand for beverage sets being well distributed throughout the country, either because of or in spite of prohibition, manufacturers are bringing out several striking novelties in the merchandise. One of these in the form of a ship in full sail is dubbed the "rum fleet" by the manufacturers. In the center is a small hand-painted decanter, while on the sides of the vessel six small glasses are fastened. This item wholesales for \$42 per dozen. In another the ship idea is continued, but the decanter takes the form of a life preserver. The price is \$5.50 each. What appears to be an artistic statue-capped humidor is found to shelter a pint bottle and glasses when the lid is raised. This merchandise is priced at \$78 per dozen. Another novelty takes the form of a bottle and six small glasses within a fat candlestick, which is appropriately labeled "night-cap."

All Night Groceries.

In Sacramento, Calif., the all-day and all-night store is soon to make its appearance, a corporation to handle groceries, bakeries, confections and drugs, known as the Dayenite Stores, Inc., having been just approved by the Commissioner of Corporations. The company has an authorized capital of 100,000 at a par value of \$50 per share. George O'Toole is the president of the company, and E. P. Blackwell, secretary and treasurer, both of Sacramento. There are many all-day and all-night food stores being operated on the boulevards in Los Angeles, but throughout the rest of California so far no grocers have been known to operate much after midnight.

A Couple of Cow Tales.

I
Farmer: Have all the cows been milked?
Dairymaid: All but the American one.
Farmer: Which do you call the American one?
Dairymaid: The one that's gone dry.

II
Herdsman: Did you water the cow?
Hired Man: Water the cow? No. Haven't watered her for two days.
Herdsman: Not watered her for two days? Why not?
Hired Man: Didn't you say she wouldn't be dry for three months?

INSURED BONDS

paying
6%

It is just as important to insure investments against loss as it is to carry property insurance.

You take no risk with the money you invest in our 6% Insured Bonds.

They are secured by first mortgages on individual homes worth double, and principal and interest is guaranteed by U. S. Fidelity & Guaranty Co., with assets of \$48,000,000. Tax exempt in Michigan.

INDUSTRIAL COMPANY

ASSOCIATED WITH
INDUSTRIAL BANK

GRAND RAPIDS  MICHIGAN



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

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

I. VAN WESTENBRUGGE

Grand Rapids - Muskegon
Distributor

Nucoa

The Food of the Future
CHEESE of All Kinds
ALPHA BUTTER
SAR-A-LEE
BEST FOODS Mayonaise Shortening
HONEY—Horse Radish
OTHER SPECIALTIES
Quality-Service-Cooperation

COMMERCIAL TRAVELER

Critical Analysis of the Kimbark Inn.

Grand Rapids, Nov. 16—Taxpayers in general, and hotel operators and owners in particular, will be glad to hear of a decision by the State Tax Commission to the effect that religious and other organizations, which include commercial industry in their operations, will be placed on the tax roll, and help to bear the burdens which have heretofore been borne by the former.

So far as competition in hotel lines is concerned, the Y. M. C. A. and Y. W. C. A. have been the worst offenders. While claiming to be operating for charitable purposes and bettering the condition of young men and women, their executives have been carried away with the idea that there are large profits in feeding and housing humanity, with the result that, through absolute ignorance of the fundamental principles of business, these institutions have been conducted at a loss and, of necessity, have had to be kept up by contributions from outsiders, with many of whom they have been in direct competition.

Further than this, people of undoubted means have been the beneficiaries of their activities. In various cities—and Grand Rapids is no exception to the rule—persons of means have taken advantage of the facilities offered by these institutions and practically formed a "bread line" which less fortunate ones have been called upon to support.

In view of the ever increasing burden of taxes faced by the public, it is but equitable to place such property on the tax rolls and to follow same up with such regulations and inspections as are required of legitimate operators of hotels and restaurants.

J. P. Oberlin, who for some years conducted the Hotel Whiting, at Traverse City, writes me that he has acquired by purchase the Hotel Hilton, at Beloit, Wisconsin, and will immediately begin operating and improving same. The Hilton contains 100 rooms, and when built foundations were put on to carry an additional story, which he will proceed at once to add, which will give him thirty additional rooms. Beloit is a promising city in Southern Wisconsin and the Hilton, being the leading hotel there, is a guarantee of a profitable business, and with Mr. and Mrs. Oberlin conducting same, the town people will have occasion to congratulate themselves on securing at once a capable hotel operator and a good citizen at the same time. "Joe" has already arranged for keeping posted on Michigan hotel affairs by ordering the Tradesman sent to him in his new location.

"Stop with Hildy" is a slogan that has been in much favor with traveling men for some time. It is applicable to the Kenwood, at Pontiac, the Kimbark, at Bay City, and the Kimbark Inn, at Fremont, all conducted by some member of the Heldenbrand dynasty.

I have now to speak of the Kimbark Inn, at Fremont, conducted by A. W. Heldenbrand, ably seconded by his estimable wife. When you are looking for the comforts of home, you have arrived when you reach this gem of hotel architecture, furnishings and operation.

The Inn appeals to you as soon as your eye visions its exterior. You are overwhelmed as soon as you enter its portals. At once you face a capacious fireplace, which at this season of the year exudes comfort and cheer, but which at any season will attract your attention from the fact that it is a work of art, surrounded by furnishings most appropriate in character, not to say of impressive interest as well, surrounded by a collection of rare antiques, such as it would seem humanly impossible to collect at this day and

age. The lobby is capacious, attractively decorated, furnished and lighted, and in extreme good taste. The Old English type is carried out in rich ensemble in its exterior as well as interior.

The guest rooms in the Inn, are modern in every sense. All of them are provided with running water, a large percentage of them with toilets, and several with bath in addition to the other conveniences. Furnishings are attractive and beds represent the highest degree of comfort.

Rates are most reasonable. For \$1.50 you have a delightful room with hot and cold water and at a rate as low as \$2.25, a built in tub bath in addition. All rooms are exquisitely lighted and provided with telephone service.

But all of these attractions are but incidents in the landscape which leads up to the cuisine, which must excite the appetite of an epicure. In a cozy well lighted and artistically equipped dining room, are served dishes such as "Mother tried to prepare." No false alarm attempt to ape home cooking is here attempted. It is actually a matter of accomplishment, and is next to the personality of host and hostess—the drawing card of the Inn. No evidence of room occupants going outside for their meals. It is a 100 per cent. service which appeals to 100 per cent. of guests, and also attracts home folks, who make this hotel the center of all their social activities.

That "Hildy" is a "landlord right" is attested to by all his patrons. He is ever on the qui vive to anticipate their wants. There is no hum-drum sameness about his food offerings and an absolute absence of any suggestion of aviciousness.

I would have been glad to have remained all winter with these most agreeable people, but there was a snow storm brewing, and I divined "Hildy" might later on "associate" me with a very formidable snow shovel in evidence on approach to his establishment.

Many of my hotel friends are improving their financial condition by filling a certain percentage of their unused guest rooms with "permanents" for the winter. I see no possible objection to it, especially if the selection of such guests has been fortunate. This class of patronage adds to the attractiveness of the hotel during the dull winter period and helps to fill the coal bin, and the operator is fully justified in granting them a substantial reduction in rate in his endeavor to transform the otherwise "aching void" into a tangible asset. Home heads whose juvenile members are absent at institutions of learning, for instance, find it economical to "bank" the "home fires," get away from that feeling of isolation and enjoy an atmosphere of hospitality and comfort.

About the question of hotel swindlers whom we read of every day, in conversation with a prosecuting attorney the other day, he advised me that the reason so few check passers were punished is due to the fact that too many hotel operators were inclined to "compromise" and dispensers of the law are disgusted with being made use of as collection agents.

A very reasonable conclusion.

Hotel Roosevelt
Lansing's Fireproof Hotel
250 Rooms—\$1.50 up.
Cafeteria in Connection
Moderate Prices
One-half Block North of
State Capitol
CHAS. T. QUINN, Mgr.

HOTEL 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 EHRMAN, 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.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWART R. SWETT, Mgr. Muskegon Michigan



Detroit's Newest Hotel *The Savoy*

[CONVENIENT
COMFORTABLE
REASONABLE]

Opening on or about
September 15th

Containing 750 rooms with baths and situated just six short blocks north of Grand Circus Park on Woodward at Adelaide, Detroit's newest high-class hotel, the Savoy, opens on or about September the 15th.

The cuisine of the Savoy will be unsurpassed. Club breakfasts, table d'hôte luncheons and dinners and a la carte service at all hours will be offered in the main restaurant, (Bohemian Room) while a 60-chair Coffee Shop and a Food Shop will afford supplementary service and private dining rooms also will be available.

During dinner each evening an excellent orchestra will supply music for dancing and there will be nightly supper dances, at which a nominal cover charge only will be assessed.

Other outstanding features of the Savoy will be, the 20-chair Barber Shop and the 18-Booth Beauty Salon—the walled-in Garden Court—the international Suites (each decorated in the national style of some foreign country)—the emergency Hospital—the Florist's Shop—the Humidor—and the Gift Shop.

The advantages of the Savoy are many and varied, yet the rates are astonishingly low, \$2.50, \$3.00 and \$3.50 per day, with suites and sample rooms from \$5 00 to \$12.00. Make reservations now for your next trip to Detroit.

A. B. RILEY,
Managing Director

SAVOY
Hotel
Detroit

While bad check losses are, undoubtedly, more or less exaggerated by victims of such type of larceny, there are still too many of these cases, and a wholesale prosecution of the offenders seems the only way to lessen them.

Henry Bohn's Hotel World suggests editorially: "It has always been our opinion that if the leading hotels of any city would seal a blood promise between themselves to each and severally institute criminal proceedings in their bad check cases and then push these cases through to a finish, that the artists with their little slips of colored paper would soon turn to other localities in which to ply their skill. Then if the hotels in the surrounding cities would all follow suit, the hotels in that section would shortly be free from the annoyance of these fast workers. As it is, most hotels are willing to let bygones be bygones if they can recover the amount of their checks and fees."

The writer has in mind a circumstance where recently a hotel operator wrote him asking his assistance in apprehending a certain party who had victimized him to a large amount on a "no account" check. It happened that the party who had committed the offense was known to the writer, and was at that time in the same hotel where he was stopping. The victim was called on long distance and told if he would swear out a warrant, party could be apprehended, but the aforesaid victim did not want to do this. He wanted his money. Whether he got it or not, did not further interest me under such circumstances.

When the old and original American Hotel Association was functioning under the guidance of its then secretary, J. K. Blatchford, it was the means of "putting away" hundreds of these malefactors. The organization was conducted for this purpose only, exercised all its energies in this direction and accomplished its single purpose with a vengeance. Several of the states have organizations for this purpose, which are more or less successful, but naturally their scope is limited. The offenders know this and there is no available deterrent to their operations. It ought to be remedied and possibly will be some day.

Quite a number of the hotels which I visit are featuring Michigan apples on their menus and some of them are providing this fruit gratuitously during the long winter evenings. It is a good stunt, especially when accompanied by sweet cider and home tooled doughnuts. Did you ever try this method of advertising?

A prospective investor, and promoter as well, who wants to build a much needed (?) hotel in Detroit, in writing me, says: "I suppose you know that Detroit hotels are crowded most of the time."

This is most assuredly news to me, for on a recent visit to that city, I only found one hotel which even claimed an 80 per cent. average occupancy and others of prominence which admitted 40.

Paul Simon, efficiency expert for Horwath & Horwath, Chicago, recently made the statement that "only twenty-five per cent. of the transient hotels of the country can show an annual average of 80 per cent.," when asked how many hotels could show such an average. All of which looks reasonable when we have knowledge of the fact that several of the larger and more prominent hotels in Chicago are advertising reduced rates in local newspapers. Frank S. Verbeck.

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

Grand Rapids, Nov. 16—The uncertainty of life was deeply impressed on the members of Council, No. 131, during the last few days. At the Council meeting held Nov. 6, Major

Walter N. Burgess was there in apparent good health, with his usual energy and enthusiasm, as he took his place on the executive committee, where he had served for years. Five days later he passed on to his eternal reward at St. Marys hospital, after an illness of about one hour. The funeral was held at the home, 303 Union avenue, Grand Rapids, Sunday afternoon, at 3 o'clock. Rev. George McClung, pastor of the First M. E. church, delivered the funeral sermon and eulogy. Interment was at his old home in Ludington, on Monday, Nov. 15.

Major Burgess was a romantic figure in the development of the order of the United Commercial Travelers. His marvelous energy, his keen foresight, his ability to organize and his love for his fellow traveler along life's highway endeared him to all of us who came in contact with him. Truly he was a man who built his own monument in the hearts of his friends. It seems that he has passed on at a comparatively early age, but his life was so active, so filled with useful deeds that, measured by accomplishments, he had lived to a mature old age.

Sleep on, dear friend, such lives
as thine
Have not been lived in vain
But shed an influence Divine
On all those who remain.

Grand Counselor of Michigan L. V. Pilkington, of this city, who has been in the furniture business for a number of years, has recently severed his connections with the furniture business and joined the sales force of Nash-McKeough Motor Co., selling Nash cars in Grand Rapids and vicinity. His many friends are glad of the opportunity of seeing him more frequently than when he made the long trips of several weeks' duration.

T. J. Rooney is remembered largely for his ability as a baseball player and enthusiast when Grand Rapids Council had a real ball team. In recent years has devoted his time to selling Dayton scales and other equipment for the International Machinery Co. He is now driving a new Advance Six Nash coach.

The Secretary-Treasurer has requested this column to remind the brothers of Grand Rapids Council that assessment No. 186 was called Sept. 30 and expired Oct. 30 and those who have not paid it are now delinquent and without the protection of the United Commercial Travelers. Brothers, we hope we will all live many years but the law of averages has decreed that we will lose some members during the next twelve months. In the event of your accidental death, your widow and family can use \$6,300 and the order of United Commercial Travelers, if you will continue their protection, will gladly assist your beneficiary in the payment of the above sum and aid her in making a safe investment of the same.

The Scribe.

Death of Long-Time Charlevoix Grocer.

Charlevoix, Nov. 15—Sevrin Orlovski, pioneer Charlevoix business man and a resident of this vicinity for forty years is dead. He had been failing in health for some time and had not been actively engaged in business for a number of years.

Deceased was born in the Province of Posen, Poland, Jan. 1, 1850. He came to this country with his parents when a young man and lived in Cleveland, Ohio, for a considerable length of time. About forty years ago the family left Cleveland, moving onto a farm in Hayes township, being numbered among the pioneers of that section, and enduring the many hardships and privations with which the early settlers were confronted in those days. After about ten years on the farm, Mr. Orlovski moved to Charle-

voix and entered business. From a small beginning Mr. Orlovski's business increased in volume until he was recognized as one of the leading merchants of the city. He retired from active participation in the firm of S. Orlovski & Son about three years ago and at that time the business was taken by his son, Louis, who now conducts the store.

To Fight "Hot Dogs."

The Vermont Hotel Association has at last taken the lead in fighting the rapid growth of wayside-marketing, the direct object of its attack being the "hot dog kennel."

The State highways of Vermont are becoming more and more infested with so-called "hot dog" (frankfurters) stands and farm house "tea" rooms, to cater to the automobile trade. At the association's recent session at the Worthy Inn at Manchester, the State control of such places was earnestly urged and the association will father a bill which is to be presented to the Vermont Legislature, requiring these places to take out a license, keep a register and come under State inspection. The president of the organization is Walter H. Berry of the Wolloomsac Inn at Bennington, Vt.

Price Cutting.

Never did anyone any permanent good.

Is an admission that the first price was too high, anyway.

Is unnecessary if your customers are getting a fair deal.

Is a poor way to establish public confidence in your business.

Is easy to start and hard to stop.

Is inefficiency's last resort.

Is the first step toward a receivership.

The kind of momentum that takes you up hill is different from the kind that carries you down.

REIDS HOTEL
SOUTH HAVEN, MICH.
Rates \$1.25 and up
Bath \$2 to \$2.50 Single
DAVID REID, Prop.

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



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.

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.

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.

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.

Bottled Drinks in Quantity Lots.

People are still entertaining and will always entertain.

Refreshments are necessary. The druggist has certain bottled drinks which will fill the bill admirably. The list includes such things as grape juice, ginger ale, various fruit juices, root beer, table waters, and so on. Ordinarily we are apt to think of these bottle goods as summer drinks, but they are winter drinks as well, and there is really more entertaining in winter than in summer. For that matter we can play up all the seasons. The time of year makes no great difference.

In a recent popular magazine there was a full page advertisement devoted to grape juice.

It contained some valuable copy, which we will divide into heads.

Grape juice as an appetizer.

Its properties and natural elements. Breakfast recipes for serving.

Luncheon recipes.

Dinner recipes.

Recipes for afternoon and evening.

Arranging the table attractively.

And so on.

In addition to the reading matter there were three interesting illustrations.

And we constantly run across such advertisements about other bottled drinks.

The manufacturer or bottler always knows a good deal about his product. He employs experts to study it. He employs other experts to arrange his advertising copy. He secures excellent artists to prepare his illustrations. When he gets through he has an advertisement worth reading. You can cut such an advertisement bodily from the magazine, mount it upon a section of red or green cardboard and you will then have a poster placard capable of commanding attention.

Have you ever tried this?

You can see the common sense of the argument. Some of these magazine advertisements will fit a poster placard as if intended for that very purpose.

Now get up an inside display of the goods you wish to feature, and over it hang your placard poster. In displaying bottled goods, it is well to arrange them so that they will not easily be tipped over. Sometimes a display looks very well, yet a careless person can create havoc by overturning a lot of bottles. There are display stands made to avoid this. And bear these points in mind when hanging your placard. If necessary, put it a little to one side. Anyhow, hang your placard so that people can read it without running any risk of causing a general smash.

Here is a display arrangement seen in a busy drug store.

Around a square post was built a circular table with protecting lattice work in metal so that bottles could not fall off. Above this was a smaller circle of woodwork on brackets with similar lattice work. And above this

was a still smaller circle. We have seen the same thing in iron stands, an excellent arrangement for showing bottled goods. The wood and metal work around the square post was built for this especial purpose. On it were arranged samples of all the bottled beverage goods in stock. And to the middle circle, parallel with the four sides of the post, were affixed four poster placards. You could get close to them, you would read them readily, but you could not possibly tip over any bottles.

Two ladies were waiting for a prescription. It was a long wait. To fill in the time they started to walk around the store. They could not miss this display of bottled goods, nor could they miss seeing the placards. Here is their comment:

"Isn't this an appetizing recipe for grape sangaree?"

"I never knew there were so many ways of serving ginger ale."

"My husband likes root beer."

"We really ought to drink more fruit juice."

"Read this item about vitamins."

"How is this for a breakfast appetizer?"

And they kept this up until their prescription was ready.

What are the good points about advertising in this manner?

Everybody knows you have the goods, but by grouping them you get a mass display.

Very few people realize that you have in stock so many bottled beverages. Possibly you didn't realize it yourself.

The poster placards furnish occupation for waiting customers. This keeps them from becoming impatient. And good copy, as in this instance, impresses people.

Is all this worth while?

It would seem so.

How Honest Dealers Are Hurt By Store Crooks.

Automobile thieves, holdup men and murderers are characters only too familiar to all. If we do not know them from personal contact we have learned too much about them through the press. There is another thief, however, who is robbing the Nation of at least \$250,000,000 each year. This fellow is the commercial crook who causes a vast amount of loss and suffering which is unknown to the majority of the public.

Criminal fraud has become so rampant that the National Association of Credit Men raised a fund of \$1,000,000 just increased last June by more than \$500,000, to put the business burglar behind bars. It is a colossal job that will take years to accomplish very largely on account of two things.

First, because the small wholesaler, jobber and manufacturer are not educated to take proper precautions in granting credit to those of character and business integrity and second because there are unethical attorneys all over the country who prey upon small retailers, actually in many cases encouraging them in fraudulent schemes to obtain merchandise on credit from small merchants and manufacturers and then to steal the goods by faking

bankruptcy or setting fire to the shop.

The National Association of Credit Men estimates that forty per cent. of bankruptcies are tainted with some kind of criminal fraud, some of which is almost impossible to prosecute. Now that business men are organizing themselves to combat commercial fraud, headway has been made.

There is a fortunate circumstance which works in behalf of the business man who is anxious to run down the credit coyote. When this fellow succeeds in getting away with a fake bankruptcy, he goes into hiding for a while. He must eventually come into the open when he attempts to engage again in commercial fraud.

He must open a store, he must get goods and he must get credit. While he may use another name and employ a confederate as a figurehead, he nevertheless, enters the field of commerce where he can be more readily detected.

The commercial crook works this way: A retailer comes into your district and opens a store. For six months or more he behaves himself and gets into the good graces of a few wholesalers. In this time he builds up a credit standing that will enable him to purchase goods freely.

He resorts to cleverness and fawning to keep away from sending a financial statement through the United States mail. With the aid of dishonest men who have become members of the bar, the merchant hides the greater part of the goods he has received on credit and declares himself bankrupt.

If he is clever enough and if his lawyer is crooked enough, he disappears from his former area of operation and later draws upon the stores of merchandise he has hidden. Perhaps the wholesalers know that there has been crooked work, but they know that it will be expensive to prosecute the crook. Or else they were not as careful as they might have been in granting credit and they have no evidence of criminal fraud.

Sometimes, too, the credit crook will offer a few thousand dollars as a settlement, whereby he is freed from any danger of prosecution. The crooked merchant then sells his goods as best he can get at prices that are ridiculously low in most instances. He deals with men who often are as crooked as himself, men who know that the goods they are buying may be stolen merchandise.

One of the most celebrated commercial fraud cases in years is one about which the whole story never has been told. The master mind in this case was the organizer of a jobbing house. He opened a bank account in another man's name.

A fake concern was established and was used as one of the references for the jobbing house so that with false reports to commercial agencies and a real live bank balance there was excellent prospect of obtaining credit from mercantile houses.

Small bills of goods were purchased and paid for immediately. In this way the concern established a good credit standing. Finally, it began buying goods at a great rate. It received them and shipped them to various

places for hiding. Then all the participants in the scheme disappeared. The failure amounted to about \$200,000.

The creditors began an investigation and discovered that large quantities of goods had been shipped to Louisville, Ky., Chicago, Philadelphia and smaller cities. When the premises of the firm were entered the shelves were found to be filled with empty boxes that apparently had been specially constructed to give the appearance that they contained stocks of merchandise.

The investigator found one of the men who was disposing of the goods that had been shipped off. His depot had been used not only for the disposal of these goods but had been used to obtain goods on credit from other concerns with the aim of gyping them. The operator of the outpost fled, leaving his household goods behind him but leaving very little in the warehouses.

Posing as a plumber the investigator discovered where the home of the fence who had fled was located so that through the post office authorities he could intercept the mail.

Finally, the investigator ran down the former secretary of the ring leader and learned from her that he had used several names either for signing checks or for meeting people and that he had used her to prepare a number of fake financial statements of the business conditions of the jobbing house in order to deceive merchants.

Through this girl and a number of others, who had been hired and fired at the rate of one a week, the investigator obtained considerable information about the operations of the company and where it had been in the habit of sending registered mail. After a chase around the country, the leader was arrested and sentenced to jail.

Fraud investigations are not always as successful as this one. One of the most difficult cases known is that of a group which operated in Oklahoma, Montana and other states. Because of the members' clanishness and secretiveness, it was almost impossible for the investigators to obtain any authentic information for several months.

Finally a few clues and the watching of the United States mail put the investigators on the trail of the ring who had been obtaining merchandise from wholesale houses in the West and then disposing of the goods. A few of these men were arrested and were given jail sentences while several of them fled to Canada.

What do such operations mean to the retailer? The activities of the dishonest bankrupt and the merchant who obtains goods under false pretenses or who uses various schemes to defraud his creditors make it difficult for many honest merchants to obtain the credit standing they deserve on account of the air of suspicion that has been created by an unusual prevalence of fraud in recent years.

The condition also puts on the market merchandise that has been disposed of dishonestly and which is sold at cut rates to the injury of legitimate retailers. Distress merchandise, that often is recovered after a dishonest bankrupt has been caught or has fled,

gluts the retail market with bankruptcy sales. Fair and healthy competition frequently is injured in this manner.

When the credit crook resorts to fires, he adds more injury to the retailer. The work of the arson crook means high insurance rates for honest merchants and endangers the shops and stocks of honest neighbors.

It naturally will be a distinct advantage to the manufacturer, wholesaler and jobber to drive out the crooked bankrupt and it will prove a blessing to the retailer who suffers indirectly through unfair competition and suspicion. Fortunately the number of dishonest retail merchants is few.

J. H. Tregoe.

What Came From Stealing Time.

"Miss Curlycue," murmured the office manager to the stenog, "I don't want to be harsh. Nothing like that. I really don't."

"Let's have the answer," said the damsel nonchalantly. "What's biting you now?"

"I just want to ask you not to write your young man during business hours. Letters are apt to get mixed. Herb & Blurb report we have sent them a shipment of love and kisses instead of the axle grease they ordered."

The English newspapers can hardly be blamed for having their fun out of America's welcome to Queen Marie of Rumania. From a distance it must look as if we had all suddenly gone mad over royalty and turned our backs squarely upon our boasted democratic ideals. What our brothers across the ocean forget is that a queen is as much of a curiosity with us as a heavyweight boxing champion is with them. We are a curious folk and anything new and a little strange upsets us mightily for as much as a week at a time. When they contrast their own

welcome to Queen Marie with the wild tumult her visit here has occasioned they make an unfair comparison. Queens of large or small countries are no treat to them. There are plenty of sober-minded citizens in this country who will deplore many of the aspects of Queen Marie's visit, but the damage will not be serious or lasting. We have flung fits over Channel swimmers, both maiden and mother; over boxers, over baseball players, over dead motion-picture actors and over strange animals, but our excitement never lasts long. We must have our thrill, but there is as much—and as little—ground for believing that we have any serious admiration for monarchical forms of government as for believing that we are thinking of electing Gene Tunney President.

It was a distinguished member of the French Academy—himself a Roman Catholic—who said to some girls who were on the point of leaving school: "I hope each of you will always keep by you one little book—the New Testament. We Catholics do not read it enough. I have met, in other Christian bodies, earnest people who read in it daily; and by their familiarity with it they gained a dignity of language, a seriousness of thought and an eagerness of life which often won my admiration. It is the Book of books; it suits all nations, all classes, all ages of life. If only they will read it in simplicity of heart, they will never fail to find in it something to make them nobler, purer and happier."

The salesman who cannot keep his selling argument warm without using the blanket of guarantees is a salesman in name only.

Only the small minded deny the existence of the great.

HOLIDAY GOODS

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

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

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

Hazeltine & Perkins Drug Company

Wholesale Only
Manistee MICHIGAN Grand Rapids

WHOLESALE DRUG PRICE CURRENT

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

Acids		Alkaloids		Seeds	
Boric (Powd.)	12 1/2 @ 20	Cotton Seed	1 25 @ 1 45	Anise	35 @ 40
Boric (Xtal)	15 @ 20	Cubebs	6 50 @ 6 75	Anise, powdered	35 @ 40
Carbolic	34 @ 40	Elgeron	9 00 @ 9 25	Bird, ls	13 @ 17
Citric	50 @ 65	Eucalyptus	1 25 @ 1 50	Canary	10 @ 15
Muriatic	3 1/2 @ 8	Hemlock, pure	1 75 @ 2 00	Caraway, Po.	30 @ 35
Nitric	9 @ 15	Juniper Berries	4 50 @ 4 75	Cardamom	3 75 @ 4 00
Oxalic	16 1/2 @ 25	Juniper Wood	1 50 @ 1 75	Coriander pow.	30 @ 35
Sulphuric	3 1/2 @ 8	Lard, extra	1 55 @ 1 65	Dill	15 @ 20
Tartaric	40 @ 60	Lard, No. 1	1 25 @ 1 40	Fennell	25 @ 40
Ammonia		Lavendar Flow	7 50 @ 7 75	Flax	08 @ 15
Water, 26 deg.	06 @ 16	Lavendar Gar'n	85 @ 1 20	Flax, ground	08 @ 15
Water, 18 deg.	05 1/2 @ 13	Lemon	4 25 @ 4 50	Foenugreek pow.	15 @ 25
Water, 14 deg.	04 1/2 @ 11	Linseed, raw, bbl.	@ 87	Hemp	8 @ 15
Carbonate	20 @ 25	Linseed, boiled, bbl.	@ 90	Lobelia, powd.	@ 1 60
Chloride (Gran.)	09 @ 20	Linseed, bld. less	97 @ 1 10	Mustard, yellow	17 @ 25
Balsams		Linseed, rw. less	94 @ 1 07	Mustard, black	20 @ 25
Copaiba	85 @ 1 25	Mustard, artifil. oz.	@ 25	Poppy	15 @ 30
Fir (Canada)	2 75 @ 3 00	Neatsfoot	1 35 @ 1 50	Quince	1 25 @ 1 50
Fir (Oregon)	65 @ 1 00	Olive, pure	2 75 @ 4 50	Rape	15 @ 20
Peru	3 00 @ 3 25	Olive, Malaga,	2 75 @ 3 00	Sabadilla	50 @ 60
Tolu	2 00 @ 2 25	yellow	2 75 @ 3 00	Sunflower	11 1/2 @ 15
Barks		Olive, Malaga,	2 75 @ 3 00	Worm, American	30 @ 40
Cassia (ordinary)	25 @ 30	green	2 75 @ 3 00	Worm, Levant	4 50 @ 4 75
Cassia (Saigon)	50 @ 60	Orange, Sweet	5 00 @ 5 25	Tinctures	
Sassafras (pw. 50c)	@ 50	Origanum, pure	@ 25	Aconite	@ 1 80
Soap Cut (powd.)	15 @ 25	Origanum, com'l	1 00 @ 1 20	Aloe	@ 1 45
30c	15 @ 25	Pennyroyal	3 25 @ 3 50	Arnica	@ 1 10
Berries		Peppermint	10 50 @ 10 75	Asafoetida	@ 2 40
Cubeb	@ 1 80	Rose, pure	13 50 @ 14 00	Paints	
Fish	@ 25	Rosemary Flow	1 25 @ 1 50	Lead, red dry	15 1/2 @ 15 1/2
Juniper	12 @ 25	Sandalwood, E.	@ 10	Lead, white dry	15 1/2 @ 15 1/2
Prickly Ash	@ 1 25	Sassafras, true	1 75 @ 2 00	Lead, white oil	15 1/2 @ 15 1/2
Extracts		Sassafras, artifl	75 @ 1 00	Ochre, yellow bbl.	@ 2 1/2
Licorice	60 @ 65	Spearment	9 00 @ 9 25	Ochre, yellow less	3 @ 6
Licorice, powd.	50 @ 60	Sperm	1 50 @ 1 75	Red Venet'n Am.	3 1/2 @ 7
Flowers		Tansy	9 00 @ 9 25	Red Venet'n Eng.	4 @ 8
Arnica	@ 40	Tar USP	65 @ 75	Putty	@ 8
Chamomile (Ged.)	@ 60	Turpentine, bbl.	@ 98	Whiting, bbl.	@ 4 1/2
Chamomile Rom.	@ 50	Turpentine, less	1 05 @ 1 18	Whiting, less	5 1/2 @ 10
Gums		Wintergreen, leaf	6 00 @ 6 25	L. H. P. Prep.	2 05 @ 2 25
Acacia, 1st	50 @ 55	Wintergreen, sweet	3 00 @ 3 25	Rogers Prep.	2 05 @ 2 25
Acacia, 2nd	45 @ 50	birch	3 00 @ 3 25	Miscellaneous	
Acacia, Sorts	20 @ 25	Wintergreen, art	75 @ 1 00	Acetanilid	47 @ 55
Acacia, Powdered	35 @ 40	Worm seed	3 00 @ 3 25	Alum	98 @ 12
Aloe (Barb Pow)	25 @ 35	Wormwood	9 00 @ 9 25	Alum, powd. and	99 @ 15
Aloe (Cape Pow)	25 @ 35	Potassium		Bismuth, Subni-	trate 3 87 @ 4 07
Aloe (Soc. Pow.)	65 @ 70	Bicarbonate	35 @ 40	Borax xtal or	powdered 07 @ 12
Asafoetida	50 @ 60	Bichromate	15 @ 25	Cantharades, po.	1 50 @ 2 00
Pow.	75 @ 1 00	Bromide	69 @ 85	Calomel	2 22 @ 2 43
Camphor	1 05 @ 1 10	Bromide, gran'd	23 @ 30	Capsicum, pow'd	35 @ 40
Gualac	@ 80	Chlorate, powd.	16 @ 25	Carmine	7 00 @ 7 50
Gualac, pow'd	@ 90	or Xtal	16 @ 25	Cassia Buds	35 @ 40
Kino	@ 1 20	Cyanide	30 @ 40	Cloves	50 @ 55
Kino, powdered	@ 1 20	Iodide	4 65 @ 4 85	Chalk Prepared	14 @ 16
Myrrh	@ 60	Permanganate	20 @ 30	Chloroform	51 @ 60
Myrrh, powdered	@ 65	Prussiate, yellow	40 @ 50	Chloral Hydrate	1 35 @ 1 55
Opium, powd.	19 65 @ 19 92	Prussiate, red	@ 70	Cocaine	12 10 @ 12 30
Opium, gran.	19 65 @ 19 92	Sulphate	35 @ 40	Cocoa Butter	55 @ 75
Shellac	65 @ 80	Roots		Corks, list, less	40-10%
Shellac Bleached	70 @ 85	Alkanet	30 @ 35	Copperas	2 1/2 @ 10
Tragacanth, pow.	@ 1 75	Blood, powdered	35 @ 40	Copperas, Powd.	4 @ 10
Tragacanth	1 75 @ 3 25	Calamus	35 @ 40	Corrosive Sublim	1 80 @ 2 00
Turpentine	@ 20	Elettampine, powd	25 @ 30	Cream Tartar	21 @ 25
Insecticides		Gentian, powd.	20 @ 30	Cuttle bone	40 @ 50
Arsenic	08 @ 20	Ginger, African,	30 @ 35	Dextrine	60 @ 15
Blue Vitriol, bbl.	@ 07 1/2	powdered	30 @ 35	Dover's Powder	3 50 @ 4 00
Blue Vitriol, less	08 @ 15	Ginger, Jamaica	60 @ 65	Emery, All Nos.	10 @ 15
Bordeaux Mix Dry	13 @ 22	powdered	45 @ 50	Emery, Powdered	@ 15
Hellebore, White	18 @ 30	Golden seal, pow.	@ 8 50	Epsom Salts, bbls.	@ 1 1/2
powdered	18 @ 30	Ipecac, powd.	@ 6 00	Epsom Salts, less	3 1/2 @ 4 1/2
Insect Powder	35 @ 45	Licorice	35 @ 40	Ergot, powdered	@ 2 00
Lead Arsenate Po.	18 @ 31	Licorice, powd.	20 @ 30	Flake, White	15 @ 20
Lime and Sulphur	30 @ 35	Orris, powdered	30 @ 40	Formaldehyde, lb.	15 @ 30
Dry	30 @ 35	Poke, powdered	35 @ 40	Gelatin	80 @ 90
Paris Green	20 @ 27	Rhubarb, powdered	@ 1 00	Glassware, less 55%	
Leaves		Rosinwood, powd.	@ 40	Glassware, full case 60%	
Buchu	85 @ 1 00	Sarsaparilla, Hond.	@ 90	Glauber Salts, bbl.	@ 02 1/2
Buchu, powdered	@ 1 00	ground	@ 90	Glauber Salts less	04 @ 10
Sage, Bulk	25 @ 30	Sarsaparilla Mexican	32 @ 52	Glue, Brown	21 @ 30
Sage, 1/2 loose	@ 40	Glycerine	32 @ 52	Glue, Brown Grd	15 @ 20
Sage, powdered	@ 45	Hops	70 @ 85	Glue, white	27 1/2 @ 35
Senna, Alex.	50 @ 75	Iodine	6 45 @ 6 90	Glue, white grd.	25 @ 35
Senna, Tinn.	30 @ 35	Iodoform	7 35 @ 7 65	Glycerine	36 @ 55
Senna, Tinn. pow.	25 @ 35	Lead Acetate	20 @ 30	Hops	70 @ 85
Uva Ursi	20 @ 25	Lead Acetate	20 @ 30	Iodine	6 45 @ 6 90
Oils		Mace	@ 1 50	Iodoform	7 35 @ 7 65
Almonds, Bitter,		Mace, powdered	@ 1 50	Lead Acetate	20 @ 30
true	7 50 @ 7 75	Menthol	7 50 @ 8 00	Lead Acetate	20 @ 30
Almonds, Bitter,		Morphine	11 18 @ 11 92	Mace	@ 1 50
artificial	3 00 @ 3 25	Nux Vomica	@ 30	Menthol	7 50 @ 8 00
Almonds, Sweet,		Nux Vomica, pow.	17 @ 25	Morphine	11 18 @ 11 92
true	1 50 @ 1 80	Pepper black, pow.	40 @ 50	Nux Vomica	@ 30
Almonds, Sweet,		Pepper, White, pw.	50 @ 55	Nux Vomica, pow.	17 @ 25
imitation	1 00 @ 1 25	Pitch, Burgudry	20 @ 25	Pepper, White, pw.	50 @ 55
Amber, crude	1 25 @ 1 50	Quassia	12 @ 15	Pitch, Burgudry	20 @ 25
Amber, rectified	1 50 @ 1 75	Quinine, 5 oz. cans	@ 59	Quassia	12 @ 15
Anise	1 40 @ 1 60	Rochelle Salts	30 @ 35	Quinine, 5 oz. cans	@ 59
Bergamont	11 50 @ 11 75	Saccharine	@ 80	Rochelle Salts	30 @ 35
Cajuput	1 50 @ 1 75	Salt Peter	11 @ 22	Saccharine	@ 80
Cassia	4 00 @ 4 25	Seldita Mixture	30 @ 40	Salt Peter	11 @ 22
Castor	1 40 @ 1 65	Soap, green	15 @ 20	Seldita Mixture	30 @ 40
Cedar Leaf	1 75 @ 2 00	Soap mott cast.	22 1/2 @ 25	Soap, green	15 @ 20
Citronella	1 25 @ 1 50	Soap, white castle	@ 12 50	Soap mott cast.	22 1/2 @ 25
Cloves	3 00 @ 3 25	case	@ 12 50	Soap, white castle	@ 12 50
Cocoonut	25 @ 35	less, per bar	@ 1 45	Soda Ash	3 @ 10
Cod Liver	1 65 @ 1 85	Soda Bicarbonate	3 1/2 @ 3 10	Soda Bicarbonate	3 1/2 @ 3 10
Croton	2 00 @ 2 25	Soda, Sal	02 1/2 @ 03	Spirits Camphor	@ 1 25

GROCERY PRICE CURRENT

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

ADVANCED

Corn Syrup

DECLINED

Lamb
Pork

AMMONIA

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



AXLE GREASE

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

BAKING POWDERS

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

K. C. Brand

Per case
100 size, 4 doz. 3 70
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 5 40
Sliced bacon, medium 3 30
Sliced beef, medium 2 80
Grape Jelly, large 4 50
Sliced beef, large 4 50
Grape Jelly, medium 2 70
Peanut butter, 16 oz. 4 05
Peanut butter, 10 1/2 oz. 2 75
Peanut butter, 6 1/2 oz. 1 75
Peanut butter, 3 1/2 oz. 1 15
Prepared Spaghetti 1 40
Baked beans, 16 oz. 1 40

BLUING

The Original

Condensed

2 oz., 4 dz. cs. 3 00

3 oz., 3 dz. cs. 3 75

BREAKFAST FOODS

Kellogg's Brands.

Corn Flakes, No. 136 3 45
Corn Flakes, No. 124 3 45
Corn Flakes, No. 102 2 00
Pep, No. 224 2 00
Pep, No. 202 1 75
Krumbles, No. 424 2 70
Bran Flakes, No. 624 2 45
Bran Flakes, No. 602 1 50

Post's Brands.

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

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
Anney Parlor, 23 lb. 9 25
Ex. Fancy Parlor 25 lb. 9 75
Ex. Fcy. Parlor 26 lb. 10 00
Toy 1 75
Whisk, No. 3 2 75

BRUSHES

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

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion, 2 85

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 7
Paraffine, 12s 14 7
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

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

CANNED FISH

Clam Ch'dr, 10 1/2 oz. 1 25
Clam Ch., No. 3 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
Finnan Haddie, 10 oz. 3 00
Clam Bouillon, 7 oz. 3 50
Chicken Haddie, No. 1 3 75
Fish Flakes, small 1 25
Cod Fish Cake, 10 oz. 1 25
Cove Oysters, 5 oz. 1 65
Lobster, No. 1/4, Star 2 00
Shrimp, 1 wet 1 90
Sard's, 1/4 Oil, Ky 6 10
Sardines, 1/4 Oil, Kless 6 50
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/2 2 80
Salmon, Red Alaska 3 25
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 90
Sardines, 1/4, ea. 10 28
Sardines, 1/4, ea. 25
Sardines, Cal. 1 65
Tuna, 1/2, 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. 2 00
Beef, 5 oz. Qua. sil. 2 75
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, 2 45
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s 2 30
Deviled Ham, 1/2s 2 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 52 1/2
Potted Meat, 1/4 Libby 92 1/2
Potted Meat, 1/4 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 65

Baked Beans

Campbells, 1c free 5 1 15
Quaker, 18 oz. 85
Fremont, No. 2 1 20
Snider, No. 1 85
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, 3 gr. 1 35
Lima Beans, 2s, Soaked 95
Red Kid. No. 2, 1 75
Beets, No. 2, wh. 1 75
Beets, No. 2, cut 1 20
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 25
Corn, Ex. stan. No. 2 1 55
Corn, No. 2, Fan. 1 50
Corn, No. 10 8 00
Horn, No. 2, whole 3 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
June 1 85
Peas, No. 2, Ex. Sift. 2 25
E. J. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35
Pumpkin, No. 10 4 00
Pimientos, 1/4, each 12 1/4
Pimientos, 1/2, each 37
Swt Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 2 1 40
Succotash, No. 2 1 65
Spinach, No. 1 1 25
Spinach, No. 2 1 60
Spinach, No. 3 2 10
Spinach, No. 10 6 00
Tomatoes, No. 2 1 20
Tomatoes, No. 3 1 90
Tomatoes, No. 10 6 00

CATSUP.

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

CHILI SAUCE

Snider, 16 oz. 3 30
Snider, 8 oz. 2 30
Lilly Valley, 8 oz. 2 35
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
Pimento, small tins 1 65
Roquefort, small tins 2 25
Wisconsin New 24
Longhorn 28

Mich. Flat Full Cream 26
Michigan Daisies 27
New York New 1926 30
Sap Sago 38
Brick 30

CHEWING GUM.

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

COCOA.

Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 50
Droste's Dutch, 5 lb. 60
Chocolate Apples 4 25
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 4 60
Pains De Cafe 3 80
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15
1 lb. Rose Tin Bon 18 00
Bons 18 00
7 oz. Rose Tin Bon 9 00

18 oz. Creme De Cara-que 12 80
12 oz. Rosaces 12 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastelles 4 40
Langes De Chats 4 30

CHOCOLATE.

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

COCOANUT

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

CLOTHES LINE.

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



COFFE ROASTED

1 lb. Package
Melrose 36
Liberty 28
Quaker 48
Nedrow 41
Morton House 47
Reno 38
Royal Club 42

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

Maxwell House Brand.
1 lb. tins 49
3 lb. tins 1 44
Telfer Coffee Co. Brand
Bokay 42

Coffee Extracts
M. Y., per 100 12
Frank's 50 pgs. 4 85
Hummel's 50 1 lb. 10 1/2

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

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

Carnation, Tall, 4 doz. 5 00
Carnation, Baby, 8 ds. 4 90
Every Day, Tall 5 00
Every Day, Baby 4 90
Pet, Tall 5 00
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
T. Moore Longfellow 95 00
Tom M. Invincible 115 00
Webster's 37 50
Webster Cadillac 75 00
Webster Knickerbocker 95 00
Webster Belmont 110 00
Webster St. Reges 125 00
Tions 30 00
Clint Ford 35 00

CONFECTIONERY

Stick Candy Pails
Standard 16
Jumbo Wrapped 19
Pure Sugar Sticks 600s 4 20
Big Stick, 20 lb. case 20
Mixed Candy
Kindergarten 17
Leader 16
X. L. O. 12
French Creams 16
Cameo 19
Grocers 17

Fancy Chocolates

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

Gum Drops Pails

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

Lozenges Pails

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

Hard Goods Pails

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

Cough Drops Bxs

Putnam's 1 35
Smith Bros. 1 50

Package Goods

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

Specialties

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

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 38

DRIED FRUITS

Apples
N. Y. Fcy., 50 lb. box 15 1/4
N. Y. Fcy., 14 oz. pkg. 16
Apricots
Evaporated, Choice 30
Evaporated, Fancy 32
Evaporated, Slabs 26

Citron

10 lb. box 45
Currants
Packages, 14 oz. 15
Greek, Bulk, lb. 15

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice, un. 27
Evap. Ex. Fancy, P. P. 30
Lemon, American 24
Orange, American 24

Raisins.

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

California Prunes

99@100, 25 lb. boxes 08 1/2
60@70, 25 lb. boxes 09 1/2
40@50, 25 lb. boxes 09 1/2
30@40, 25 lb. boxes 09 1/2
20@30, 25 lb. boxes 09 1/2

FARINACEOUS GOODS

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

Farina

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

Hominy

Pearl, 100 lb. sacks 3 50

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 30
9 oz. package, per case 3 60
Elbow, 20 lb. bulk 09
Egg Noodle, 12 lb. 2 12
Egg Noodles, 6 oz. 2 60
Macaroni, 9 oz. 2 60
Spaghetti, 9 oz. 2 60
Quaker, 2 doz. 3 00

Pearl Barley

Chester 4 50
0000 7 00
Barley Grits 5 00

Peas

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

Sage

East India 10

Tapoca

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

FLAVORING EXTRACTS



Doz. Vanilla PURE Lemon
1 35 1/4 ounce 1 25
1 80 1 1/2 ounce 1 20
3 20 2 1/4 ounce 3 20
2 00 2 ounce 3 00
5 50 4 ounce 5 50

UNITED FLAVOR

Imitation Vanilla
1 ounce, 10 cent, doz. 96
2 ounce, 15 cent, doz. 1 25
3 ounce, 25 cent, doz. 2 00
4 ounce, 30 cent, doz. 2 25

Jiffy Punch

3 doz. Carton 1 25

Assorted flavors.

GELATINE



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

HORSE RADISH

Per doz., 5 oz. 90

JELLY AND PRESERVES

Pure, 30 lb. pails 3 30
 Immation, 30 lb. pails 1 75
 Pure, 6 oz. Asst. doz. 1 10
 Buckeye, 18 oz. doz. 2 00

JELLY GLASSES

8 oz., per doz. 37

OLEOMARGARINE

Van Westenbrugge Brands
 Carload Distributer



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

MATCHES

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

Safety Matches

Quaker, 5 gro. case 4 25

MINCE MEAT

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

MOLASSES



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

Aunt Dinah Brand

No. 10, 6 cans to case 3 00
 No. 5, 12 cans to case 3 25
 No. 2 1/2, 24 cans to case 3 50
 No. 1 1/2, 36 cans to case 3 00

New Orleans

Fancy Open Kettle 74
 Choice 62
 Fair 41
 Half barrels 5c extra

Molasses in Cans

Dove, 36, 2 lb. Wh. L. 5 60
 Dove, 24, 2 1/2 lb. Wh. L. 5 20
 Dove, 36, 2 lb. Black 4 30
 Dove, 24, 2 1/2 lb. Black 3 90
 Dove, 6, 10 lb. Blue L. 4 45
 Palmetto, 24, 2 1/2 lb. 5 25

NUTS.

Whole

Almonds, Terregona 25
 Brazil, New 15
 Fancy Mixed 23
 Filberts, Sicily 20
 Peanuts, Virginia Raw 9 1/2
 Peanuts, Vir. roasted 10 1/2
 Peanuts, Jumbo, rstd 10 1/2
 Peanuts, Jumbo, rstd 11 1/2
 Pecans, 3 star 25
 Pecans, Jumbo 40
 Pecans, Mammoth 50
 Walnuts, California 28

Salted Peanuts.

Fancy, No. 1 14
 Jumbo 17

Shelled.

Almonds 70
 Peanuts, Spanish 11 1/2
 Filberts 22
 Pecans 1 10
 Walnuts 85

OLIVES.

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

PARIS GREEN

1/2 lb. 31
 1 lb. 29
 25 and 55 27

PEANUT BUTTER



Bel Car-Mo Brand
 24 1 lb. pails 14 6
 8 oz., 2 doz. in case 18 7
 5 lb. pails, 6 in crate 20 7
 12 1/2 lb. pails 24 6
 14 lb. pails 24 6
 50 lb. tins 21 2
 25 lb. pails 12 2

PETROLEUM PRODUCTS

Iron Barrels
 Perfection Kerosine 14 6
 Red Crown Gasoline 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



Iron Barrels.

Light 62 2
 Medium 64 2
 Heavy 66 2
 Special heavy 68 2
 Extra heavy 70 2
 Transmission Oil 62 2
 Finol, 4 oz. cans, doz. 1 50
 Finol, 8 oz. cans, doz. 2 25
 Parowax, 100 lb. 9 3
 Parowax, 40 lb. 9 5
 Parowax, 20, 1 lb. 9 7



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

PICKLES

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

Sweet Small

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

Dill Pickles.

800 Size, 15 gal. 10 00

PIPES.

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

PLAYING CARDS

Battle Axe, per doz. 2 75
 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 24
 Good 23
 Medium 22
 Poor 22

Mutton.

Good 14
 Medium 12
 Poor 10

Pork.

Light hogs 16
 Medium hogs 16
 Heavy hogs 16
 Loins, Med. 25
 Butts 24
 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 14 1/2
 50 lb. tubs 14 1/2
 20 lb. pails 14 1/2
 10 lb. pails 14 1/2
 5 lb. pails 14 1/2
 3 lb. pails 14 1/2
 Compound tierces 11 1/2
 Compound, tubs 12 1/2

Sausages

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

Smoked Meats

Hams, Cert., 14-16 lb. 32
 Hams, Cert., 16-18 lb. 33
 Ham, dried beef 32
 Knuckles 32
 California Hams 19
 Picnic Balled 37
 Hams 35 @ 37
 Boiled Hams 46 @ 49
 Mincing Hams 19 @ 19
 Bacon 33 @ 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 31
 Moist in glass 8 00

Pig's Feet

Cooked in Vinegar
 1/2 bbls. 2 50
 3/4 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
 3/4 bbls., 80 lbs. 5 00

Casings

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

RICE

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

ROLLED OATS

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

RUSKS.

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

SALERATUS

Arm and Hammer 3 75

SAL SODA

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

COD FISH

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

Herring

Holland Herring
 Mixed, Keys 1 00
 Mixed, half bbls. 9 50
 Mixed, bbls. 17 00
 Milksters, Kegs 1 10
 Milksters, half bbls. 10 25
 Milksters, bbls. 19 00
 K K K, Norway 19 50
 8 lb. pails 1 40
 Cut Lunch 1 60
 Boned, 10 lb. boxes 1 50

Lake Herring

1/2 bbl., 100 lbs. 6 50

Mackerel

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

White Fish

Med. Fancy, 100 lb. 13 00

SHOE BLACKENING

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

STOVE POLISH

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

SALT.

Colonial, 24, 2 lb. 95
 Colonial, 36-1 1/2 1 25
 Colonial, Iodized, 24-2 2 00
 Med. No. 1 Bbls. 2 60
 Med. No. 1, 100 lb. bg. 83
 Farmer Spec., 70 lb. 90
 Packers Meat, 50 lb. 87
 Crushed Rock for ice cream, 100 lb. each 75
 Butter Salt, 280 lb. bbl. 4 24
 Block, 50 lb. 40
 Baker Salt, 280 lb. bbl. 4 10
 100, 3 lb. Table 5 75
 70, 4 lb. Table 5 25
 28, 10 lb. Table 6 00
 28 lb. bags, Table 42



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

SOAP

Am. Family, 100 box 6 30
 Export, 120 box 4 80
 Big Four Wh. Na. 100s 3 75
 Flake White, 10 box 4 05
 Fels Naptha, 100 box 5 50
 Grdma White Na. 10s 4 10

Rub No More White
 Naptha, 100 box 4 00
 Rub-No-More, yellow 5 00
 Swift Classic, 100 box 4 40
 20 Mule Borax, 100 bx 7 55
 Wool, 100 box 6 50
 Fairy, 100 box 5 50
 Jap Rose, 100 box 7 85

Palm Olive, 144 box 11 00
 Lava, 100 box 4 90
 Octagon 6 35
 Pummo, 100 box 4 85
 Sweetheart, 100 box 5 70
 Grandpa Tar, 50 sm. 2 10
 Grandpa Tar, 50 lge. 3 50

Quaker Hardwater
 Cocoa, 72s, box 2 85
 Fairbank Tar, 100 bx 4 00
 Trilby Soap, 100, 10c. 7 30
 Williams Barber Bar, 9s 60
 Williams Mug, per doz. 48

CLEANSERS



50 can cases, \$4.80 per case

WASHING POWDERS.

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

SPICES.

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

Pure Ground in Bulk
 Allspice, Jamaica 18
 Cloves, Zanzibar 46
 Cassia, Canton 26
 Ginger, Cochin 38
 Mustard 32
 Mace, Penang 1 30
 Pepper, Black 75
 Nutmegs 75
 Pepper, White 50
 Pepper, Cayenne 32
 Paprika, Spanish 42

Seasoning

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

STARCH

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

Gloss

Argo, 48, 1 lb. pkgs. 3 60
 Argo, 12, 3 lb. pkgs. 2 95
 Argo, 8, 5 lb. pkgs. 3 36
 Silver Gloss, 48, 1s 11 1/2
 Elastic, 64 pkgs. 5 35
 Tiger, 48-1 3 50
 Tiger, 50 lbs. 06

CORN SYRUP.

Corn
 Blue Karo, No. 1 1/2 2 36
 Blue Karo, No. 5, 1 dz. 3 23
 Blue Karo, No. 10 3 03
 Red Karo, No. 1 1/2 2 64
 Red Karo, No. 5, 1 dz. 3 61
 Red Karo, No. 10 3 41

Imt. Maple Flavor.

Orange, No. 1 1/2, 2 dz. 3 09
 Orange, No. 5, 1 dz. 4 31
 Orange, No. 10 4 11

Maple.

Green Label Karo 5 19
 Green Label Karo 5 19

Maple and Cane

Mayflower, per gal. 1 55

Maple.

Michigan, per gal. 2 50
 Welch, per gal. 2 80

TABLE SAUCES

Lea & Perrin, large 6 00
 Lea & Perrin, small 3 35
 Pepper 1 60
 Royal Mint 2 40
 Tobasco, 2 oz. 4 25
 Sho You, 9 oz., doz. 2 70
 A-1, large 5 20
 A-1, small 5 15
 Capers, 2 oz. 2 80

TEA.

Japan.
 Medium 27 @ 33
 Choice 27 @ 47
 Fancy 54 @ 61
 No. 1 Nibbs 54
 1 lb. pkg. Sifting 13

Gunpowder

Choice 35
 Fancy 40

Ceylon

Pekoe, medium 55

English Breakfast

Congou, Medium 28
 Congou, Choice 35 @ 38
 Congou, Fancy 42 @ 43

Oolong

Medium 34
 Choice 45
 Fancy 50
 Teller Coffee Co. Brand
 W. J. G. 59

TWINE

Cotton, 3 ply cone 38
 Cotton, 3 ply pails 40
 Wyandotte, 48 18

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 3.—We have received schedules, reference and adjudication in the matter of Edward Keen, Bankrupt No. 2926. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor, and his occupation is that of a laborer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$4,172. 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:

Gust Redman, St. Joseph	\$900.00
Louis Schulz, St. Joseph	800.00
Bridgman State Bank, Bridgman	200.00
Gust Tober, St. Joseph	500.00
J. F. Harrold, St. Joseph	40.00
Julius Heahn, Baroda	300.00
Fred A. Potter, St. Joseph	90.00
Herman Hardke, Benton Harbor	100.00
Carl Pohl, Benton Harbor	150.00
F. & M. Natl. Bank, Benton Harbor	500.00
Lucas Coal Co., Benton Harbor	30.00
Christ Spies, Benton Harbor	21.00
Thayer & Co., Benton Harbor	21.00
Messner Garage, Benton Harbor	120.00
Minnie Dass, Benton Harbor	100.00
Bertha Kuden, St. Joseph	200.00
Carl Salmoske, Benton Harbor	100.00

In the matter of Thompsonville Bank, Wood Dish Co., E. M. Dixon & Co., etc., Bankrupt No. 2963, the trustee has petitioned the court for permission to sell the property of the Wood Dish Co. at public auction. The order has been entered and such sale will be held at the referee's office Nov. 19. The property consists of plant, machinery, materials, supplies, etc., of a plant devoted to the making of wood dishes and kindred articles. The plant is located at Thompsonville. The property offered for sale is appraised at \$10,047. An inventory is in the office of the referee and in the office of the trustee, Muskegon Trust Company, at Muskegon. The property for sale may be seen by arrangement with the trustee. All interested should be present at the time and place of sale.

In the matter of Regent Auto Maintenance Co., Bankrupt No. 2983, the trustee has filed his report of the receipt of an offer from E. L. Howard, of Vestaburg, of \$300, for all of the property of this estate as shown by the inventory and appraisal, except the National cash register and items reclaimed heretofore. The date of sale is Nov. 22. The property for sale is appraised at \$797.15 and consists of automobile parts, tools, equipment, etc., for the conduct of a garage and repair shop. The property is located at Grand Rapids. An inventory may be seen in the office of the referee. The parties interested should be present at the time and place of sale.

In the matter of W. R. Goode, Bankrupt No. 2948, the trustee has reported the receipt of an offer from Farrant & Seabright, of Traverse City, of \$710 for all of the assets of this estate, appraised at \$10,778.27. The property consists of garage equipment, tools, supplies, radio parts, etc., all located at Traverse City. The sale will be held at the office of the referee in bankruptcy Nov. 22. An inventory is in the hands of the referee. All interested may be present at the time and place of sale.

In the matter of Glenn H. Johnson, Bankrupt No. 2999, the trustee has filed his report of the receipt of an offer from Harold R. Nye, of Grand Rapids, in the sum of \$1,800 for all of the stock in trade, furniture and fixtures of this estate. The property is appraised at \$8,491.04 and consists of a complete stock and fixtures for the operation of a retail drug store. The property is located at Muskegon Heights. The date fixed for sale is Nov. 23. The sale will be held at the office of the referee. All interested should be present at the time and place of sale.

In the matter of Rex-Robinson Furniture Co., Bankrupt No. 2993, the trustee has filed in said court his report of the receipt of an offer of \$550 from R. L. Dickinson, of Grand Rapids, for all of the balance of the property of the estate located at the plant of the bankrupt at Grand Rapids. The offer included materials, semi-finished products, machinery, tools and office furniture used by the bankrupt in the business of a manufacturer of furniture. The property offered for sale is appraised at \$3,081.70. The date fixed for sale is Nov. 26. An inventory may be seen at the office of the referee and the property may be seen by appointment with C. W. Moore, trustee, Belmont. All interested should be present at the time and place set forth. The sale will be held at the office of the referee in Grand Rapids.

Nov. 8. We have to-day received the schedules, order of reference and adjudication in the matter of Edwin D. Bostwick, Bankrupt No. 3028. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a locomotive fireman. The schedules show assets of \$215 of which the full interest is claimed as exempt, with liabilities of \$2,684.48. 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:

Service Co., Grand Rapids	\$325.00
Devries Sheet Metal Works, Grand Rapids	25.00
Mills Paper Co., Grand Rapids	49.00
Silver Creek Fuel & Feed Co., Grand Rapids	50.00
Dr. O. M. Barton, Grand Rapids	75.00
Fox Jewelry Shop, Grand Rapids	64.00
Liberal Credit Clothing Co., Grand Rapids	41.00
Monroe Style Shop, Grand Rapids	30.00
Cole & Erwin Jewelry Co., G. R.	16.00
Costlow Cloth. Co., Grand Rapids	60.00
Alden & Judson Hardware Co., Grand Rapids	11.00
Brehl Bros., Grand Rapids	8.00
Poster, Stevens Co., Grand Rapids	10.00
G. R. Boiler Works, Grand Rapids	40.00
Herald, Grand Rapids	69.00
Press, Grand Rapids	5.00
H. Eikenhout & Sons, Grand Rapids	14.00
Wm. B. Tennis, Grand Rapids	20.00
Star Transfer Co., Grand Rapids	12.00
Toleson & Co., Grand Rapids	12.00
State Accident Fund, Lansing	49.00
Travis Lumber Co., Grand Rapids	2.07
Tisch-Hine Co., Grand Rapids	28.85
Mich. Bell Tel. Co., Grand Rapids	50.00
F. R. Glew, Grand Rapids	25.25
A. E. Markus, Grand Rapids	65.00
Underwood Typewriter Co., G. R.	5.50
Taylor Typewriter Co., Grand Rapids	265.00
G. R. Lumber Co., Grand Rapids	42.08
Meyer Transfer Co., Grand Rapids	78.69
G. R. Steel & Sup. Co., Grand Rapids	12.89
G. R. Blow Pipe & Dust Arrester Co., Grand Rapids	8.00
Shipman Coal Co., Grand Rapids	5.15
Franklin Fuel Co., Grand Rapids	136.60
Duma & Sons, Grand Rapids	7.40
G. R. Adv. Co., Grand Rapids	60.00
Chas. J. Jeter, Grand Rapids	12.52
Perkins & Waters Co., Grand Rapids	35.00
Artistic Ad. Co., Grand Rapids	34.46
Byington Studios, Grand Rapids	15.00
Central Engraving Co., Grand Rapids	7.50
Echo Pub. Co., Grand Rapids	44.00
East End Electric Co., Grand Rapids	24.09
B. F. Edge Co., Grand Rapids	14.09
Weiss & Weiss Service Bldg., Grand Rapids	35.00

Association of Commerce, Grand Rapids	25.00
G. R. Electrotyping Co., Grand Rapids	8.66
G. R. Gravel Co., Grand Rapids	99.88
Herald, Grand Rapids	174.60
Press, Grand Rapids	109.35
Independent Studios, Grand Rapids	6.25
National Co-operative Oil Co., Grand Rapids	110.00
Monetary Printing Co., Grand Rapids	132.60
Gleye Hardware Co., Grand Rapids	23.50

Nov. 8. We have to-day received the schedules, order of reference and adjudication in the matter of Henry Bosscher and Robert Westveld co-partners trading as Deyoung & Co., and Deyoung Bros., Bankrupt No. 3029. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and their occupation is that of a grocer merchant. The schedules show assets of \$11,160 of which \$1,000 is claimed as exempt, with liabilities of \$10,917.52. The first meeting of creditors will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

City of Grand Rapids	\$102.36
Bernice Joyce, Grand Rapids	13.32
Henry Duyvick, Grand Rapids	20.00
Henrietta Norman, Grand Rapids	10.00
Witters Motor Co., Grand Rapids	220.00
Counter-Sherer-Gillet Co., G. R.	343.50
Hobart Mfg. Co., Troy, Ohio	50.00
Jordan & Jordan, Grand Rapids	150.00
G. R. Savings Bank, Grand Rapids	400.00
Kent State Bank, Grand Rapids	70.00
Witters Motor Co., Grand Rapids	56.50
Mich. Bell Tel. Co., Grand Rapids	29.50
Consumers Ice Co., Grand Rapids	15.35
Perry Nichols Co., Grand Rapids	20.30
Tubbs Oil Co., Grand Rapids	20.00
Phillips Motor Co., Grand Rapids	20.65
City Treasurer, Grand Rapids	102.36
Kelley's Ice Cream Co., Grand Rapids	11.80
Hazeltine & Perkins Drug Co., Grand Rapids	8.00
Koeze Mfg. Co., Grand Rapids	19.16
E. Fitzgerald, Grand Rapids	23.50
Anona Cheese Co., Chicago	5.75
Besteman-DeMester Co., Grand Rapids	100.00
Blue Valley Creamery Co., G. R.	45.00
J. J. Burgraff Co., Grand Rapids	141.68
Chase & Sanborn Co., Grand Rapids	95.95
Cox Margarine Co., Grand Rapids	14.85
Mary Craw, Grand Rapids	13.37
Crescent Macaroni Co., Davenport, Iowa	20.19
Ben DeYoung, Grand Rapids	148.85
Durant, McNeil & Horner Co., Chicago	58.30
Ellis Bros Co., Grand Rapids	78.38
Farmer's Co-operative Creamery Co., Conklin	253.70
Ferris Coffee House, Grand Rapids	129.11
G. R. Paper Co., Grand Rapids	92.70
G. R. Wholesale Co., Grand Rapids	110.68
Hecht Produce Co., Grand Rapids	74.75
H. J. Heinz Co., Grand Rapids	80.67
Hekman Biscuit Co., Grand Rapids	117.21
Holmes Milling Co., Weidman	2.80
Holland-American Wafer Co., G. R.	15.50
Holland-American Food Co., G. R.	21.92
Kent Storage Co., Grand Rapids	197.80
Lee & Cady Co., Grand Rapids	1,206.88
H. Leonard & Sons, Grand Rapids	10.25
Michigan Candy Co., Grand Rapids	49.87

Mills Paper Co., Grand Rapids	68.11
Morris & Co., Grand Rapids	7.50
W. F. McLaughlin Co., Chicago	98.00
National Biscuit Co., Grand Rapids	41.68
National Grocer Co., Grand Rapids	235.58
Proctor & Gamble Co., Detroit	127.13
Rademaker-Dodge Co., Grand Rapids	321.26
Reid-Murdock Co., Chicago	50.93
Rysdale Candy Co., Grand Rapids	49.16
Scheffman Co., Grand Rapids	883.36
Vandenbergh Cigar Co., Grand Rapids	133.40
Van Westenbrugge Co., Grand Rapids	16.13
Vinkemulder Co., Grand Rapids	39.48
Voigt Milling Co., Grand Rapids	193.73
Ruggles & Mademaker Co., Manistee	4.00
Watson-Higgins Milling Co., G. R.	23.20
Allen B. Wrisley Co., Chicago	25.75
Ellis Co., Grand Rapids	430.00
G. C. Totten, Grand Rapids	9.70
Scheffman Co., Grand Rapids	500.00
Michigan Trust Co., Grand Rapids	525.00
A. Otterman, Drenthe	47.55
Consumers Power Co., Grand Rapids	8.70
Wolsos Spice Co., Toledo	38.21
B. W. DeYoung, Grand Rapids	1,000.00
Hubert Daane, Grand Rapids	425.00
Harm Ritzema, Grand Rapids	400.00

Nov. 8. We have to-day received the schedules, order of reference and adjudication in the matter of William Buob and Clinton Lamphere individually and as co-partners as East Grand Rapids Fuel Co., Bankrupt No. 3030. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at East Grand Rapids. The schedules show assets of \$6,359 of which \$725 is claimed as exempt, with liabilities of \$13,603.40. The first meeting of creditors will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

Taxes due State of Michigan	unknown
American Box Board Co., Grand Rapids	\$18.00
Bennett Fuel Co., Grand Rapids	220.19
E. J. Corbett, Detroit	1,006.05
Consumers Power Co., Grand Rapids	2.48
Div. Ave. Tire Hospital, Grand Rapids	21.00
Edward J. Dubois, Detroit	141.90
Franklin Fuel Co., Grand Rapids	1,174.06
Fort Dearborn Fuel Co., Cincinnati	618.21
Gas Light Co., Grand Rapids	731.94
Gas Motor Sales Co., Grand Rapids	320.86
G. R. Directory Co., Grand Rapids	50.00
Grimes & Madigan, Grand Rapids	84.67
J. & T. Hurley, Detroit	800.95
Horton & Lippenthin, Grand Rapids	174.35
Indian Run Coal Co., Charleston, W. Va.	528.38
A. B. Knowlson Co., Grand Rapids	325.23
A. Himes Coal Co., Grand Rapids	699.75
Thorne-Cook Co., Grand Rapids	37.69
Merchants Service Bureau, G. R.	40.00
National Co-operative Oil Co., Grand Rapids	132.55
Oakdale Coal Co., Grand Rapids	85.41
Pittsburgh & Ohio Mining Co., Cleveland	1,864.56

Switchman's Union of North America, Grand Rapids	10.00
Scribner Fuel Co., Grand Rapids	124.55
Sinclair Refining Co., Grand Rapids	10.00
Teddesley Co., Cincinnati	147.60
Texas Co., Chicago	161.09
Tisch Auto Supply Co., Grand Rapids	10.77
Truscon Laboratories, Grand Rapids	3.80
Tisch-Hine Co., Grand Rapids	32.90
F. F. Wood Motor Co., Grand Rapids	24.46
Old National Bank, Grand Rapids	4,000.00
H. J. Mellis, Grand Rapids	800.00
Home Life Insurance Co., New York	1,100.00
Equitable Life Insurance Co., Des Moines	1,200.00

Massachusetts Mutual Life Ins. Co., Springfield, Mass.	440.00
L. Howland, Chicago	312.00
Doll & Smith, New York	156.00
St. Car Adv. Co., Detroit	181.50
Victor Brass Co., Cleveland	264.90
Wolverine Brass Co., Grand Rapids	30.00
Richards Mfg. Co., Grand Rapids	40.00
Wurzburg Dry Goods Co., Grand Rapids	35.00
John Zink, Grand Rapids	290.00
Ferguson Supply Co., Grand Rapids	1.35
Herald, Grand Rapids	71.00
Merchants Ery. Bur., Grand Rapids	48.27
Industrial Mort. & Investment Co., Grand Rapids	300.00

Nov. 11. On this day was held the adjourned first meeting of creditors in the matter of Lacey Co., Bankrupt No. 3001. The trustee was present in person and represented by Corwin, Norcross & Cook, attorneys for the trustee. Petitioning creditors and creditors generally were represented by Butterfield, Keeney & Amberg. The president and treasurer of the corporation were sworn and examined before a reporter. The testimony was directed to be transcribed and filed. The report of the receiver in State Court was approved and allowed. The first meeting, as adjourned, then adjourned without date.

Nov. 12. On this day was held the adjourned first meeting of creditors in the matter of N. Robert Anderson, Bankrupt No. 3007. The bankrupt was present in person and represented by attorney Harry H. Geoghan. The trustee was represented by Smedley & Connine. The bankrupt was sworn and examined, without a reporter. The first meeting, as adjourned, then adjourned without date.

In the matter of Jay W. Oberley, Bankrupt No. 3009, the trustee has filed his report of the receipt of an offer of \$400 from E. L. Howard, of Vestaburg, for all of the stock in trade and fixtures of the estate, appraised at \$976.21. The property consists of groceries, etc., and the

attendant fixtures used by a grocery and meat market, located at Middleville. The sale will be held at the office of the referee, in Grand Rapids, Nov. 26. An inventory is in the hands of C. W. Moore, trustee, Belmont, and an inventory is also filed in the office of the referee and may be seen at such places. All interested should be present at the time and place of sale.

Nov. 15. On this day was held the first meeting of creditors in the matter of Harry Hall, Bankrupt No. 3023. The bankrupt was present in person and represented by attorneys MacDonald & MacDonald. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. C. C. Woolridge was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of James Monahan, Bankrupt No. 3015. The bankrupt was present in person and represented by attorneys MacDonald & MacDonald. One claim was proved and allowed; no creditors were present or represented. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned to Nov. 22, to permit an amendment of the schedules of the bankrupt.

On this day also was held the first meeting of creditors in the matter of Bernard H. Bloch, Bankrupt No. 3013. The bankrupt was present in person and represented by Alexis J. Rogoski and L. Landman. The creditors were represented by Wills B. Perkins, Jr. One claim was proved. The bankrupt was sworn and examined, without a reporter. C. C. Woolridge was named trustee and his bond placed at \$100. The first meeting then adjourned without date.

Nov. 15. On this day was held the first meeting of creditors in the matter of James K. Shanahan, Bankrupt No. 3016. The bankrupt was present in person. Creditors were represented by Jackson, Fitzgerald & Dalm. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. M. N. Kennedy, of Kalamazoo, was named trustee, and his bond placed at \$1,500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Charles Gerber, Bankrupt No. 3005. The bankrupt was present in person but not represented. Creditors were present in person and represented by Jackson, Fitzgerald & Dalm. Petitioning creditors were present by W. G. Bessey. Claims were proved and allowed. The bankrupt was sworn and examined, before a reporter. M. N. Kennedy was elected trustee and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Stuart Barlow, doing business as Barlow Lamp Co., Bankrupt No. 2844, the trustee has been directed to pay the current expenses of administration.

Nov. 16. On this day was held the first meeting of creditors in the matter of Genevieve Malloy, Bankrupt No. 3021. The bankrupt was present in person and represented by J. T. & T. F. McAllister. No creditors were present, but certain creditors were represented by C. W. Moore. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. C. W. Moore was appointed trustee and the amount of his bond placed at \$500. The first meeting then adjourned without date.

It's All So Clear.

Oscar Wells, president of the American Bankers' Association, said at a dinner:

"Some of the stock swindles we bankers track down are so plausible that the victims, even after their money is gone, aren't quite sure whether they've been swindled or not. It's like the boy who went to the grocer's to buy a quart of molasses.

"The grocer filled a quart measure and poured it into the boy's jug, but when he stopped pouring the boy said, 'Hold on their, mister, you haven't got all the molasses out of that measure. There's two inches stuck to the bottom.'

"Oh, that's all right, son,' said the grocer. 'There was two inches stuck to the bottom of the measure before, you see.'

"Yes, I see. Excuse me,' said the boy, and he started for home."

Get Your Inspiration From the Right Sources

(Continued from page 20)

provided, as I say, your store is in line with the logic of the situation.

Further: Once your prices are in logical order, you can say to your customers: "My cost for credit-delivery is seven cents out of each dollar you pay me. But if you will compare my prices, you will find they are only 3½ per cent. higher than at non-service stores. This is because I am able to save in directions not available to the non-service grocer. Don't take my word for this. Compare prices and decide for yourself.

"Further: If you care to pay cash and carry your goods from my store, I shall discount your bills three and a half per cent. Otherwise, prices marked will be charged."

Experience shows that an offer like this attracts people for a time and allures them into serving themselves. But soon they observe how really trifling is your charge for two exceedingly convenient and economical services—and they drop into the full service idea again. This plan is especially serviceable because it leads to a reasoning out of the problem by the consumer—she does her own thinking and arrives at her own conclusion without prompting by you. Thus she is more thoroughly and completely sold on the value of what you do for her than if you argued or reasoned it all out for her and with her.

Is this all pretty theory or is this practical stuff? Well, listen to a woman talking about the prices she pays her grocer.

"Jones may charge for service, but his canned corn, peas and tomatoes are only a cent a can more. I only pay him one cent more for bread. His butter costs me only two cents per pound extra. I pay only a little more for potatoes. I figure it is not worth my while to dress, leave my home, go to his store, pay cash and lug all that stuff for a matter of four or five cents a trip. I cannot afford to do it."

Well, there you are. Remember that your average sale is, say, forty cents. She is ready to forget three or four cents—eight to ten per cent. She thinks "a cent or two more"—not 10 per cent. or 15 per cent. So if your house is in good order, you have nothing to fear, either from the necessary extra charge or the telling about it to your customers.

But "Be sure you're right before you go ahead"—always.

Paul Findlay.

Help From School of Business Administration.

Lansing, Nov. 16—The University of Michigan in its school of Business Administration is equipped to furnish to the merchants of our organization reports pertaining to the business of each and every department of our stores. It is pretty well known that the leading chain store organizations of the country as well as some syndicate stores are being well served by hearing each others reports pertaining to the business of the various departments in their organizations.

Some departments in some organizations are managed better and handled better than others and figures show the result, and I am informed that the comparison of these reports furnish the

most valuable information that is secured in meetings of these organizations.

The University of Michigan School of Business Administration, without any charge whatever to the members of the Michigan Retail Dry Goods Association, are getting out detailed reports showing just how each store is doing with regard to different departments pertaining to mark-ups, mark-downs, turning of stock, volume and cost of business compared with the year before.

It may be that the merchants of the State do not know these facts. Every store is interested in its standing, comparatively speaking, with other stores. If merchants will send in these reports they can have implicit confidence, in comparing their figures, that their confidence will not be betrayed because they are known only by numbers. The reports sent to them will show their own standing.

Each store in the Michigan Retail Dry Goods Association should communicate with the Department of Business Research at Ann Arbor and send reports to Prof. Carl N. Schmalz. The size of the business should not make any difference. You can get the benefit by having your store compared with other stores of a similar size.

A few of our members have taken advantage of this research work and one of our stores recently told me that they have profited very much by reports recently gotten out where there are only half a dozen stores in the comparisons.

On election day we called on our members in Vermontville, Hastings and Middleville, spent the afternoon and a part of the forenoon of the following day in the office of our insurance company in Grand Rapids, called on A. A. Johnson & Co., at Sparta, and from there to Muskegon. The stores along this route seemed to be prosperous and the merchants gave good accounts of their business conditions.

At Grand Haven we found the stores closed for Wednesday afternoon vacation. Business is good at South Haven, Watervliet, Benton Harbor, St. Joseph and Bridgman. We boosted the organization in every way possible, made a few collections from members who were in arrears, landing in Chicago in time to make some adjustments with a pattern company for a couple of members, interviewed some parties interested in securing legislation in Michigan for the regulation of beauty parlors in department stores and with Mrs. Hammond, who had gone on in advance, met the other members of our family, who arrived from China on the Oriental Limited Friday evening.

Passing through Kalamazoo we felt regretful that we had not called upon Mr. Carpenter recently and had an interview with our President in Battle Creek, called on our members in Bellevue, arriving at home just ahead of the cold wave and snow storm.

This is a life of contrast. Some days are days of happiness and other days of sorrow and sadness. On Sunday, Oct. 31, I had occasion to meet William Brogan, of Lansing, in the local telegraph office. Mission was to get the joyous news that my son and his family had just arrived in Seattle from the Far East, were well and happy and would soon join our family and friends for a five month's vacation.

Mr. Brogan received at this time a telegram from Tuscon, Arizona, that his son, Edward W. Brogan, aged 35, had passed away in that city. We paused for a moment to extend to Mr. Brogan our sincere sympathy and share with him his sorrow on the occasion. He in turn expressed words of congratulation that the day was one of happiness to us.

Mr. Brogan was an officer in the Dancer-Brogan Co., of this city, who went to Arizona a few months ago in search of recreation and health. It was expected that he would return soon and that he had been benefited.

He is survived by his wife and four children, two sons and two daughters ages from 13 to 8 years. Mr. Brogan is proud of this little family and they will to a certain extent help him to overcome the sorrow of the loss of his son. The members of the Michigan Retail Dry Goods Association sympathize with Mr. Brogan in his loss.

J. E. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Value of Courtesy To Salesmen.

Make no mistake, Mr. Merchant, the manner in which you treat visiting salesmen has much to do with the "goods" you are offered in the lines you sell. The merchant who is known as a friend of visiting salesmen is the one whom the salesman favors and he is in a position to show favoritism many times, particularly to-day.

A merchant who was known as a salesman baiter complained one day to his jobber from whom he bought that his competitor on the next street was able to offer odd lots of a line both bought, while he was compelled to tie his efforts to the usual assortments.

The salesman was sent for and asked for an explanation. Said the salesman: "I have no reason for withholding the 'jobs' from this party, but every time I call upon him he allows me to wait around and waste time until I see him. He greets me gruffly and in many ways makes me feel my position was one which entitled him to treat me like a person asking for alms. Why should I favor him when he does not favor me?"

All this is true and more. The "good fellows" who come into your store, with heavy grip or sample case, are human and like to be treated like men. If given half a chance the salesman will go out of his way to help you, like one did with a certain storekeeper who treated him well, and to show his liking, made notes of what was new and what he thought the dealer could adapt to his business all along his route. This merchant will tell you one of the very best sales ideas was given him by his salesman whom he treated so well, as he makes a practice to do to all visiting salesmen.

Stop at times and place yourself in the position of the salesman who enters your store. He has perhaps traveled all night in a stuffy sleeper, while the merchant has had a good night's rest. The salesman smiles and says "Good morning" even if he doesn't feel like smiling and the morning has not been a good one so far. You grunt a reply, and he, nothing abashed, opens up with, "I am glad to be able to find you in to-day, Mr. Blank as I have just received a letter advising of a coming rise in prices, and can save you money to-day if you will take a little time to go over my line."

The merchant shifts his cigar and murmurs "Bunk," which takes a little wind out of the salesman, as he really means what he says.

After a word struggle the samples are shown, prices quoted and a small order booked, all done amid wrangling

and bickering on the part of the merchant.

How different the whole-souled type man treats the visiting salesman! He extends an open palm in a friendly grasp, smiles, invites the man in his office and allows him to tell his commercial tale. A refusal from this sort of a buyer is not a rebuff, and if no business is done, no friendship is ruptured, and the salesman is satisfied with the call. Alexander May.

Characteristic Scotch Story.

A Scotchman visiting a truck farm in Jersey asked the farmer the price of his cucumbers. "These large ones are \$5 a hundred and the small ones \$3 a hundred," said the farmer. After unlocking his vest pocket the Scotchman pulled out \$3 and said. "Give me a receipt for 100 of the small ones, but let them grow on the vines for about a month and I'll call for them."

Autos don't run over folks who keep away from in front of them, and liquor doesn't hurt folks who don't drink it.

It seems to be easier for some men to find a woman to marry them than to find the price of a wedding suit.

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.

Attention Undertakers—I have for sale one Wellman lowering device with grave lignin, one cooling board with slumber robe, one church truck. All in first-class condition. Cheap for cash. C. A. Burger, Middleville, Mich. 424

FOR SALE—Only restaurant in town of 3,000 for ladies. Located close to court house. Business reasons for selling. Address No. 425, c/o Michigan Tradesman. 425

FOR SALE—One share of Grand Rapids Wholesale Grocery stock. Cheap if taken at once. If interested, phone 247-358 or write No. 2339 Lincoln St., Muskegon, Mich. 426

SMALL KNITTING MILL, long established, high-class trade, manufacturing men's sweaters. Must sacrifice account sickness. Less than \$2,000 buys machinery, accessory, fixtures, and good will. This is a going, profitable business; good location; reasonable rent. Mandel Knitting Mills, 1220 W. 6th street, Cleveland, Ohio. 427

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

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

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 LEVINSOHN, Saginaw, Mich.

Making the Best of Changing Conditions.

Grandville, Nov. 16—Is the scrapping of the electric trolley line through Grandville the beginning of the end?

What was once hailed as a godsend to the benighted regions South and West of Grand Rapids a few years ago has now been reckoned a nuisance and is being torn away to make room for what? The bus lines have come to take the place of electric power and hereafter the common man, who hasn't yet attained to the ownership of his private automobile, must needs take to bussing or else depend on shank's horses for his locomotion.

Is this a pleasing outlook? For the man who depends on getting to his daily work in the city and who lives miles out on the old trolley line, it is not. There is a conservative comfort on board the cars that has not yet been acquired by the bus lines, and we of the older generation look askance on this new development of changing conditions which will eventually land every human being aboard an air sailer whenever he essays to go from one town to another.

Beginning of the end truly in more senses than one. The persuasive powers of the people most concerned have seemingly fallen flat and the old order of things will not come back. There is only one thing to do and that is to make the best of it.

Some people there are who have been doing this all their lives, never attaining to their highest desires along any line, but just making the best of things as time passed. Doubtless there is a lingering hope that if we continue doing as we have done we will eventually land at last safe on the evergreen shore.

What have the bus lines to offer in any manner superior to that of the good old trolley cars? Even so the cars are back numbers and have to abdicate in favor of more modern vehicles.

How about the steam roads in the immediate future? Will not the bus traffic cut into their business until there will be no longer a profit in operating them? It looks that way just now. The car of progress will not be stopped by an appeal to sentiment, no matter from what source it comes. The juggernaut of advancement still moves on with its steady, remorseless tread. Old ideas have become fossilized. The bells of progress are ringing in the latest inventions for the delectation of man. Steam cars and trolley lines must go, and the sooner man makes up his mind to accept the inevitable the better.

It will do no good to kick against the pricks. It will be foolish to say to the new vehicles coming into use, stop right here, we will have none of you, since these new inventions are a part of the great plan by which the world is governed and puny man must needs accept what he cannot prevent.

In political crises we often suggest getting aboard the band wagon. So may it be said of natural progress, get aboard and float along with the current, since to fight against fate is the sorriest means of accomplishing results.

Our old people will shed many tears at the departure of the car lines throughout the country, but the inevitable is here, and the sooner we accept it the better for all concerned.

Get aside from the rushing bus of progress. It is safer to make a virtue of necessity than it is to undertake to stay the march of events. We puny common people have no say in this matter of how things in an industrial way shall be managed.

Grandville, like many another wayside village, may feel the lack of proper means of transportation, but this will in time be remedied, and we shall, no doubt, wonder what we saw in that

old car line that so attracted our love and affection.

Old things shall become new. Old methods of getting about over the earth are fast becoming a matter of indifference to many, and swift bus transportation has come to stay.

But pause. Have we a right to say this new passenger craft will become our permanent mode of going about? We are not justified in making such a statement, since every dog has his day. The steam and trolley cars have about had theirs, bowing in the dust to the new gasoline bus wagon. Right here, however, we may well pause and take another look across the infinite space before us.

What is this we see sailing across the arched blue of the sky? What sophisticated grunts and grumbles come down from on high to greet the ear of the startled onlooker? Another method of crossing space then either by auto or steam—the aeroplane, mechanical bird, which is even now coming into its own in various parts of the civilized world.

Not likely to be practical, you say. It is already that. U. S. mails are even now being transported through the air. I hold in my hand a card the face of its stamp being marked with an engraved air float with the words: "Air-mail saves time."

Isn't that an eye opener? Already the sky line is being darkened with mammoth flying machines, from whose height the passengers look contemptuously down on the petty runners about on earth.

The air and not the solid earth is our destined road for travel.

Old Timer.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 16—Now that winter is here and the sleighing is good we are waiting to see what success the road commission will have in keeping the roads open for auto travel during the winter. The stages seem pessimistic and think it can't be done, but as there really is no such word as "can't," we may all be surprised if the autos drive to St. Ignace DeTour and the Snows all winter.

Perry McDougall, the new manager for the National Grocer Co., is right on the job and cutting down on the credits, putting his branch on the map as showing up on the top notch with the credit department. Perry has had many years' experience in the business—mostly as traveling salesman—and learned that short term credit makes long friendship; also encourages competition to follow suit.

The Sprague cafe moved to their new quarters on Ashmun street in the Log Cabin and opened for business last week. The new quarters are located in the heart of the city and doing a big business.

H. E. Fletcher, the popular cashier of the Sault Savings Bank, entertained a number of friends with a stag banquet at his summer cabin on the shore of the Saint Mary's river last Tuesday. An exceptional entertainment was put on during the evening with music furnished by the Cabin orchestra, and some good stories by the humorist, Nelson Hall. Isaac DeYoung told some interesting things about Uncle Sam's docks; Fred Shaw rendered some classic songs; Dr. McCandless gave a short talk on hygiene, while George Bailey acted as toastmaster, keeping the guests in good spirits. To say that a good time was had by all would be putting it mildly.

According to our hockey fans we are going to have a good strong team this winter. Arrangements have been made with A. B. Stonehouse, proprietor of the Ashmun street rink, which is being enlarged and is expected to be open for business about Dec. 10. Mr. Stonehouse will install a large machine organ and make sev-

eral improvements in the lobby, so that it is hardly probable a community rink will be built this year.

Wm. LeMasure, of Detroit, arrived last week to join the France-Supe hunting party at their camp near Strongs, which is one of the oldest camps here, having been organized about thirty years ago and seldom ends without bringing back their full quota of deer. The members also have the reputation of never disregarding any of the game laws and are known as true sportsmen.

A gang of gentlemen burglars pulled off a cheap job at the Chippewa Market last week by carefully removing a pane of glass from one of the windows, laying it down near the spot without breaking it, so that the proprietors had only to replace it the next morning. The cash register was carefully opened and all that was in it at the time was fifty cents in change; nothing else was missed.

Christmas shopping will keep the ball rolling for the next few weeks.

Jacob Schopp, the popular meat merchant at DeTour, has purchased the large general store of Dave Lamere and expects to move into the new quarters as soon as the place can be re-arranged and some changes made before the opening. Mr. Schopp started in business for himself about two years ago in a small place, but by paying strict attention to business and by handling quality meats he built up a prosperous business and the new location, with the additional care, will give him an opportunity to care for the increasing trade.

William G. Tapert.

Buy Flour Only To Cover Requirements.

Written for the Tradesman.

The latest Canadian government report on the Canadian wheat outturn places the amount at approximately 400,000,000 bushels, as great as last year, which, in view of the fact the United States crop is 200,000,000 bushels larger than a year ago, creates a bearish situation which apparently has not been entirely discounted by the past week or ten days' decline. Somewhat lower prices may reasonably be expected from the present outlook.

The Argentine crop, from the information being disseminated, will be larger than a year ago, and while European crops, generally speaking, are poorer, the purchasing power of Europeans is low, compared with their requirements, and will have a distinct bearing on the amount of their purchases.

The price of cotton in the United States is also having an influence on the price of other commodities. Twelve cent cotton is not conducive to advancing markets on wheat, particularly when there is an abundant supply of the latter also.

Again the general tendency of commodity prices is downward. They are eight per cent. lower than a year ago on an average.

It is yet true that the prices of what the farmer raises are lower, comparatively speaking, than the prices of those things he has to buy. Consequently, there must be additional adjustments to square up this situation. Either what he has to sell must advance or what he buys, including labor, must decline.

Demand raises prices; lack of it reduces them.

For wheat to score a material advance and maintain it, there must develop an active consistent demand. Without constant demand prices cannot hold, and a market that is up one week and down the next is more demoralizing than helpful.

There are some excellent authorities who claim wheat prices must advance; are due for an advance, yet the reason is not sufficiently outlined or apparent to warrant heavy speculative buying of either wheat or flour for deferred shipment.

The policy of buying to cover requirements, as practiced during the past couple of years by the general trade, who have depended on good merchandising to make them a profit, instead of speculation, is commended. It appears wise to continue it.

Lloyd E. Smith.

Unsolicited Words of Appreciation.

Honsberger Bros., dealers in shoes, hosiery, men's clothing and furnishings at Laingsburg, renew their subscription to the Tradesman with the following words of appreciation: "The Michigan Tradesman is a mighty good partner in our business, since it carries a man's size share of the responsibility and yet dips so sparingly into the profits."

G. E. Stiff, grocer at Edmore, renews his subscription, as follows: "I would not think of doing business without your valuable paper."

S. F. Gilmore, grocer at St. Louis, says: "I enjoy reading the Tradesman, all of its discussions are very instructive."

Q. B. Stout, dealer in general merchandise at Alba, says: "It is always a pleasure to write a check for another year's subscription to the Michigan Tradesman."

Kling Bros., dealers in general merchandise at Palo, says: "\$3 is a small check for such a lot of information."

Floyd R. Everhart, dealer in general merchandise at Freeport, writes us as follows: "I have enjoyed reading the Tradesman for nearly 20 years. It surely is a live paper for live merchants."

C. Harry Moon, dealer in groceries, dry goods and shoes at DeWitt, says: "Please renew my subscription to your valuable paper. I cannot get along without it."

Fred C. Beard, grocer at 1504 Wealthy street, Grand Rapids, writes as follows: "Enclosed find my check for \$3 which I think is my forty-fourth subscription to the Michigan Tradesman, which has always been a source of pleasure and profit to me."

Education is the knowledge of how to use the whole of one's self. Men are often like knives with many blades; they know how to open one and only one; all the rest are buried in the handle, and they are no better than they would have been if the knife had been made with but one blade. Many use but one or two faculties out of the score with which they are endowed. A man is educated who knows how to make a tool of every faculty; how to open it, how to keep it sharp, learning to apply it to all practical purposes.—Henry Ward Beecher.

Why Sacrifice Profits?

It is not necessary when you stock and sell well-known merchandise on which the price has been established through years of consistent advertising.

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 35 years

25 ounces for 25¢

(more than a pound and a half for a quarter)

we have established the price—created a demand and *insured your profits.*

You can guarantee every can to give perfect satisfaction and agree to refund the full purchase price in which we will protect you.

The Government Used Millions of Pounds

The **Family tie-** knit it closer by **LONG DISTANCE**

“In days of old when knights were bold”—the family was a unit with most of the relatives usually living under one roof. Today, economic conditions have forced the family to scatter to different cities and different states—the members seldom meet from one year’s end to another.

Let Long Distance calls help knit the family ties closer.



**MICHIGAN BELL
TELEPHONE CO.**



The Mill Mutuals Agency

Lansing, Michigan

A. D. BAKER Secretary and Treasurer

Representing the

Michigan Millers Mutual

Fire Insurance Company

and associated companies

Combined Assets of Group \$33,389,609.28

Combined Surplus of Group 12,306,262.36

Fire Insurance—All Branches

Tornado

Automobile

Plate Glass

**20 to
40%**

**SAVINGS MADE
Since Organization**