

Forty-third Anniversary Edition. Price twenty-five cents.



Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 1, 1926

Number 2254

## The New Era Life Association

*enters its thirtieth year, stronger than ever.*

The New Era embodies certain fundamental principles not found in any other plan of Life Insurance.

By means of a representative government, the Initiative Referendum and Recall, the ownership of New Era is vested directly in its membership.

For nearly thirty years New Era has furnished more protection for less money than any other Company or Society.

For information call or write.

*Home Address:*

204 Grand Rapids Savings Bank Bldg., Grand Rapids, Michigan

*To Dealers—  
If you are not  
now handling  
Stanolax  
(Heavy)  
let us send  
you informa-  
tion about this  
popular min-  
eral oil.*



## Stanolax Relieves Constipation

It is a fact generally recognized by physicians that constipation is the most prevalent of all human ills. Constipation is doubly dangerous, because it not only floods the system with poisons which should be eliminated through the bowels, but it also reduces the resistance to contagion and infection.

At this time of the year, constipation is especially common. Few people take enough exercise in the open air during cold weather, and most people eat an excess of concentrated foods. Lack of exercise and the eating of concentrated foods are among the most common causes of constipation.

The best way to prevent constipation is by the use of Stanolax (Heavy). Stanolax (Heavy) is a pure white mineral oil which lubricates the intestines, enabling them to eliminate the waste matter promptly and easily, thus doing away with the possibility of intestinal poisons passing back into the system.

Stanolax (Heavy) does not excite the bowels to sudden and unnatural action, as do cathartics and purgatives. It simply enables them to function normally. It leaves no ill effects, and is not in any sense habit forming. Within a short time the dosage may be decreased, and in most cases, eventually discontinued.

**Standard Oil Company**  
[Indiana]



# MICHIGAN TRADESMAN

Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 1, 1926

Number 2254

## 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.

## SIXTEEN CHARTER MEMBERS.

### Merchants Who Started With First Issue of Tradesman.

The Tradesman possesses a most distinguished roll of honor, of which it is exceedingly proud. It comprises the names of business houses which have been on the subscription list of the Michigan Tradesman ever since the first issue, forty-three years ago. The Tradesman very much doubts whether any other trade publication can present such a collection of faithful followers as the following:

Amberg & Murphy, Battle Creek  
Frederick C. Beard, Grand Rapids  
Charles E. Belknap, Grand Rapids  
F. H. Bitely, Lawton  
Milo Bolender, Sparta  
William J. Clarke, Harbor Springs  
Charles H. Coy, Big Rapids  
O. P. DeWitt, St. Johns  
D. Gale, Grand Haven  
J. L. Norris, Casnovia  
Charles G. Phelps, Alma  
Thompson Bros. & Co., Newaygo  
Walsh Drug Co., Holland  
M. V. Wilson, Sand Lake  
Wolbrink Bros., Ganges  
L. M. Wolf, Hudsonville

The Tradesman reminded the above named of their status a month or so ago, with the following result:

Harbor Springs, Nov. 22—I am reminded that the December 1 issue of the Michigan Tradesman will mark the anniversary of the forty-third year of its existence, and being one of the still existent subscribers from the first issue of this excellent trade paper I am prompted a few words of commendation to the editor who has so persistently and faithfully carried out the policies of the Michigan Tradesman these many years. Time, with its ever changing conditions, presents difficulties in carrying out a definite policy for forty-three consecutive years. The Michigan Tradesman, from its first number in 1883 until the present number, has been a consistent advocate of all that is good in life's

affairs, a strong deterrent to crookedness in business transactions and a faithful friend to the honest merchant. Although retiring from the mercantile field in 1905, I have continued to subscribe for the Michigan Tradesman and hope to do so until the Grim Reaper calls time. While not so much interested as formerly in price quotations and mercantile affairs, I welcome the Michigan Tradesman on my desk weekly for its splendid articles on business men and business conditions, but more especially for its front page selections. It is not only a business man's journal, but an excellent magazine for the home and of interest to every member of the family. In the harvest of years, Mr. Stowe, editor and owner of the Tradesman, has fared bountifully in both a financial and physical way and is fully deserving of the best there is in life. His activities along lines of good government and clean business methods, both in his home city and throughout the State for more than forty-three years, have been productive of much good and it is hoped that these activities may be continued for many years to come.  
William J. Clarke.

Grand Rapids, Nov. 24—It hardly seems nearly forty-four years ago since I commenced reading the Michigan Tradesman and that from then until now it has been my constant friend and adviser. Being in the grocery business now and nearly all of that time I have kept in close touch with its columns in regard to successful merchandising and whether I have profited thereby or not, will leave to the judgment of the business world that know me now and have known me in the past years. I have found the Tradesman a great help to me in many, many ways. Not only how to conduct a grocery store, but its high moral standing. I have always enjoyed its upholding the right, and fearlessly condemning the wrong. Have been very much interested in its editorials, its information regarding the changes of location of grocers throughout the State, its very accurate market quotations and interesting letters often written by friends of the Tradesman when away from home in other parts of the world. Old Timer's letters are especially interesting. The advice to the independent grocer not to be discouraged by chain store competition, but by industry, good goods, clean store, gentlemanly bearing will win success, as the Tradesman knows many are doing, even though some in years have gone beyond considerably the three score years and ten. These are they who have not lost their physical powers for work, but who believe that it is real work, real objectives, real interests, that alone can keep young the heart of man; that to cease to be active, to be idling in clubs, sitting on city park benches or in corner stores is a very unsatisfactory and unhappy position. The Tradesman has always advocated work and more work, assuring its readers that a lack of this brought business failure, physical and moral decay. It is my wish to be a reader of the Tradesman at its fiftieth anniversary with others who will be among its first subscribers. We are promised the good time of our lives by E. A. Stowe, who knows how to do things. Until that time as editor, readers, grocers, let us be faithful to

our work, which is the balance wheel of life, dealing justly, loving mercy and walking humbly with God.  
Frederick C. Beard.

Grand Haven, Nov. 20—I consider the Tradesman the very best trade paper in the four bordering states, and the Realm of Rascality is worth the price of subscription. I wish you continued prosperity.  
Daniel Gale.

St. Johns, Nov. 22—We being one of the sixteen patrons of your paper for forty-three years, you have asked to give our reasons for continuing the same this length of time, we will say that we consider it the best publication of its kind issued in the United States. We have never seen its equal.

O. P. DeWitt & Sons.

Sparta, Nov. 17—I have taken the Michigan Tradesman for forty-three years. Why? Well, in the first place I always thought I needed a trade paper in order to keep posted on what is going on in the business world and that a home paper that would tell me what my neighbors were doing was better for me than one published in some far off city. Then, wanting a trade paper I wanted the best, which I consider is the Michigan Tradesman. I have always received good value for every dollar I paid for it and as long as I can pay for it, I am going to have it.  
Milo Bolender.

Hudsonville, Nov. 29—June 8, 1883, I went in business with no experience. I never had worked in a store or had anything to do with the mercantile business, but shortly after I started in trade I commenced to receive the Tradesman and since then I have never missed a copy of it. When I was South I had it follow me. It has been a great comfort to me since I went out of business in 1907. I still take it for the good it was to me while I made it my rule and guide while in trade. Dun or Bradstreet tell us that out of every 100 who go in business only six are successful, but if more people who launch out in business would consult some good trade paper and profit by what they read, the failures would not be so great. I look for my Tradesman as eagerly now as I did when I was in business. One thing that proves what I said is to note the reports of failures printed in the Tradesman every week. I think of all the trade papers published Mr. Stowe takes the part of the retailer the best and if more of his subscribers would act on his advice they would gain by it. That was my experience and that is why I am still with the Tradesman and will be so long as I am permitted to live and have my health.  
L. M. Wolf.

Big Rapids, Nov. 24—Why have we taken the Michigan Tradesman so many years? can be answered tersely in a sentence of five words—cannot get along without it.

However, I wish to take the opportunity of being explicit at this time. I well remember, away back in 1883, although a very small lad at the time, of my father, the late R. W. Coy, subscribing for the first year's issue of the Michigan Tradesman. I think on the solicitation of the late David S. Haugh, veteran grocery salesman. I also remember that the Tradesman in

the early days was published in the form of the average country weekly newspaper and not in magazine form, as we now receive it. My father soon learned to depend on it for late news of the merchandise markets and was guided by it in his buying. I remember at one time in these early days, of his buying at the earnest solicitation of a grocery salesman, ten barrels of sugar and the sugar market going off twenty points shortly after he received the shipment—a more serious circumstance at that time than it would be now, for we had no railroad facilities at Spencer Creek (now Alden) and all our freight had to be hauled overland from the G. R. & I. Railroad at Kalkaska, seventeen miles away by team, at heavy expense. Father had overlooked reading the grocery review in the Tradesman for the current week in which he made the purchase, which advised grocers to buy sugar only for present requirements, as the market was softening. From that time on he always swore by the Tradesman and from it posted himself on the markets before buying. He was not long in finding out that Michigan business men had a real friend at court in the person of the editor, to warn them of impending dangers in legislation affecting their interests unfairly. Especially was this true as regards fire insurance, as well as other matters of vital interest to the trade. Mr. Stowe is a real he man, a fearless champion of mercantile rights, who has fought and will fight for the retailer's interests right up to the last ditch, if necessary. My father always had a high regard for Mr. Stowe up to the time of his death in 1896. It goes without saying that this opinion is also held by the writer. My mother, still living, and my wife have always read the Tradesman with keen interest and it has really been a family journal in the Coy family, as well as a business journal. The poems appearing each week on the front cover have been greatly appreciated, expressing, as they do, word pictures of great beauty and sentiments of the highest standards. One gets a real uplift in reading them. In the fall of 1923, after a few years of failing health, I was compelled to sell the mercantile business at Alden and for an entire year was located in the great Pacific Northwest, away from my family. More than ever did I welcome the weekly visit of the Tradesman. Its arrival was like meeting an old friend. There are many other reasons why we have taken the Tradesman continuously for forty-three years, besides those outlined—the Movements of Merchants, the Realm of Rascality, Out Around, the Old Timer; but I have already taken up too much of your valuable space. I shall, indeed, esteem it an honor and a great pleasure to attend the anniversary dinner to be given seven years hence in commemoration of the fiftieth anniversary of the founding of your valued journal, to the remaining members of the old guard of original subscribers, as outlined in your invitation in a former letter. That you may live long, Mr. Stowe, and the remaining years of your life be full of contentment, peace and happiness, a reward you so richly deserve for the dependable counsel given and the unswerving loyalty in helping the merchants of Michigan in solving their  
(Continued on page 30)



## IN THE REALM OF RASCALITY.

## Cheats and Swindles Which Merchants Should Avoid.

Before the National Petroleum Association at Atlantic City last month, Hon. Wm. E. Humphrey, of the Federal Trade Commission voiced the following trite remarks on the subject of fraudulent advertising:

The people of this country are annually robbed of hundreds of millions of dollars through these fake advertisements, most of which are plainly false and known to be so by those who take money for their publications. Some of the glaring instances of this class of fake advertisements are the various "anti-fat" remedies, medicines, soaps, belts and other articles—all of them fakes and all of them dishonest, and many of them harmful. Patent medicines for incurable diseases, that are frequently injurious, and often, by holding out false hopes, keep the victim from real help until too late. Fake industrial schools, holding out alluring promises of lucrative employment. All of these prey upon the weak and the unfortunate, the ignorant and the credulous. There is no viler class of criminal known among men than this. And what of the publisher that for hire publishes these false advertisements, knowing them to be false? He is equally guilty with the principal. He shares in his ill-gotten gains. He acts from the same motive. If in any degree he differs from the principal, it must be one degree lower, for his chances of punishment are less, and his responsibilities greater.

The Commissioner very ably and forcibly endorses the sentiments which have been many times expressed in Realm of Rascality. In his address the Commissioner proposes holding the publisher responsible for the fraudulent advertising which appears in his columns. He points out that proceedings against the fraudulent advertiser accomplishes little as this class of individuals disappear like fleas when the hand of the law reaches out for them. But the publisher cannot disappear over night. Therefore the Commission proposes procedure against the publisher. This will reach the fountain head of fraudulent advertising. More power to the Federal Trade Commission in this work which it has undertaken!

The Federal Trade Commission promulgated the following order under date of Nov. 23:

Resolved—That paying higher prices to one class of shippers or sellers than to another, or the paying of different prices at different points at the same time, except differences occasioned by freight rates and quality of the commodity bought, or differences made in good faith to meet fair competition, as distinguished from price discrimination, intended to or having the effect of the creation of a monopoly, is hereby declared unfair.

The Federal Trade Commission has directed the LaFayette Institute, Inc., of Philadelphia, Pa., to discontinue certain misrepresentations in the marketing of its correspondence course in business management and administration.

The Commission found that the Institute, through its advertising and agents, represented to prospective purchasers that it was a large institution occupying the entire LaFayette

building in Philadelphia and that the course was conducted under and through several different departments such as "The Department of Managerial Control," "The Department of Accounting and Finance," "The Department of Sales and Commerce" and others, when the fact is the Institute occupied but one room in the LaFayette Building and furnished only one course of study which was the course in business management and administration.

The Institute also represented, the Commission found, that it had a complete faculty when as a matter of fact it had no faculty but the course was conducted from its office entirely by a secretary and two or three stenographers and clerks.

Further, the Commission found that respondent advertised and represented that the regular price for its course of

answer other enquiries the course will be furnished for a smaller amount, thus making a substantial saving.

2. Using the word "Department" in connection with its course in Business Administration, so as to give the impression that said course is only one of several different courses offered by respondent.

3. Using or allowing to be used, its trade or corporate name for its business, in such way as to convey the impression that it is connected with, or an extension course of, any university, college, school or other established institution of learning.

4. That it is the owner or occupant of the entire building, known as the LaFayette Building in Philadelphia, Pa., in which it has its office.

5. Using the names of professors and instructors in various universities, who have prepared text books for re-

tirely of a sugar the chemical term for which is sucrose.

"If we examine highly refined beet sugar and highly refined cane sugar in the laboratory we find that they both contain the same amount of sucrose which is ordinarily at least 99.8 per cent. There is therefore no difference in the sweetening power of cane and beet sugar.

"Experiments at the University of California outlined in Bulletin 33 have shown that beet sugar and cane sugar give practically identical results in canning and preserving. It is pointed out in this bulletin that practically all sugar used in Germany and France for canning and preserving is made from the beet.

"It might interest you to know that sucrose is present in sugar cane juice to the extent of 11 to 16 per cent. and in sugar beets of 13 to 24 per cent. The juices of the sugar cane and sugar beet are refined so that you have the same chemical product, sucrose, from each juice. It is more difficult to refine beet juice than the juice of the sugar cane. You can obtain a very high purity sucrose manufactured from beets on the Pacific Coast, especially in California.

"In regard to the question of color, if the beet sugar and the cane sugar are refined to the same extent they will give the same color in the bread."

## Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Central Lath & Lumber Co., Menominee.

St. Austell Farms, Jackson.  
Accurate Level Co., Detroit.  
Jefferson-Gray Sale Co., Detroit.  
Ionia Metal Polish Co., Ionia.  
Milwaukee Tank Works, Inc., Detroit.  
Nickels-Mertz & Co., Saginaw.  
Exhibitors' Supply Co., Detroit.  
Caughey-Jossman Co., Detroit.  
Cereal Products & Supply Co., Bay City.  
Dacon Realty Corp., Detroit.  
Pontiac Finance Corp., Pontiac.  
Christian Electrical Corp., Detroit.  
Victor Land Co., Ecorse.  
Berlin Oil Co., Marne.  
Gordon-Pagel Co., Detroit.  
Strong Baking Co., Detroit.  
Northville Condensing Co., Detroit.  
Liken-Brown-Phelps Co., Grand Rapids.  
Fowler Electrical Supply Co., Detroit.  
Sterling Motor Products Co., Grand Rapids.  
Eli C. Engel Co., Detroit.  
Tri-State Oil Co., Adrian.  
Silver Beach Aerial Swing Co., St. Joseph.  
Big Jo Baking Co., Iron Mountain.  
Rupright Engineering Co., Grand Haven.  
Crystal Candy Co., Kalamazoo.  
Carrington, Inc., Detroit.  
Maple-Hall Development Co., Albion.  
American Sign Co., Kalamazoo.  
Aldrich Realty Co., Grand Rapids.  
Detroit Steamship Co., Detroit.

## The Boss' Idea.

Stenographer No. 1: The idea of you working steady, eight hours per day; I couldn't think of it.

Stenographer No. 2: I couldn't either; it was the boss who thought of that.

Heroes are apt to be men who never had enough experience to make them cautious.



study was \$75, when the fact is the course was always sold at prices ranging from \$22.40 to \$24.80, the prospective pupil being deceived into believing that the reduction in price was made in consideration of a letter being written giving an opinion as to the merits of the course.

The Commission's order reads as follows:

That respondent, LaFayette Institute, Inc., its agents, representatives, servants and employees, cease and desist, either directly or indirectly, by oral or written statements, catalogues, pamphlets, letters, circulars, or any other form of advertising, from stating:

1. That the course of instruction offered by respondent is usually and regularly given for \$75, but that in consideration of the student writing a testimonial letter and agreeing to

spondent to use in its course in such a way as to convey the impression that said professors and instructors are connected with, interested in, or employed by respondent in its course of study or the sale of the same."

## Is Cane or Beet Sugar Better?

In the annual report of the Baking Institute at the recent Atlantic City convention, Dr. Harry Barnard, its directing head, answered an enquiry from an allied member as to the relative merits of cane and beet sugar that is worth printing here, as it is a question often raised in recent years: "There is considerable misunderstanding about cane and beet sugar which appears to be quite general. This is due probably to the misleading use of the term 'cane sugar.' Both the products known as cane sugar and beet sugar are chemically the same, that is, they are both composed en-



# *Mr. Grocer!*

**Do you know what's  
back of Quick-Turnover?**

**It's Consumer Demand!**

**It is Consumer Demand  
that has established the  
nation-wide popularity of  
MAZOLA.**

**And it's constant adver-  
tising of every kind that  
has created this Consumer  
Demand for MAZOLA.**

**CORN PRODUCTS REFINING CO.  
17 Battery Place—New York**



## MOVEMENTS OF MERCHANTS.

Jonesville—Loudon Bros. have engaged in the shoe business.

St. Louis—E. Batchelder succeeds C. H. Rice in the grocery business.

Portland—Edward Fineis succeeds W. H. Earl in the meat and grocery business.

Jackson—Jackson's new \$1,000,000 hotel, the Hayes, opened its doors for business Nov. 29.

Owosso—The Lewellyn Bean Co. has increased its capital stock from \$10,000 to \$100,000.

Perrinton — Mrs. Morris succeeds Mrs. Margaret A. Baker in the grocery and bazaar business.

Detroit—The Wayne Tank & Pump Co., 874 Woodward avenue, has changed its name to the Wayne Co.

Ann Arbor — The Faust-Kennedy Co., builders' supplies, has changed its name to the Faust-Kennedy-Potter Co.

Remus—Snider & Flachs have added a grocery stock to their clothing business. The Worden Grocer Co. furnished the stock.

Pentwater—Mrs. James Herr has sold the Glendee hotel property to J. Samuelson, who will remodel and redecorate it throughout before next season opens.

Grand Haven—J. Cook, who recently sold his grocery stock, has engaged in the hardware business on Washington street. The Michigan Hardware Co. furnished the stock.

Hale—R. Glass & Son, dealer in shoes, general merchandise, etc., have removed their stock to Southampton, N. Y. and resumed the business under the style of Rudolph Glass & Son, Inc.

Grand Rapids—The Criswell Furniture Co., 50 Market avenue, N. W., has been incorporated with an authorized capital stock of \$50,000, \$4,000 of which has been subscribed and paid in cash.

Detroit—The Giern & Anholt Tool Works, 1320 Mt. Elliott avenue, has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed, \$3,586 paid in in cash and \$600 in property.

Ferndale—The E. F. Fletcher Co., 990 West Drayton street, cut stone, has been incorporated with an authorized capital stock of \$4,000, all of which has been subscribed and paid in, \$1,000 in cash and \$3,000 in property.

Detroit—Rummins & Murray, Inc., 4829 Woodward avenue, has been incorporated to deal in tools, etc., with an authorized capital stock of \$5,000, all of which has been subscribed, \$3,000 paid in in cash and \$645 in property.

Marquette—The Marquette Builders Supply Co., Tierny Block, has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and paid in, \$13,000 in cash and \$12,000 in property.

Detroit—The Gottingham-Beardsley Co., 11338 Dexter boulevard, has been incorporated to deal in radio and electrical appliances, with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed, \$2,500 paid in in cash and \$1,500 in property.

Kalamazoo—The Thom McCan Shoe Co., of New York City, has leased the Vandewalker store building on East Main street and will occupy it with a stock of men's and boys' shoes, etc., as soon as the modern plate glass front has been installed and the modern fixtures placed.

Maple Grove—E. D. Merkle, who has conducted a general store at this place for several years has traded his stock of goods to Victor K. Brumm for a farm which is situated five miles Northwest of Nashville. Mr. Merkle has moved onto the farm and Mr. Brumm assumed charge of the store.

Howell—Nelson Yelland, who has conducted a meat market here for the past sixteen years, has sold his stock and equipment to Dr. H. H. Sparhawk, recently an inspector in the Detroit food department. Dr. Sparhawk is a sausage specialist and will manufacture that line for the wholesale trade.

Detroit—The Bernice Radio Electric Shop, 9816 Dexter boulevard, has been incorporated to deal in radio and electric supplies at wholesale and retail, with an authorized capital stock of \$10,000, \$7,500 of which has been subscribed and paid in in cash.

Allegan—A. C. McPhail, claiming Detroit as his home, pulled off a new one here last week. He made arrangements with Frank Smith, a carpenter, and Earl Sprague, a mason, to build several houses. Then Sprague introduced McPhail to the First National Bank officials, stated he wanted to open an account, which finally resulted in the bank cashing a check for him drawn on the American Bank of Detroit for \$850. McPhail put up as collateral two registered Canadian bonds for \$1,500 each, Sprague endorsed the check and the stranger left. Monday the Detroit bank wrote McPhail had no funds in their bank and now Sheriff Lugten is trying to locate the man, who got out of Allegan by being rushed to Grand Rapids by a local taxi owner in fast time. The bank believes the Canadian bonds are genuine, yet there may be another A. C. McPhail. Sprague now claims he did not endorse the check, but his name is on the paper.

## Manufacturing Matters.

Manistee—The Manistee Shoe Manufacturing Co., Inc., has sold its stock and plant to the Advance Wool Skin Shoe Co.

Zeeland—The Dutch Woodcraft Shops has been incorporated to manufacture furniture and wood products, with an authorized capital stock of \$150,000, \$15,000 of which has been subscribed and paid in in cash.

Detroit—The Kurth & Knapp Manufacturing Co., 641 West Congress street, has been incorporated to manufacture and deal in sheet steel, with an authorized capital stock of \$30,000, all of which has been subscribed, \$6,000 paid in in cash and \$9,000 in property.

Muskegon—The Muskegon Body & Fender Works, Inc., 3-5 Clay avenue, has been incorporated to rebuild, remodel and repair automobile bodies, with an authorized capital stock of

\$10,000, all of which has been subscribed and paid in, \$1,000 in cash and \$9,000 in property.

Detroit—The West Warren Creamery, 5921 Proctor avenue, has been incorporated to manufacture ice cream, deal in dairy products, etc., with an authorized capital stock of \$50,000, of which amount \$22,000 has been subscribed and paid in, \$12,000 in cash and \$10,000 in property.

Detroit — Gordon's Certified Ice Cream Co., 1558 Winder street, has been incorporated to manufacture ice cream and deal at wholesale and retail in butter and eggs, with an authorized capital stock of \$50,000, of which amount \$35,000 has been subscribed and \$100 paid in in cash.

Flint—Sale of the Flint Motor Axle Co. for \$23,500 has been approved by Circuit Judge Edward D. Black, of Flint. The sale will include the machinery, stock and equipment of the company. Fred W. Weiss, Harvey E. Schweitzer, and Carl W. Bonbright are the receivers of the company.

Zeeland—The Van Lopic Knitting Co., which suffered a serious loss by fire in October, has resumed the manufacture of children's goods on the second floor of the Van Lopic building on Main street. The good damaged by fire or water are being disposed of at retail on the ground floor of the same building.

Detroit—The Superior Body Corporation, manufacturer of auto bodies, hoists and winches, has merged its business into a stock company under the style of the Superior Body & Equipment Corporation, 5730 Michigan avenue, with an authorized capital stock of \$25,000, \$3,000 of which has been subscribed and paid in in property.

Muskegon—The Panyard Machine and Manufacturing Co., Detroit, makers of piston rings and other automobile parts, will establish a plant at Muskegon, according to the information given out by George W. Panyard, president of the firm. Between eight and ten acres of land have been purchased and plans call for the erection of a \$36,000 plant. About sixty men will be employed when operations are started in the factory.

Detroit—James L. Lee died Nov. 24 at his residence, 8643 Jefferson avenue. The funeral was held on Saturday. Mr. Lee was born in Brighton in 1858 and came to Detroit at the age of 18. He espoused the dry goods business and within a few years engaged in the wholesale dry goods trade under the style of Strong, Lee & Co. In 1902 he and W. M. Finch founded the W. M. Finch & Co., manufacturer of workmen's clothing, and built a plant on Gratiot avenue. Mr. Lee was a member of the Detroit Club, the Detroit Athletic Club, Detroit Boat Club and the Country Club of Detroit.

One of the most important points in a young man is character—once tarnished, it is hard to clear. Shun liquor, tobacco, strange women and all bad companions. They are too heavy a load to carry. A little poison will soon permeate the whole system.

## Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 30—Those who predicted a mild winter had to admit that 9 degrees below zero on Saturday was going some. The garages catered to a full house, thawing out the different cars which balked at the zero mark. It also made a few of the optimists who have still been using alcohol change to the neverfail Rador glycerine. The four wheel brake cars suffered most. One man driving in from Rudyard on Saturday, after reaching the city limits, found that his front wheels were sliding along the same as runners and his steering apparatus was headed only straight ahead, frozen solid; but us old timers are still optimistic, as the worst is yet to come.

Dave Mitchel, the well-known merchant on East Portage, expects to sell out soon to William McDonald, from Pickford, who will continue in the meat and grocery business. Mr. Mitchel has not as yet announced his intentions for the future.

Judging from the large amount of turkeys, geese and chickens carried over from Thanksgiving there will not be any scarcity of poultry for Christmas. It is beginning to look as if the high prices had some effect upon the appetite and a goodly number are still on the hog and may continue so, as pork loins have dropped about 10 cents per pound during the past few weeks.

Many of the mighty hunters are wandering toward home with comparatively few bringing back the spoils, but the lucky hunters have the usual thrills to relate. None can excel Eugene Guzzo, of the Canadian Soo, who went after rabbits with a friend near Goulais Bay. They saw a deer lying in the snow. Thinking it was dead, Guzzo lay down his gun, went to the deer and grabbed it by the horns. As he did so the deer jumped to its feet, carrying Guzzo, on its horns. "The deer gave me a merry ride for two miles, but did not go nearly as fast as one would think a deer would go under the circumstances. After riding for what I supposed was about two miles we came to a small creek. The deer cleared it very nicely, only to land in a soft mucky spot along the edge of the creek and extending back some distance. The double weight was too much for the ground to hold and the deer sank all four feet. When I jumped off the deer struggled loose and tore into the brush." Guzzo wandered around in the woods trying to locate himself.

Charles De Paul is now sole owner of the Temple and Strand theaters, having purchased a half interest from George Cook. In announcing his purchase of the entire stock of the Soo Amusement Co., Mr. De Paul said that the company had been dissolved.

Because of precarious health Mr. Cook has been forced to spend seven or eight months each year in the South, practically abandoning his business interests here. Mr. Cook expects to leave here next week for Albuquerque, New Mexico, and will return next June to spend the summer. Mr. Cook was the pioneer motion picture theater owner in the Soo and has made many friends who wish him a speedy recovery.

The milk dealers advanced the price of milk 2 cents per quart last week, but found that the consumption dropped off to a marked degree, so that it was decided to reduce the price back to 10 cents again.

The many friends of Mrs. John France, wife of our court stenographer, were shocked to hear of her tragic death, which occurred at Detroit last Thursday, when she was run down by an automobile. The funeral was held here on Sunday.

William G. Tapert.



**Essential Features of the Grocery Staples.**

Sugar—Jobbers hold cane granulated at 6.95c and beet granulated at 6¾c.

Tea—The demand is stimulated by the price strength at primary sources. Japans and Formosas are active. The recent advances on Indias and Ceylons are still maintained.

Canned Fruit—Fruit is moving on the spot in a jobbing way, but California packs are not in demand for Coast shipment, either prompt or for deferred delivery. Pineapple is about steady for the whole line, but extra sliced is firm and is not readily available.

Canned Vegetables—There was only one outstanding development last week, the announcement of a 19,000,000 case pack of corn, another big output to throw on the market before all of the 1925 pack had been marketed. However, the knowledge that a record supply is in sight has had no effect upon the market as it was already weak and on a hand-to-mouth basis. In fact, the trade was prepared for about 20,000,000 cases. Like peas, there is too much in sight to warrant buying ahead when prices are irregular and unstable and when there is no need of replacements. Wholesale grocers have plenty of these two packs and there is apt to be little buying until after inventories. Tomatoes have also been easy in tone, and with a holiday to break up the week, were neglected. Minor vegetables vary according to the statistical position of the item in question.

Canned Fish—Red Alaska salmon can be bought on the Coast at the lowest prices current so far this season, but there is little demand. Pinks are about steady in Seattle but are hardly that here, since forced sales are being made from the dock. Maine sardines are quiet and remain on a hand-to-mouth basis. Light meat tuna is doing better as there is little genuine white meat available. No change in shrimp has occurred.

Dried Fruits—Spot prices rule steady and practically unchanged except in apricots, which are firmer. Coast postings are not frequent, and when they do come through denote no radical change at the source. Few apricots are to be had from packers. Indeed only a few have assortments to sell and most of these are deficient in the higher grades. Growers are virtually out. Packers are more hopeful as to the course of the California prune market but there has been no hardening of values, but predictions are made that the market is on the mend. The Northwestern situation is unchanged. Raisins are steady to firm, according to packer. The larger the packer the firmer are his ideas. Many are more or less off of the market.

Nuts—The activity of the nut market prior to Thanksgiving is shown by the continued flow of orders until almost the dawn of the holiday. Usually orders are mostly placed before Thanksgiving week, but this year there was a call for most varieties until Wednesday. The retail and wholesale trade has been carrying light stocks and while it bought conserva-

tively there was widespread interest throughout the list. Reserve stocks are estimated to be about the lightest ever held in many years for the balance of the year. No let up in the demand is in prospect, as the Christmas call is expected to begin earlier than usual on account of the uniform strength of the market. The nut meat market has also shown a strong undertone, with walnuts leading.

Olive Oil—Holders' ideas of olive oil are generally firm. Replacement costs are on a high basis and little disposition to shade prices is shown by handlers. According to a report from Leghorn, Italy, weather has been ideal since the blossoming of the olive tree and the harvesting of the present crop will start in December and continue through January-February.

Rice—Domestic rice has reached a mill basis which millers do not think will be lowered, as some offerings have been at cost or even below that level. Planters have more or less eased their offerings and there are fewer sellers among the millers. Locally the market is quiet but steady at ruling quotations. Buying is mostly hand-to-mouth.

**Review of the Produce Market.**

Apples—Wagners and Baldwins command 60c@\$.1 per bu.; Northern Spys, \$1.25; Delicious in boxes, \$3.75. Bagas—Canadian, \$1.75 per 100 lbs. Bananas—8@8½c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	.....\$5.40
Light Red Kidney	.....8.85
Dark Red Kidney	.....8.30

Beets—\$1 per bu.

Butter—The market is stronger and 2c higher. Jobbers hold fresh packed at 51c, prints at 52c and June packed at 45c. They pay 25c for packing stock.

Carrots—\$1 per bu.

Cauliflower—\$2.25 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.

Cucumbers—\$3 per doz. for Southern hot house.

Eggs—The market on fresh is stronger and probably at the highest point for the year. Local jobbers are paying 60c this week for strictly fresh. Cold storage operators quote storage eggs as follows:

April Extras	.....39c
Firsts	.....38c
Seconds	.....36c
Cracks and dirties	.....32c

Egg Plant—\$1.50 per doz.

Garlic—35c per string for Italian.

Grape Fruit—\$4.25@4.75 per crate for Seal Sweet from Florida.

Grapes—Calif. Emperors, \$2.50@2.75 per crate.

Honey Dew Melons—\$3 per crate for either 6, 8, 9 or 12.

Lemons—Quotations are now as follows:

300 Sunkist	.....\$6.00
360 Red Ball	.....5.50
300 Red Ball	.....5.00

Lettuce—In good demand on the following basis:

California Iceberg 4s, per bu.	.....\$4.50
Hot house leaf, per lb.	.....12c

Onions—Home grown, \$2.25 per 100 lb. sack; Spanish, \$2.50 per crate.

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

100	.....\$5.75
126	.....6.25
150	.....6.75
176	.....7.25
200	.....7.50
216	.....7.50
252	.....7.50
288	.....7.50
344	.....7.50

Sunkist Red Ball, \$1 cheaper.

Floridas command \$6.75 for all sizes.

Parsnips—\$1.25 per bu.

Pears—\$3 per crate for Calif. Kieffers, \$1 per bu.

Peppers—Green, 60c per doz.

Potatoes—\$1.70@1.80 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	.....30c
Turkey (Old Toms)	.....22c
Ducks (White Pekins)	.....20c
Geese	.....14c

Radishes—75c per doz. bunches for hot house.

Spinach—\$1.50 per bu. for Texas grown.

Squash—\$1.25 per bu. for Hubbard.

String Beans—\$3 per hamper.

Sweet Potatoes—\$1.75 per hamper for Delaware kiln dried.

Tomatoes—Southern stock, \$1.20 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy	.....14½@15c
Good	.....14c
Medium	.....12c
Poor	.....09c

Wax Beans—\$3 per hamper for Florida.

**Shoe Trading Is Featureless.**

Except for some increase in the movement of women's oxfords, which may be due to the coming of colder weather, recent business in the local wholesale shoe district has not been very productive of interesting features. There has been some improvement in the demand for house slippers and other articles of footwear that come into the Christmas gift category, but as yet this appears not to have been large enough to be an important factor in the general demand. November sales, on the whole, appear to be smaller than those of October, which, in turn, fell below those of September. The year, taken altogether, has not been an entirely satisfactory one to the secondary distributors, and from present indications December will not do a great deal toward improving things.

**Hosiery Demand Is Uneven.**

In the absence of general activity in the hosiery trade at the moment the nearest thing to a feature is the unevenness of the demand. Cotton hose continue to be taken in only a limited way, and the call for seamless goods is said not to be as active as it might be. Full-fashioned hose are moving freely for at once delivery, although. Buyers have not yet come to the point

where they are satisfied enough as to values to permit their looking ahead to any extent. In "boot" goods, which are made with a cotton top, the best business is being done in the long "boot" numbers. While reports concerning the movement of wool hose for forward delivery conflict somewhat there is little doubt that a nice business is passing in some quarters in the finer grades of silk and wool mixed goods.

**Neckwear Trade in Good Shape.**

With retailers beginning to feel the benefit of the holiday turnover, re-orders on men's neckwear are shaping up very nicely. Stocks in the hands of the manufacturers are comparatively light and, with further re-orders during the next few weeks, manufacturers believe they will close the year in very good condition. They add that tie silks are not in large supply, even in the kinds which go into the popular priced ties. Ties of heavier silks are doing well right now, particularly the mogadores, crepes and twills. Stripes continue in strong favor, but much consumer demand is given over to neat figured effects. Bright colors dominate. Orders for Spring ties are not expected to come in actively until after the turn of the year.

**Confident About Knit Outerwear.**

Much confidence is being expressed over the prospects for knitted outerwear during the Spring. A strong revival of consumer interest in the merchandise, particularly the sports types, is looked for. The trade also has the benefit of a lower price level, which is expected to increase the buying confidence of both jobbers and retailers in the goods. The better grades of knitted wear, which have been "out of the picture" for several seasons, are expected to show up very well. Makers of worsted yarns have already felt the increased confidence of the knitters and they anticipate, at the least, a considerably better season than last Spring or the one before.

**Toleration.**

At a state press association banquet one young editor during his speech gave a rather detailed account of how he, when a boy, used to work in the printing office of one of the oldest editors present and had received one dollar a week for his services, obviously to show that he was a self-made newspaperman.

When the elderly editor, to whom he had referred, arose to give his address, he began by saying: "For several years now I have listened to Mr. G—— tell this story about working in my print shop when a boy for one dollar a week, which is very true; and I just wish to give the rest of the story, presuming that he does not know it. His father gave me the dollar which I paid him every Saturday night."

H. E. Parmelee, dealer in general merchandise, fuel, etc., at Hilliards, renews his subscription to the Tradesman and says: "It is an investment which always pays dividends."

### Wisdom of Our American Policy on Debt Paying.

Grandville, Nov. 30—As wise a man as Lloyd George is worried over prospects of war in Europe. Perhaps a little worrying will do no harm at this stage of the game. To know all is to forgive all. The United States could do a lot in favor of peace by forgiving those foreign debts, shouldering all the expense and making herself a general old mammy to those who hate her.

Will this country do this to the tune of several billion dollars? The citizens of America say no, emphatically, wherefore there's going to be continued bad feeling throughout Europe.

The British statesman signifies his belief that trouble is brewing between Germany and Italy, and that before long those two countries will embroil all Europe in war.

Not a pleasant outlook surely. The outstanding puzzle and fear is Russia, not in her present attitude under Bolshevik rule, but by the return of czarist imperialism. Is there any indication of this last coming to pass? Lloyd George seems to imagine so, and to the ordinary man such a return of dictatorial power would be the best thing that could happen to the Muscovite nation.

The Russian people are certainly unfit for self government and the need of a dictator in that unhappy country is seen more and as time passes. When this change comes about, if it ever does, Russia will again take her stand among the nations of the world to be reckoned with. This may come about sooner than many imagine. Such a restoration could in no way prove an injury to the Russian people.

"Mussolini's treatment of Germans in the Tyrol, annexed to Italy, will cause war between Germany and Italy and embroil all Europe."

Such is the prophesy of the British statesman, and it is possible he may be right. If so, that war is much closer at hand than the world has been led to expect.

Mussolini's overwhelming ambition to play the role of world conqueror may be the means of involving the nations in another world war. He has the ambition of a Caesar or a Napoleon without possessing the ability to perform what those earlier monarchs of absolutism did.

Think peace, talk peace and there will be peace, says one good citizen who hates war as the deadly viper that is to one day destroy the world. A man of the caliber of Lloyd George ought to be above talking war unless he really sees beneath the surface of European affairs a strong undercurrent which will eventually lead to such a catastrophe.

No doubt the United States might add a few friends by donating the billions borrowed by our foreign brothers to carry on, yet it would be setting a premium on dishonesty and would in no way enhance the virtues of a few people. By so doing we would do much to precipitate another war; but if we keep the nations of Europe busy paying up the debts caused by the kaiser's war, we can be practically assured that we will be free from another war for a hundred years to come.

The elections, continues Great Britain's sponsor, precludes the hope that the United States will agree to suffer a loss of billions in order to placate her debtors across the water.

Such a concession on the part of America would be most imbecile in the extreme. We should lose our National self respect and feel that we had robbed our own citizens of hard earned money.

Our refusal to enter the league of nations and also our declining to be made a cat's paw of though the door of the world court has angered the governments of Europe not a little.

America's keeping out of all foreign entanglements does not please the old world and it would be foolish for us to try and pacify their discontent.

American institutions are not satisfactory to monarchical nations, nor do we care to try and make them so. Men and women who come across the pond to find homes in America are welcome so long as they come with the intention of becoming American citizens, and leave behind absolutely all their preconceived ideas of how to run a government.

This is the land of Washington and Lincoln. Over there is the land of tyranny and oppression. When these immigrants swap the one for the other they make the best trade of their lives. Keep sweet and keep friendly is our advice to those who owe this country certain sums which they refuse to pay.

Uncle Sam's pockets are large and deep, yet they have been pretty thoroughly drained to aid their fellow beings across the Atlantic. Our own citizens must not be taxed to make a French or German holiday, nor an English one for that matter. All we ask is a fair deal and square treatment between men and nations.

It would be very annoying should Germany seek war with Italy in the near future, yet stranger things than that have happened, and Lloyd George may not be far out of the way after all in his prediction of early hostilities between those two nations.

More and more, as time passes, does it become apparent how wise were our American leaders in putting a foot down on all bargains with foreign countries. Let the European war dogs rage, America will have none of their quarrels to answer for in the future.

A true American policy will keep us out of war. Old Timer.

## WE OFFER

First mortgage bonds to yield 6% principal and interest insured by old line surety companies

**A.G. GHYSSELS & Co.**  
INVESTMENT SECURITIES  
Grand Rapids, Mich.  
MEMBERS DETROIT STOCK EXCHANGE

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UNION Display Baskets and racks enable you to:

Increase: — yes double — your sales on the most profitable merchandise.

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## Once Tried Always Used



**Your Wholesaler Has It**



### Industry Has Cut Labor Costs and Raised Wages.

All of the standard curves show that the present upturn in business began two years ago, about the middle of 1924, and that the general volume of business activity has swept forward from a position 15 per cent. below normal to one 7 per cent. above. Usually movements of the business curve bear close resemblance to the long swings in commodity prices but the phenomenon of the present period of unprecedented prosperity is that business has expanded without the stimulus of a rising price level. As it happens commodity prices at wholesale average almost precisely what they did two years ago and for more than a year the trend has been downward. What is the biggest single factor, then, back of this increased prosperity?

Certainly the increased productivity of labor is one of the outstanding influences and the figures on eight representative industries recently compiled by the Government reveal in romantic fashion how industry has been able to work itself into a prosperous condition by limiting labor costs and at the same time increasing wages. The doctrine sounds paradoxical but what it amounts to is that new devices have been invented to increase the productivity of labor so that by speeding up output per man industry has been able to pay better wages and at the same time save money.

Here are some interesting figures. In the automobile industry one man now can turn out 210 per cent. more than he could in 1914. In technical terms the report shows that the man-hour output in the motor industry has risen from 100 to 1914 to 310 in 1925. That gain is the largest recorded for any group but all along the line marked gains in productivity appear. Similar gains in other industries are as follows: Iron and steel 49.3 per cent., boot and shoe 16.5, pulp and paper 25.7, cement 57.8, leather 28.2, flour milling 39 and cane sugar refining 27.3 per cent.

It is this extraordinary increase in the productivity of labor that explains in part advances in wages that exceed by a wide margin the advance in prices. Union wage rates since the outbreak of the war have jumped 138 per cent. whereas the general price level has increased only 50 per cent. The feature of the whole matter that interests Europeans most is the extent to which the consumption of the average wage earner has been expanded by his larger earning capacity. In accelerating the speed of business this increased consumptive capacity, coupled with the ability of the worker to finance his wants by use of new credit instruments, must be accepted as an important factor.

Paul Willard Garrett.  
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### A Shortage of Tin.

Tin is a soft, malleable, lustrous white metal, used since the time of Moses. It is mined in England, in the mountains between Portugal and Galicia, and those between Saxony and Bohemia, in India, Chile, Mexico and Peru. It is put to many uses, and is

now more than twice as high in price as it was five years ago, when it sold at \$600 a ton.

Its commonest use is for plating sheet iron or steel from which many kitchen utensils are made, and for roofing. It is highly valuable for these purposes because it protects the baser metal from oxidizing, and does not rust itself, being impervious to moisture. Mixed with lead and laid thinly on thin steel sheets it becomes tinfoil, which is generally called tin, although only coated with tin. Tin itself is now used in many commodities in which its presence is not suspected, such as silk stockings, dresses, suits, dyes and calico, and in enamel and pottery works.

The London Mail says a world shortage in tin now exists, clearly indicated in its high price. The art of tinning iron plate is said to have been invented in Bohemia in the early 1500's. It was first used in England in 1670. Only during the present generation did tin plate become a product of the United States. It began during the political career of William McKinley, and largely through his efforts. Indeed, one great national campaign had the creation of a United States tinfoil industry as a prominent issue. The McKinley career grew out of his special services as a student of tariffs and their application to the fostering of industrial prosperity by protection from foreign manufactures. When he advocated tinfoil manufacture here, his political opponents hooted the idea. Our tinfoil had come from England for generations. His tinfoil tariff proposal, by which alone the industry could become an American prosperity asset, was venomously attacked, and those opposed to it sought his political defeat. But his tariff law, passed when he was chairman of the ways and means committee in congress, met overwhelming approval and finally made him president. In 1923 we produced 1,687,000 tons of tinfoil, and to-day no American would consider the abandonment of that great industry for a moment.

### Large Plans For Local Food Show..

The annual food show conducted by the Grand Rapids Grocers and Meat Dealers Protective Association will be held in the Waters-Klingman exposition building Feb. 21 to 26, both inclusive. Eighty-four booths have been arranged for. They will be uniform in construction, being provided by the local organization. They will be made of lumber, Beaver board and oilcloth and finished in a delicate shade of ivory. No such uniformity has ever before been accomplished in any food show conducted in Grand Rapids. All the fixtures will be made so they can be taken apart and installed for future food shows held under the same auspices.

Possessing the confidence of the trade to a remarkable degree and with a world of experience behind them, the officers of the organization ought to be able to give us the best exhibition of the kind ever presented to the food buyers of Grand Rapids.

The well posted man is never a "fresh guy."

*The first fire resisting  
Asphalt Shingle was  
made in Grand Rapids  
in 1901 by H. M.  
Reynolds.*

Grand Rapids Trust Company

Receiver for

**H. M. Reynolds Shingle Co.**



Recommend

**FRANKLIN  
DAINTY LUMPS**

They are exactly the  
right size and shape  
for Tea and Coffee.  
Be sure to talk them  
during the holidays.

The  
**Franklin Sugar Refining Company**  
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"A Franklin Cane Sugar for every use"

## BACKWARD AND FORWARD.

### Thankful For the Past—Hopeful For the Future.

It has been my custom for a good many years to fracture the editorial dignity I have undertaken to maintain during the remainder of the year and unbend a little on the occasion of our anniversary editions by devoting a page or more to a friendly personal talk with my readers. I have nothing particularly new to say along this line this time, but, as precedent is a pretty good line to follow, I have decided to devote a page or so to another annual talkfest.

The disposition to break over the traces and indulge in friendly conversation with and about my customers has found expression during the past year in the introduction of a new department, in which I undertake to present sidelights on the towns covered and the people visited on my week end trips each Saturday. Sometimes I have in mind a definite topic I want to talk about, but more often I am without much of an idea of what I am going to say and have a sinking sensation that no theme worthy of the occasion will occur to me, and that when the time for copy comes the next morning there will be nothing ready. This never happens, however. In some miraculous way the ideas come and I grind out my weekly grist without difficulty, the only trouble being that I am apt to keep at it until the early hours of the morning and my fingers ache from the long-continued effort.

Strangely enough, I soon discovered that my readers appreciated the matter written without premeditation more than the editorials which are the result of much previous thought and sometimes diligent research. The articles which cause the most comment, if not commendation, are those which literally write themselves without being deliberated on in advance.

The mental exercise of turning out a certain amount of copy which must be forthcoming by a certain hour is stimulating and agreeable. I know the readers of the Tradesman and it is a pleasure for me to write for them. I have been writing for them for more than forty years and they have been very good about it and very indulgent. They do not expect anything extraordinary from me, and they are seldom disappointed. This has created an entente which is mutually satisfactory. I feel I can say what I please and they will understand; that I can write as the spirit moves me and they will read it or not, as the spirit moves them, and it will all be on an easy and comfortable basis as between old friends.

There was a time when I cherished the ambition that I might ultimately have the name of every Michigan merchant inscribed on my subscription list, but experience has demonstrated that such a thing is impossible of fulfillment, because there are two classes of merchants who would be of no benefit to any trade journal—the new merchant who thinks he knows all there is to be known about merchandising and the old fossilized merchant

who has been in trade so long that he has become wise in his own conceit and persists in thinking that no trade paper can tell him how he can increase his business or augment his profits. Since my long-time subscription representative went blind, three years ago, I have devoted more time than ever to the work of calling on merchants, especially those who are not already on our list. I have studied merchants and their methods so closely and so carefully that the moment I cross the threshold of a store I can almost invariably tell at a glance whether the owner of the establishment is headed for a successful career or doomed to record a failure. This may appear like a broad statement to some, but I have seen my conclusions corroborated so many times that I have come to regard myself as something of a prophet as a prognosticator of a mercantile career. The new merchant, as a rule, is "too busy to read," depends on the daily newspaper for his market reports and "hasn't the money to spare." In all cases of this kind I note the name of the merchant in a little book I keep for that purpose and in nine cases out of ten the merchants thus recorded are out of business inside of two years, so it hardly pays me to take the time necessary to convert such men to my theory of business. The back number merchant is such a wise old owl, as a rule, that he simply amuses me over his smugness, self conceit and self content. I can see at a glance that he is headed for the financial graveyard and that whether he keeps going months or years depends altogether on how much money he has made and saved in his earlier days or how fortunate he may be in having legacies left him by deceased relatives.

This condition, to which I have become fully reconciled, impells me to seek support and co-operation almost exclusively from seasoned merchants—men who firmly believe in the utility of trade journals and who frequently prove to be as helpful to me as I am to them. These merchants, as a rule, constitute the well-rated class in every town. They are progressive and enterprising; they possess open minds which enable them to absorb, assimilate and profit by the disclosures I can make to them from time to time; they frequently appeal to me personally for detailed information on any project which is brought to their attention by strangers and I can usually illuminate the situation in a satisfactory manner. So long as I can interest this class of merchants—who constitute the bone and sinew (as well as the brains) of the retail mercantile field—and retain them as permanent customers, I can afford to pass up the young upstarts who know it all and the aged veterans who are gradually rusting out in their creaky chairs. Give me the live merchants in each locality and I will cheerfully relinquish the adolescent and dead and dying elements.

I was discussing this subject with the credit man of a Detroit jobbing house not long ago, when he surprised me by stating that, in his initial interviews concerning the credit of his cus-

tomers, he always asked if they took the Tradesman. He said that an affirmative reply frequently enabled him to determine whether or not the merchant would make a good credit risk; because any merchant who reads the Tradesman regularly would not be likely to be "hooked" by any of the cheats and frauds which are now so prevalent; that he considered the information thus handed out to our readers every week as valuable, in its way, as the possession of ample fire insurance by the merchant in reputable mutual companies. I have occasionally touched on this matter in discussing the subject with credit men in other markets and invariably that similar opinions are held by other authorities than the Detroit man first quoted.

A leading wholesale dealer in another jobbing market once told me that the legislation I have assisted in securing, the court decisions I have obtained on matters vital to the trade and the concessions I have induced manufacturers, jobbers, transportation lines and insurance companies to make in behalf of the retail trade entitle me to the patronage of every merchant in Michigan. I am not so strenuous on this point, because I realize that the average merchant cheerfully absorbs and appropriates the advantages which come to him from the activity and energy of others and seldom takes the trouble to even enquire how these concessions were ever obtained.

In my fight against the frauds which confront the merchant from every angle I have been greatly handicapped for years because of the absence of any co-operative agency in Chicago. That stumbling block has been removed by the organization of the Chicago Better Business Bureau, which is now in working condition. No city ever needed such an agency so badly as Chicago, which has been a hotbed for cheats and crooks for many years. The Tradesman has already established co-operative relations with the new organization, the same as it has had with similar organizations in New York, Philadelphia, Buffalo, Toledo, Detroit and other cities, and will thus be able to give the merchants who appeal for assistance through Realm of Rascality better service than ever before.

I wish I knew exactly how much Realm of Rascality is worth to the readers of the Tradesman. If I were to make an estimate of its value I would place it at a million dollars per year. This may look large to some, but I could qualify on such a statement if required to do so.

Although the Tradesman has been very outspoken in handling cheats and frauds during the past year and has been threatened with several libel suits by those who have been denounced, no actions have been started, probably because of the reputation the Tradesman has always enjoyed for never making any disclosures of a damaging character until it is prepared to prove the truth of anything it may say.

I still hope to see the day when crooks will be relegated to the scrap heap and shady transactions will be taboo, but it will never do to lie down

on the job or lessen the present degree of watchfulness, so long as all kinds of wickedness is so prevalent in the land.

The past year has strengthened the conviction I have long maintained that the independent dealer has nothing to fear from the chain store, providing he keeps his house in order and so shapes his career as to avoid the pitfalls resorted to by those merchants who seek to meet the menace by cutting prices and handling goods of inferior quality. There will never be a time in this country when quality goods, reasonable prices and superior service will not enable the merchant who is well situated to win in the race for supremacy.

I do not now recall any trade journal of similar character which has so large and varied a staff of regular contributors as the Tradesman has. I do not know of any other trade journal which can draw on so large a list of special contributors for the anniversary editions as the Tradesman enjoys. I certainly owe a debt of gratitude to these good friends which I can never adequately compensate for their services.

I wish to embrace this opportunity to express my hearty thanks to our patrons—both subscription and advertising—for the generous support they have accorded the Tradesman during the past forty-three years and to express the hope that they may deal as generously with us in the future as they have in the past. I have an abiding ambition to be permitted to remain in my present position seven years longer, so as to round out fifty years as editor and publisher of the Tradesman.

There never was a time when the Tradesman felt it was so indispensable to the retail trade as now. There never was a time when the retail dealer was confronted with so many difficult problems and perplexing conditions as at present. This applies to all lines of merchandise and every branch of buying and selling. Merchandising has become a science, in which a novice stands small chance of success. In times past a farmer or mechanic could espouse the mercantile business and frequently win recognition and success. Such a possibility has largely become a matter of history, because competition is now so keen and the fundamental rules and underlying theories of the retail business are so exacting and abstruse that none but experienced men stand any show of succeeding in any legitimate mercantile pursuit.

I do not feel called upon at this time to make any promises for the future. The past furnishes a sufficient criterion of what the future has in store. With widened experience and (I trust) expanded vision, with a corps of expert advisers and competent contributors, with a rapidly growing circle of eager readers who place absolute trust in the integrity and good faith of this publication, the Tradesman enters upon its forty-fourth year full of hope and promise, which it confidently expects to realize and see fulfilled in large measure.

E. A. Stowe.



## HUNDREDS of MILLIONS of DOLLARS

Are spent annually to supply facilities necessary  
to meet the demand for Gas and Electric service.



### *Safeguarded*

By proper equities, with established earning power,  
and supervised as to issuance by rigid Government  
regulation

## PUBLIC UTILITY BONDS

Offer the highest type of Investment Securities.



A population in excess of 2,600,000 is served by  
Utilities affiliated with

## AMERICAN LIGHT & TRACTION CO.

120 BROADWAY, NEW YORK CITY

## SHOE MARKET

### "Serve Yourself" Idea Practical For Shoes.

"Serve yourself" shoe departments are no novelty. They have been used by many stores as a sale feature, or as an outlet to dispose of old stocks. Several stores, however, have found that selling shoes "cafeteria style" is practical the year around.

One of the most successful departments is in a large city store. This store is located in a part of the city populated by workmen who buy largely on a price basis.

The serve-yourself department is in a separate room, and has been carefully planned to make it easy for customers to wait on themselves. Shelving divides the room into several alcoves. Around the walls of each alcove are the stocks, each shoe in a box plainly marked with style number, size and price.

On a table in each alcove are samples of the shoes to be found in that section; each sample bears a tag giving style number and price. The customer has only to decide on the style wanted, then go to the shelves and find the size.

Down the center of the room are seats where shoes can be tried on. Two people comprise the salesforce, if such it may be called. One is the man in charge who helps customers find their sizes, answers questions and keeps an eye on things in general. The other is the cashier at the door, who wraps up purchases and collects the amount due.

Although such a department would not be practical in many stores, there are others which would find this idea a "gold-mine." The secret of the success of the department described is that it is not an outlet for old stocks. All shoes sold in the department are bought for this purpose and only good styles are carried.

### Capitalize On the Weather in Your Advertisements.

If you are located in a part of the country where big snows are a regular part of the winter program why not make use of the first one of the year as an advertising feature? Secure data on the date of the first big snow in previous years, and the record snowfall for your town, and similar storm data of interest and then prepare an advertisement featuring this information and hold it ready to insert in the newspaper as soon as possible after the first big storm.

We have seen this idea carried out very cleverly, in particular by one Nebraska store which headed their advertisement, "Yes, It Snowed—But We've Had Worse Ones!" Depend on it, everyone who sees such an advertisement is sure to read it.

### Christmas Bonus Plan For Employees.

Most stores make a practice of remembering their employees at Christmas, but many do not do it in a systematic way. The Christmas bonus provides an ideal way to reward your workers, and at the same time to spur them on to do their best during the holiday season.

There are countless bonus plans but

one of the best we know of is that used by a Nebraska store. This store gives all employees who have been with the store less than one year a 1 per cent. bonus on all sales made up to Christmas Eve. Those who have been with the store one year and less than two receive 1½ per cent., and all who have been with the store more than two years receive 2 per cent.

The holiday season in this store is considered as beginning the day after Thanksgiving, and all sales from that day on until Christmas Eve are figured in the bonus.

When each employee realizes that every sale adds to the amount to be received on Christmas Eve, you can be sure there will be a minimum of lost sales during the holiday season.

### Another Christmas Idea.

Is it the custom in your town for people to have outdoor Christmas trees in their yards? This very pretty custom is growing in favor, and it adds much to the holiday appearance of the town where trees twinkling with lights are to be seen here and there throughout the residence district.

Why not offer a prize for the prettiest outdoor tree? Or, better still, put the idea up to your merchants' association or Chamber of Commerce and get them to put it over in a big way. Your reward will come in the fact that you've started something worth, while.

### Don't.

When you send circulars to your trading territory do you use names and addresses, or just box numbers? Careful check-ups have proved that the circular addressed to a box number is not nearly so effective as the one that is addressed to some person. Better to send out half as many mailing pieces and have those you do send get a reading.

### Active Call For Linens.

What is described as an unusually big business has been done in linens for holiday delivery. In some of the lower priced merchandise, including plain crash table cloths and hemstitched damask sets, wholesalers are sold up and cannot make anything except future deliveries. The call has also been good for higher priced linen sets and combinations of lace and linen. Especially good have been Madeira and Italian cut-work merchandise and Alencon dinner sets and spreads and bedroom sets of Normandy lace.

A farmer received a crate containing some fowls. He wrote to the sender, informing him that the crate was so badly made that it had come to pieces when he was taking the hens home with him and they had all escape, and, after much searching, he had only succeeded in finding eleven of them. In due course he received the following reply: "You were lucky to find eleven hens, because I only sent you six!"

The wise dealer drives home the nails of need with the hammer of display.

There is no Easy-chair route to Success.

## 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

## EASY PROFITS

You will find in the numerous items such as Shoe Polish, Laces, Insoles, Arch Supports, Foot Remedies.

Our complete stock is at your command.

### BEN KRAUSE COMPANY

20 S. Ionia Ave.

GRAND RAPIDS, MICHIGAN

### Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

### NEW PERFECTION

The best all purpose flour.

### RED ARROW

The best bread flour.

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

Western Michigan's Largest Feed Distributors.

## When in need of High Class Detective Work

call on or wire

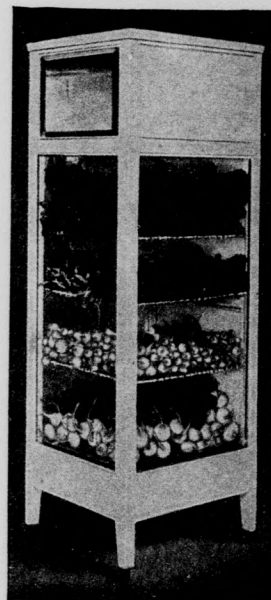
### HALLORAN DETECTIVE AGENCY

506 Grand Rapids Savings Bank Building  
Phone 87712 Night Phone 32193

Grand Rapids, Mich.

## Winter Vegetables Will Show a Profit When You Have a

*Crystal*



### Vegetable Refrigerator

Heretofore the chief objection to handling green vegetables in the winter season has been that the average dealer did not have any place or method of keeping them to prevent spoilage. The Crystal Vegetable Refrigerator removes this difficulty. It preserves every bit of your stock in fine condition until it is all sold.

### NOT A CENT OF LOSS From Spoilage

Ice is placed on a wire shelf at the top. As it melts the cold water and the cold air drop over the vegetables. The water washes them off and the cold air freshens them in a wonderful way. Your customers will want the goods when they see them in such fine condition.

SOLD BY JOBBING GROCERS and VEGETABLE WHOLESALERS

Write to the factory for catalog and further particulars.

CRYSTAL  
REFRIGERATOR CO.  
Fremont, Neb.



### Conclusions Reached From Studies in French Forestry.

I will state at once that the ideas here disclosed are derived from study of a book on that subject in conjunction with work in the woods and forest planting that emphasized the application of French experience to the conditions we meet in Michigan.

The main part of the book was prepared by Theodore S. Woolsey, Jr., most of the material being collected in 1912. He served in Paris 1917-19 as head of the Interallied War Timber Committee and the book was published in 1920. Two chapters were written by Wm. B. Greeley, Chief U. S. Forest Service, who also served in the A. E. F. Forest Engineers, Service of Supply.

These wartime experiences brought vital educative ideas regarding the supreme usefulness of French forestry in a crisis where anything less thorough in results would very likely have led to disaster.

Their conclusions are of great worth in their application to our problems that present conditions show need expert advice. The high character and training of these men fit well to make serious study of the economic problems involved and pass on to us the results in a form of great usefulness and value.

Some of the chapters will be more easily understood by those having a technical training, but even in those chapters a serious reading, by one whose work takes him into the woods, will carry ideas that lodge and hold until some woods experience flashes a light that shows the lesson derived therefrom.

The broad general teaching of the French experience shows the great value of land conservation by means of forestry where the land cannot be well used for agriculture.

It shows that the science of forestry, properly employed on non-agricultural land, will be of continual benefit and will render the land a resource for all time when it is put to such use.

French experience shows that state forests develop into the main sources of supply for high grade timber. And the book points out the causes naturally incident to private ownership that limit the rotation period and therefore cause timber from private forests to be put on the market before the age of highest quality.

Also the plans of management for private forests lead to the development of a grade of timber not suited for fine construction use.

The French experience shows the vital need of state forests because of the high grade of timber produced and our state is coming to the time when similar economic conditions will control our timber supply and we are sure to have the same need that can only be adequately met by a supply furnished from state forests. Timber is dealt with as a crop and often in the state forests of France the rotation period is 150 years and more—some as much as 360 years. This element of time needed for the production of good timber should lead our thoughts toward a prompt solution of the problems we face and which we must ex-

pect to be greater problems as time goes on.

To delay action will mean a continual loss, because there is no speeding up process by which to secure more of growth rings on the trees. Speed the beginning now and the results will begin to show. Knowing that the industries of our state will need the good timber and that the state owns land suitable for growing forests, we should understand that prompt action is needed to place that land in control of a competent leader, with power and instructions to plant and secure the highest grade of timber possible on the soil used.

On pages 415 to 421, inclusive, there is a long list of important private forests in France. The total acreage listed is about 1,700,000, with a very large share having a rotation period of eighteen to thirty years—a few less than seventeen and a very few from fifty to 150 years. These facts show us why the eminent French foresters state it, as a rule, that private forests cannot be relied on to produce the high grade timber for exacting industrial and construction purposes.

Under the conditions we now find in Michigan and taking lessons from French experience we can see that our state should plan and carry into effect a prompt beginning of forests on all available state land under control of competent foresters experienced in the use of up-to-date methods.

French writers aver that state forests are an essential part of economic progress and a prerequisite of any great advance in private forestry therefore we should also take this lesson from their experience and prepare in our plans a wide distribution of the state forests, using in all the same high technical leadership for the benefit secured thereby in the promotion of private forests.

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

#### Hides, Pelts and Furs.

Green, No. 1	08
Green, No. 2	07
Cured, No. 1	09
Cured, No. 2	08
Calfskin, Green, No. 1	11
Calfskin, Green, No. 2	09 1/2
Calfskin, Cured, No. 1	12
Calfskin, Cured, No. 2	10 1/2
Horse, No. 1	3 00
Horse, No. 2	2 00

#### Pelts.

Lambs	50 @ 75
Shearlings	10 @ 25c

#### Tallow.

Prime	07
No. 1	07
No. 2	06

#### Wool.

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

#### Pongee Favored For Spring.

Natural pongee silk is expected to find considerable favor for Spring in the women's and children's wear trade. The fabric is finding increasing use in the latter industry, where it is utilized for children's frocks, suits, etc. The 12 momme grade is the kind most sought, and importers here are booking substantial business in it for delivery during the next two months. In some quarters it is felt that later deliveries on the silk will command higher prices than those which now prevail.

## HOLIDAY RUSH ORDERS

by

## Long Distance

To get the goods you want when you want them, use Long Distance. Direct, personal and attention compelling, it is the fastest way of replenishing your stock during the holiday busy season.

A complete line means more customers and more satisfied customers for you. Long Distance calls can help you to get and keep those customers. The rates are reasonable.



## MICHIGAN BELL TELEPHONE CO.

## FINANCIAL

### Why Not Have More Testimonial Dinners.

The Old National Bank's dinner to Wm. R. Shelby and Wilder D. Stevens, attended by 200 or more officers and directors of the city banks and prominent business men, was the first such social session we have had since the Michigan Trust Co.'s dinner to commemorate Lewis H. Withey's thirty years in the presidency. That was six or eight years ago. The dinner was a well deserved compliment to the honor guests, but those who attended are said to be in line for good things that will be all their own, and from which the entire city will benefit.

Not for the world would we have it known outside, but right here among ourselves it may as well be admitted that the Grand Rapids bankers have not been as happily harmonious as they might be. Incidents have occurred out of which ill feelings have grown and then, with or without cause, there have been rivalries, jealousies, misunderstandings and perhaps some mistakes. It is needless to go into details, but there are factions among the brethren where there should be unison, enmities where there should be friendliness, the hostile spirit instead of the spirit of helpful co-operation. Is it not so?

The Old National Bank's dinner brought all hands together for an evening of good will and good cheer. There was a mingling with everybody a good fellow, instead of a chip on every shoulder, and a disposition to mix. The influence was distinctly for a return of the old friendliness and cordiality.

Why not have more of these social sessions? The Old National has made the start; why should not some of the others help along the friendly movement? The Grand Rapids Trust has had an "opening" in its new building; why not have a house warming? The Grand Rapids National could "throw a party" in honor of the completion of its building. The Grand Rapids Savings and Kent State have officers and directors whom the entire banking fraternity would take pleasure in honoring. "Long live the King," will soon be in order for the presidency of the Michigan Trust. There is no lack of good reasons upon which to base dinner invitations. Who will be the next?

Speaking of social sessions and dinners, why is not the Grand Rapids Association of Commerce doing something along this line? Such functions, it is well known, promote friendliness and good will and public spirit—the very things most needed in a community—and yet how rarely does the Association of Commerce act as host, even for a midday lunch. It cannot be said occasions have been lacking for association activities along this line.

The Leonard Refrigerator Company, has been a unit in a nationally known electrical refrigerating corporation and the new control is spending something like a million dollars in factory expansion here. Grand Rapids would be pleased to meet and welcome the new control. Why has not the Associa-

tion of Commerce afforded the opportunity?

The American Seating Corporation, recently re-organized, is spending a million dollars in Grand Rapids for new factory buildings and equipments and increased employment for Grand Rapids labor; a lunch or dinner meeting reception to the company's officials would give us a chance to say we were glad of it, and greater friendliness would follow better acquaintance.

Several other factories are doing big things in a big way; why not give occasional recognition of our industrial progress? And then we have industrial and business leaders of long standing to whom banquets might well be handed as evidences of appreciation for what they have done. The list might well include Chas. H. Leonard, founder of the Leonard Refrigerator Co.; Gaius W. Perkins, one of the founders of what is now the American Seating Corporation; Charles R. Sligh and Wm. H. Jones, pioneers in the furniture industry; Mrs. M. R. Bissell, co-founder with her husband of the Bissell Carpet Sweeper Co.; Henry Idema and Wm. H. Anderson, our oldest bankers; Chas. E. Belknap, At. S. White and Herman Van Aalderen, the oldest, respectively, in wagon making, printing and real estate abstracting; Chas. W. Garfield, leader in public spirit and civic righteousness; Wilder D. Stevens, our oldest merchant; Wm. R. Shelby, our oldest railroad man and who opened Northern Michigan by building the Grand Rapids & Indiana. The list could be extended almost indefinitely. We have no lack of citizens worthy of recognition and in honoring whom we would be honoring ourselves. All that we lack is the initiative and the Association of Commerce would do itself credit and be helpful if it would take the matter in hand.

### Max Mills Back on the Road Again.

Portland, Oregon, Nov. 21—I believe I wrote you at the time that last June I decided to give up traveling and stay at home, but after four months of hard work around my home—building an addition, putting in hot water heat and some other needed repairs—I found I had reduced my weight from 199 pounds down to 165, and as two younger men had failed to sell only about one-half the amount of soap I had, my former employer told me I must "get back on the job," offering me a new car and more Sundays at home. So I am back again and my customers all seem pleased to have me with them again. This tends to make me feel that, even if I am nearly 74, I am not a back number yet.

I enjoy your Out Around very much, as it takes me back to the days when Frank Parmenter and I meandered along through muddy roads and snowbanks to the same towns you can now make at 30 miles an hour. Twenty years has made a wonderful improvement in highways all over, for which we can thank the automobile. I now have a fine Dodge coupe, which runs like a clock, and I usually drive about 30 miles an hour, which is the highest I promised my family I would make, if they consented to my return to the road. I was supplied an old Maxwell coupe before, which gave me a lot of grief. Lloyd M. Mills.

A friend just back from his vacation is a poor prospect to touch for a loan.

## Kent State Bank

"The Home for Savings"

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

### Investment Securities

## E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit  
Michigan Trust Building, Grand Rapids

Boston  
Denver

New York  
San Francisco

Chicago  
Los Angeles



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

### 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

OLDEST SAVINGS BANK IN WESTERN MICHIGAN



### Belief That Cotton Has About Touched Bottom.

A 1926 cotton crop of 18,399,000 bales or more by 2,199,000 than was picked in the previous record year of 1914 is the latest estimate of the Government but on Worth Street in New York the authorities hold to the view that the commodity has about if not already touched its bottom price. Worth Street is to the cotton industry what Wall Street is to finance and what William Street is to insurance: it is the center of activities in that branch of the textile industry. The new figure represents several million bales more cotton for the year than normal but that is not all. It reflects a sweeping increase over earlier 1926 computations. Only a fortnight ago the official estimate was 17,918,000 bales and to that new high it had risen by regular jumps from a level not much above 15,000,000 bales in September.

Not in all history do the records show a situation so bearish on its face in cotton but, curiously enough, the market in the commodity has not been especially disturbed by publication of the report. Apparently the market had pretty well discounted a record production long ago and is not now much concerned over the detailed figures. At least the view of the cotton men seems to be that the commodity has about fallen to its poorest position and that from this time on the movement will be towards stabilization. That the crop will be a record one and that the surplus on hand from last year is heavy everybody knew weeks ago. All that interests the prophets now is to find an answer to the question: What may be expected from 1927?

The outlook for 1927 is not, fortunately, so dark as the history of 1926 from the standpoint of prices. In the first place it is the abnormal yield per acre even more than the large acreage that swelled production this year and by all laws of averages the yield next year should fall. It now appears that the average yield of cotton per acre this year will be 186.3 pounds as against 167.2 last year, 157.4 in 1924, 130.6 in 1923 and only 124.5 as recently as 1921. An unprecedented combination of factors favorable to growth, such as good weather and the absence of insect infestation, explains the large yield and the large aggregate output. If the yield this year had been no more than it was in 1921, for example, there would not have been, even with the large 1926 acreage, any serious surplus problem.

Eugene Meyers and the President's cotton committee have so organized the South that financing of surplus cotton will tend to stabilize the speculative markets. That the drop in the price has substantially lowered the purchasing power of the cotton grower is plain but no appraisal of the future can be complete unless it emphasizes the following favorable elements: (1) The 1927 acreage almost certainly will be cut as the natural result of low prices; (2) the yield per acre, irrespective of the number of acres planted, can scarcely reach the 1926 figure; (3) failure to pick all of this year's crop may reduce the present estimate, and,

(4) the drop in cotton prices has stimulated a new life in the cotton industry that may raise it from the doldrums to the benefit of the whole country.

Paul Willard Garrett.

### New Line-up at the Michigan Trust Co.

The Michigan Trust Co. has effected the re-organization made necessary by the recent death of President Frederick W. Stevens. Noyes L. Avery is President, John Duffy, Chairman of the Board and Henry Idema Senior Vice-President. The other officers are unchanged, although there may be some shifts following the annual meeting of stockholders in December. This reorganization should be very satisfactory to stockholders, as it places men of assured ability and proven fidelity in the position of responsibility, and it will be reassuring to the beneficiaries of \$60,000,000 in trusts which the company holds, to say nothing of the 3,000 more citizens who have entrusted their wills and prospectively their estates in the company's holding. Mr. Avery, the new President, is a Grand Rapids product, a son of the late Fred N. Avery and a grandson of Noyes L. Avery, one of the best known and most useful of pioneer business men and financiers. He has been with the Michigan Trust Co. since 1911, starting as a minor clerk, advancing to Assistant Secretary and then to Vice-President. As Vice-President he was given unusual responsibilities during the long absence of President Frederick W. Stevens while making a trip around the world, and later during his illness, and showed such marked ability that he was first choice for the presidency when the vacancy occurred. Mr. Duffy, the new Chairman of the Board, has been a director since 1911, is a director in the Old National Bank and is well known in business and manufacturing circles. Mr. Idema has been a director in the company since its organization in 1889 and has been President of the Kent State Bank for many years. Under the re-organization the company's policies undoubtedly will be progressive yet conservative, safe, sane and always forward looking.

The chief uniqueness of Jesus was, not his enthusiasm for humanity but still more his enthusiasm for God and his absolutely fearless trust in God. The transcendent things which, out of his own experience, he said about God, and about what faith in God can achieve, make us marvel as we study them. They give us a higher vision of the fundamental Realities. We see from them that, in the eternal order of things, our human life is being lived for a Purpose and with a Guide. And, in seeing this, the world becomes a glad place to us."

Anton G. Hodenpyl, well known in Grand Rapids, is planning an unusual winter trip, accompanied by his wife and niece. The trip will be to Buenos Aires, touching at Rio, with side trips into Brazil and Argentina, then across to Capetown and a two weeks' side trip into the interior, then up the East Coast of Africa and a visit to Egypt.

**\$30,000. Princeton, W. Va., 5 1/4% Sewer and Street Improvement bonds due Aug. 1, 1929-47 inclusive, denomination \$500., principal and interest payable New York City.**

#### FINANCIAL STATEMENT

Assessed Valuation ..... \$8,345,373.  
Total Debt ..... 176,000.

Population, 1920—6,224. Estimated—10,200.  
Opinion Chapman, Cutler & Parker, Chicago.

Price to net 4.60%.

These bonds are general obligation of the City of Princeton, W. Va., and we believe they will provide an attractive investment and if interested, please wire or write us.

### VANDERSALL & COMPANY

410 Home Bank Bldg., Toledo, Ohio  
29 So. LaSalle St., Chicago, Illinois  
1006 Penobscot Bldg., Detroit, Michigan

## THE OLD NATIONAL BANK

Have your youngsters learned about money and banking? Start them *now* in the Old National's 1927 Christmas Savings Club—it's a liberal education!

*A Bank for Everybody*

MONROE AT PEARL

NO BRANCHES

### 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

#### GRAND RAPIDS

Chicago

First National Bank Bldg. Telephone Citizens 4212

Main 656

Detroit

Congress Building

## 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.

## COMFORT AND HAPPINESS.

## How Both Can Be Obtained in France.

In traveling, no matter where, most of us gain our chief impressions from the temporary and fleeting experiences and come home with tales of what the taxi driver did or did not do, of the food we enjoyed at some famous restaurant, or of how we paid too much or too little for the trifling purchase or accommodations at a hotel.

These incidents have human interest whether their educational value is great or not. So a recent trip of mine leaves many such impressions along with others of more educational value.

In going to France one has to take a steamer; to me a steamer trip is a stimulus. The motion is soothing or some thing, the machinery is impressive in its size and efficiency, the way down depths of the hold is a regular mine of curiosities filled with all sorts of electric and other devices to furnish light, heat, air, and power. One marvels at the tons of supplies including all the things with which to make up the most elaborate banquet. We go on deck and tramp for miles or sit down next to some chap who has a pile of books at his elbow and is ready to discuss anything from Lloyd George and Mussolini to the length of the ship's run. The ship's run is the topic of real importance going over just as the question of what the customs officer will do is paramount on the way back to enter this so called "free" country of ours.

Every once in a while on deck one is interrupted by offers of food. Smiling stewards urge it and you help yourself—Jack Spratt and his wife can both be happy.

The voyage draws to an end, a light house is seen flashing over the horizon, then the pilot boat with the pilot, then the slow passing up the harbor to the great wharf.

On a French liner one has gained a touch of French atmosphere made up of smiling, courteous attentions, good food and French wines. The wharf is alive with porters who carry five suit cases as easily as one. They swarm up the gang plank, grabbing everything in sight, and we follow down to where a nice hardworking woman gives our dunnage the once over and marks the quittance with a piece of chalk. Ten or fifteen minutes is enough for that operation and then we seek the Paris train, find our reservations, get our dinner hour checks and watch the late comers. The whistle blows and we wander about on miles of sidings until we find the main track and then make a dash for Paris, one stop at Rouen and on again, cultivated fields, gardens, flowers, cathedral spires, tree lined roads, boat laden canals, one picture following another, all beautiful in detail, charming in the mass. Into Paris—more porters and then cabs and horns. The horns are drowning many of the old street cries, mores the pity! Our mind begins to be confused with the difference in money. We pay the cabman more or less than we should and get out of sight in our hotel as quickly as possible

to wonder which we did. We assume that the trip so far has been exhausting and search for a good place for 5 o'clock tea. Tea means tea, but it may mean chocolate or lemonade or seventeen kinds of little delicious wafers, cakes and sandwiches. We try to remember that dinner is not far away, but we shut our eyes and open our mouths. Let dinner worries solve themselves. Meanwhile we have been listening to good music and looking off into the wooded acres of the Bois de Boulogne, trying hard to realize that this is another world and that we are in it.

Paris is one great charming thing after another providing one goes with an open mind and a determination not to be bothered by things that are different. Some Americans think that the way to travel is to find fault with everything and it is that type of traveler that usually has the least advantages at home. If you feel that way, why go abroad?

There is enough in Paris to seriously interest one for months. To me the country side away from Paris is even more satisfying. One gets out to where things are "hand made" and not machine made. Individuality gets greater scope of action. The small farms are beautifully kept. The fields are alive with men, women and children, all working. The little towns not far apart shelter their homes to which they return at night fall. Some men by the roadside are cutting down designated trees which had ripened to maturity. Another group are planting new saplings to replace the old. Twenty, thirty or forty years hence another group will be doing the same thing in the same place. Everywhere there appears to be abundant forest land although the cutting is continuous. The new forests are set out in formal

rows but are no less beautiful. All underbrush is cleared away, tied in bundles, used to the last morsel for kindling. This economy of materials is inbred in the French nature. The clothing of the people is simple—there is a great deal of black cloth, too much it seems to us, for it is so sombre. Then we remember the great war, the wreckage of that is not all in the scarred battle fields and the shattered homes. The great and lasting scars are those to love, friendship and family associations. The French remember and honor their dead in ways that seem to them most fitting. The cities naturally show much more colour, for the country people being largely agricultural, must wear clothes appropriate to their work.

Out in the country, the trained fruit trees cling to the houses, the yellow conical stacks of grain adorn the fields. Down in Auvergne, where we spent some weeks, cattle raising is the great industry. The long horned deep red critters spread themselves in countless herds over the hills and mountains. Watched over by the small children or the old people, they graze over the hills during the summer and are driven down to the warmer stables for the fall and winter. Winter lasts about six months down there, when many

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of the roads are impassable. Supplies are laid in by the remote cottages who have access perhaps only by snow shoes to the nearest village. This life produces a hardy race though many never get over fifteen or twenty miles from home. They live frugally with their flocks and herds. They have their simple enjoyments, going to the town markets and rural fairs. They roof their houses with great thick slabs of slate or heavy thatch of straw or both. The volcanic rock gives a grim air to their stone buildings which crouch close to the ground as though built to avoid storm, tempest and avalanche. The mountains and the valleys are intimate and friendly and yet they have their crags and precipices. It's a great country for the trampler. The air is clear and pure, the waters are health giving. One can find health establishments for the curing of all sorts of distemper and presided over by skilful physicians. Mt. Dore has its cure for asthma where a three weeks treatment sends many away with restored and natural breathing. Vichy is again a famous cure for rheumatism. The healing waters flow from deep down in the earth where they gather their tonic stimulants. The trampler sees these places and mostly avoids the crowds of hooded patients who day by day in every way become better and better. The hillsides attract him. He photographs the carter and the herder, the shepherd boys and girls, the waterfalls and mountain peaks, and brings into his album glimpses to enable him beside the fireside to recall this day and that spent in such stimulating and relaxing surroundings. There are many chats by the roadside—glimpses into homes—meals in the back room of the little inns where in the simplest environment is found the fine soup, the delicious cheese, the fragrant wine of the neighborhood. The young man who years before went to the great city and with frugal habit and diligent work amassed a fortune, this man now older thinks of the old home and comes back to buy an estate and build a chateau in a slightly spot where he can spend his later years. Such chateaus dot the landscape along with others of the older construction dating back hundreds of years to the time when a man's home was necessarily a castle built to protect him, his family and retainers from the assaults of predatory bands. Old walls with convenient openings to permit adequate defense by arrow, blunderbuss, solid stone balls or boiling water, still stand as monuments of feudal life. We wander by with wonder and awe. The beauties of line of structure satisfy us quite as much as modern plumbing. We gain respect for permanent workmanship and again resolve to build no more in stucco and plaster.

At Aurillac we found Mon. Maisonobe, the proprietor of as comfortable a country hotel as one would choose. It was seventy-two steps up to our rooms, but the beds up there justified every step. When we entered the dining room we found a spacious oak carved and paneled room with an air of comfort and cleanliness. The maids who had lugged our baggage up the

seventy-two steps were now transformed into waitresses; they did both tasks well. After dinner our host sat outside with his wife and daughters and listened with us to the band playing on the public square. Beyond the square was the Jordanne river, where once was found a little gold. The moon was as bright as it is at home, but it somehow looked more rested. It cost but a little to stay at Aurillac. It proved again what comfort and happiness can be obtained from simple things.

Out from Aurillac run many delightful journeys of a day or two. One can always walk, while for longer trips there are busses or steam cars to call upon which penetrate the remote sections and give one a wider field of observation. Vic sur Cere, near at hand, has comfortable hotels and is the center for excursions. Salers is a typical feudal town sitting high up within a walled enclosure and containing stone buildings dating from centuries back. Murat a picturesque village resting under a mountain upon whose summit is a colossal statue of the Virgin watching over her trusting children far below. Lioran, with its famous tunnel built in the middle of the last century and connecting vast picturesque valleys. Ravines, waterfalls, chateaux scattered here and there in lavish abundance.

Is this a good place to live? If one can judge from the calm happy faces about there can be but one answer, for they portray the sturdiness and simplicity characteristic of the best French peasant. A nation made up from such a people can never go far wrong, nor fail to do what is honorable and fair. It is worth while to mingle with these people and the beauties of natural surroundings can not fail to restore those who need to get away for a time from the vexations of a complicated city life.

Clay H. Hollister.

#### Tribute to the Memory of Mrs. Harvey Gish.

Not a great life, nor a brilliant life, nor unduly prominent in any way, but exemplifying in its simplicity the highest type of plain goodness, a characteristic of her family for eight generations. An old-fashioned attribute, to be sure, growing rarer with the hurrying times, but all the more precious and desirable. In her the almost forgotten adage, "Home-keeping hearts are happiest," found full expression, and the home she made was beautiful. Of a faith so strong and serene as to require no argument; of a love so generous as to include every one; of kindly hand and gentle speech, such was she. Charming in manner, cultured in taste, widely read, deeply interested in all human affairs, devoted to her flowers, her friends, her church, she richly merited the admiration and affection of everyone who knew her. She lived a life of unshaken confidence that the world is full of goodness and that it were better to seek out the goodness than to grow weary with the failures. Her good cheer was unbroken by any vain shadows; the past was for her a treasure of pleasant memories and the present an open doorway into promise.

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## FROM LAND OF SUNSHINE.

## Gerrit Johnson Turns Many Things Topsy Turvy.

In an article of this kind to the Tradesman, I suppose one is expected to say something about business in general, but it is hard for me to stick to anything, even to a subject.

As to business conditions in Southern California, I would advise anyone contemplating coming out here not to expect that fig leaves will clothe them, nor sunshine feed them, for, if you come without money, you may find that it is a long, long walk back home. Of course, I realize that in this year of our Lord, 1926, one is considered just a little queer who tells the truth as he sees it. Our so-called loyalty, especially the loyalty of boosters clubs, makes liars of us all.

On the cry of prosperity, California again went Republican. It is surprising and would be amusing were it not so pathetic to see voters with wrinkles in their bellies and shirt-tails hanging from their breeches, voting their political party ticket because they have read in the newspapers that they were enjoying prosperity, and it makes no difference whether it be one party or another, the party that owns the newspapers, moulds the avenue of thought and thereby owns the voters. Not long ago I was in Toledo, Ohio, and while there, a newspaper was sold for about four and a half millions of dollars. I doubt if the whole plant consisting of furniture and fixtures was worth twenty-five thousand. Common gossip had it that the new proprietors paid his price for the paper's political influence. We blustering Americans have not yet awakened to the fact that our minds are sold on the market, just the same as a man going on the market to buy jackasses. We talk psychology. We hear psychology everywhere, but our actions plainly show that we don't know what we are talking about and, while we talk psychology, we still have rings in our noses.

Only a few years ago, Michigan got all fussed up about Newberryism. We had been Newberried many times before and were never perturbed until a few newspapers controlled by the opposite party made a holler and then we became so hysterical that the other Newberries in the United States Senate threw our Newberry overboard and that action appeased our conscience. We really thought we had accomplished something, but see how many Newberries have been elected since. If anybody can see any difference between the election of Newberry in Michigan and Coolidge in Washington, I will agree to walk on my hands all over town. We talk about the English and their lack of humor, not because we have more humor, but it may be that we are so swelled up with exaggerated ego that when we look in the mirror we cannot see ourselves.

I said business was dull in Los Angeles, but I didn't mean all kinds of business, for selling blue sky—things above the blue sky—is a profitable industry here and I think it is safe to say that there are more re-

ligious cults in Los Angeles than in any place on earth. If anybody has a new religious bug, this is the place to sell it. Even Aimee Semple McPherson cuts a big swath here. She came here about five years ago and it is said that at that time she was a struggling Holy Roller. You may not know what Holy Rollerism is. It is a religious cult, the members of which let their emotions run wild and when controlled by what they call the spirit they talk in strange tongues and yell, dance, shout and roll around on the floor. I have seen them get so worked up they would froth at the mouth. They keep this up until the police rap at the door. Aimee Semple McPherson has graduated from this class now and she has become more dignified and has started what she calls the Four Square Gospel. It is estimated that she has accumulated around a million dollars during her stay here of four or five years. We must give Aimee credit, for she is a real psychologist. Her audience is mostly made up of people who will walk a mile to save half a cent on a pound of sugar, yet she can take these same people, hold them up by the heels and shake them until every nickel drops from their pockets. And the beauty of it is she makes them like it. I have heard Aimee say before taking up a collection, "Now, friends, I don't want to hear any money drop!" and then the basket of greenbacks that come to the pulpit would make you think that a basket of money had about the same value as a basket of fallen leaves in Michigan. And the way she appeals to the radio fans is worth while. She will tell them all to send in checks and the checks she gets by mail would make Sears & Roebuck jealous. While Aimee was in the height of her glory, she took a bath in the ocean and her foot slipped, showing us that the religionists may find the narrow path slippery. If she did anything out of the ordinary, let us sympathize with her for, after all, what is more glorious than to be simply human.

But it is not only the protestants who play the bunk. On my desk is a letter from St. Anthony's Guide, Franciscan Monastery, Patterson, N. J., containing a booklet filled with sealing stamps similar to our stamps sent out by the Tuberculosis Society, asking you to send one dollar and in return they will send you many blessings. They promise to help your dead friends and relatives out of purgatory. Just why I should get my friends and relatives out of purgatory and leave the rest in is conclusive proof to me that religionists as a whole are damn selfish. It does seem strange that, no matter where you go, religionists always want to exchange their blessings for money. If you look the world over, regardless of whether it be the yellow or white race, wherever there is organized religion, the heart of the movement is composed of rascals who live on the fat of the land. Just why Uncle Sam will prosecute a man for using the mails for selling what we call "blue sky" and let such things as these go by unnoticed is beyond me. If there be one religion on the face of the earth that represents the spirit

of Jesus, then I am deaf, dumb and blind.

But that as it may, one great drawback in this country is the pensioners who swarm here from the East. Many of them will work at any price in order to get what they call "a little pin money" and they become unfair competition to the man who has to depend upon his wage. It seems to me that if we are to keep doling out pensions, it should be made a rule that if the pensioner wants to go back to work, his pension should be annulled. I know a man in Grand Rapids who has scraped streets for forty-eight years. When I first knew him he was a physical giant and in perfect health. To-day, in his old age, his body has taken the form of one bent over pushing the scraper, but street scrapers have no political pull and this man is now thrown out on the scrap heap without the least consideration. Just why such as he should have to help pay pensions to others who are still physically fit and able to compete with the other fellow's job seems to me like an outrage. If we dole out pensions, why not treat all alike, whether they have been on the police force, fire department, teach school or pursue any other useful occupation. In the Netherlands they have a universal pension law whereby every man or woman at the age of sixty-five years whose income is less than two thousand gulden (a gulden is about forty cents American) gets three gulden a week. This insurance is paid for by all those who employ labor. It seems to me that we in America still lack that universal spirit, grabbing what we can and to hell with the rest. That seems to be our idea.

Now let's get back to Los Angeles. Here we probably have the finest climate in the world and if it were not for the land grabbing, this would be a paradise. Just think, here are miles and miles of vacant lots and yet it is safe to say that not one producer in a thousand has a place to lay his head that he can call his own. There are thousands of young people who cannot afford to marry because of the greed of man and then we pious pups wonder why prostitution exists. We do not realize that when the laws of man interfere with the laws of God, nature smiles and goes on her way. If ever we awaken to another life and stand before the bar of justice, we may find that those whom we look upon as saints may be sinners and the sinners saints. If we, as a whole, had just ordinary sense, we would know that it is easier to change our tax system than to change human nature. If we would remove all taxes from industry and, instead tax vacant land just the same as land now in use, according to its location value, that would make speculation in land unprofitable. It would give young people a chance, and do more to eliminate prostitution than all the prayers ever invented. It is not only California or Florida that is afflicted with land grabbing, just hear the whines and moans from the Western farmers! They are now down on their knees, begging Congress for gratuities. Politically speaking, that is the trouble

with us. We let things get all muddled up and then we beg.

At one time Iowa farmers could compete with the world. It was when land there sold for fifty to one hundred dollars per acre. Then land gambling set in and gambling in land is the worst blight that ever struck the farmers. When land was cheap, the farmers asked no odds, but when farmers paid more attention to raising land values than crops, they killed the goose that laid the golden egg. What is the matter with the Iowa farmer? To-day he can't compete with the Indiana farmer whose land is just as productive and sells at about one hundred to one hundred and fifty dollars per acre. Then, too, the farmer has to compete with the world's market. Canada farmers are the chief competitors of our American farmers and yet good productive land, equal to Iowa land, can be bought in Canada for about forty dollars per acre. If a Canadian farmer has two hundred acres at forty dollars per acre, his investment would be eight thousand dollars. If an Iowa farmer owns two hundred acres, down even as low as two hundred dollars per acre, he has an investment of forty thousand dollars. Is it any wonder Western farmers can't compete and are yelling for help? But suppose Uncle Sam should so far forget himself as to help the Iowa farmers, what would be the result? Just as soon as they would show a profit, land gambling would again set in and they would be in the same fix that they were before. If we allow our politicians, who are usually without economic sense, to put their hands into the Government mint every time they get into trouble, we would all bust up in business.

Sometimes I wonder if you realize how many of your old subscribers live in Los Angeles. Many of them come into our little office to look over the Tradesman. They invariably scrutinize your Realm of Rascality. Some of our visitors have been men who formerly had their names over the doors on Monroe and Canal streets. There are also some manufacturers and quite a number of professional people. It may be there are some among us who are glad Stowe did not start his Realm of Rascality while we were still in business. Rumor had it that there was a deal on that the Tradesman was to change hands, then more rumor that Stowe was going around looking like a sick cat. It was said that every time he closed his old desk he lost three pounds. Then still more rumor had it that Mrs. Stowe set her foot down and said, "Ernest, you are not going to sell out!" and Ernest, who always obeys what he wants to, called the deal off, so we in California congratulate the Tradesman upon its forty-third anniversary and we also congratulate ourselves because Stowe has decided to stay at his desk.

Here's hoping that the Tradesman and its editor may have many more anniversaries.  
G. J. Johnson.

A mechanical actor, which can do almost everything but talk, is being exhibited in Paris.



# GOOD NEWS

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Manager—Jason E. Hammond, Lansing.

### Women's Coat Situation.

Women's coat manufacturers are now beginning to liquidate their holdings of Fall merchandise. Successful turnover of these goods, although at price concessions, is anticipated during the next few weeks, as retailers make additional purchases to cover their sales needs. Because of the strike and of careful cutting policies, the stocks which accumulated are not large. They are larger, however, than most factors in the trade anticipated because of the sudden stopping of the demand early this month on account of continued cold weather.

Production for Spring is now claiming the attention of the "style manufacturers," and a number of offerings for the Winter resort and early Spring seasons are already being made. Sports coats in novelty woollens or fabrics which have an established sports tendency, such as tweeds, crepes and flannels, manufacturers say, are the "safest bets" for the trade to produce.

While manufacturers will be free of labor troubles for the new season, they are inclined to go ahead very cautiously in production and the purchasing of woollens. The Spring season, however, is usually less drawn out than the Fall, and definite tendencies in style and the buying of retailers are more quickly discerned. The trade will have one advantage over last Spring in that Easter comes almost two weeks later in 1927. This will materially prolong the period in which consumer buying is done and allow the manufacturers and retailers a greater period of time in which to get full prices for coats and other items of ready-to-wear.

### Objection To Novelties.

One of the biggest obstacles to the general sale of novelties in a number of different kinds of merchandise, and particularly to the introduction of new things in which the element of style enters, is the contention of many retailers that "my trade won't buy that stuff." Yet experienced manufacturers know that, except in certain localities that are affected by marked differences in temperature, racial concentration or some other factor that sets them apart from the rest of the country, the tastes and purchase habits of consumers all over the United States are sufficiently alike to permit their being sold the same kind of merchandise.

It is the opinion of such men that most of the dealers who contend that their trade will not like a certain thing are either influenced too strongly by their own particular likes and dislikes, or else are not merchants enough to see the sales possibility of the new things that are offered them. Some retailers, following the human trait of trying to make their work seem more difficult than that of other men, try to make it appear that they have the

most finicky customers in the world, and it is this desire, particularly on the part of many small retailers, that makes them turn down much of the new merchandise offered them on the ground that their trade "won't buy that stuff." So they go on losing sales and wondering why their customers go so frequently to stores in larger cities for their merchandise, or else have it brought to them through the mails.

### Infants' Novelties Sell Well.

In few, if any, lines has the pre-holiday stimulation to business been greater of late than in infants' novelties. Recent weeks have brought the heaviest orders of the year to makers of these articles, one of the most interesting of which is a chair with a music box attachment on the seat. This plays a pretty little tune whenever the child sits down. A number of the novelties are on the border line between toys and articles of utility, yet many of them have been so worked out as to make them suitable gifts for very young children. These include painted toilet sets, ribbon-trimmed dress hangers, small chairs, toys that float in water and many other staples, all of which are made so decorative as to appeal to the holiday shopper. Manufacturers in general can hardly keep up with the orders they are getting, and the rush is expected to continue until just before the holidays.

### Clocked Hose Vogue Will Hold.

In the opinion of experienced hosiery men there is little question that the vogue for shadow clock hose, in both matching and contrasting colors, will last for some time. These effects are particularly favored at the moment in gun metal with black clocking. French clocking on sheer hose also promises to maintain its style strength indefinitely in the higher-priced lines of this merchandise, particularly those made with a picot edge. These hose, of domestic manufacture, are particularly favored at prices ranging upward from \$2.50 a pair. Mauve shades and "nude" verging onto lilac are strong for evening wear, with an increasing demand reported for iridescent or nacre hose. These are knit with two colored threads.

### Orders For Silk Underwear.

Orders for quick delivery of women's silk underwear are now beginning to reach manufacturers in large volume. Retailers are "feeling" the holiday consumer demand for this merchandise somewhat earlier than usual. Garments of glove silk and crepe de chine are in strongest call, the former dominating in the higher-priced merchandise. Short cut bloomers, vests, chemises and ensemble dance sets are the principal items. Lace trimming is much used in the tailored versions, which are now selling on a larger scale than heretofore. Flesh is the most wanted color, although several of the very high shades are requested in crepe de chine.

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- 151/B SMALL BALL CROCHET
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- 117/A 6 STRAND EMBROIDERY COTTON IN BALLS
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**Death of Ladd J. Lewis, at Adrian.**

Died, in Adrian Nov. 19, 1926 Ladd J. Lewis, in the 81st year of his age.

Mr. Lewis was a resident of this city from 1869 to 1884 and will be remembered by our older residents. He was born Dec. 22, 1845, in the town of Orangeville, Wyoming county, N. Y. His early years were passed upon the farm during the summers and attending the district schools in the winters, in which in his young manhood he taught three terms. On reaching his majority he obtained a situation as clerk in the office of a manufacturing company near Utica, N. Y., where he was for three years, when he came to this city and entered the employ of the late Hon. Henry S. Smith who at that time was located at the corner of Kent and Newberry streets, in the manufacture of saleratus, to which later was added agricultural implements. Mr. Lewis began as shipping clerk and passed to book-keeper, traveling salesman, cashier, financial manager to partnership in five years. This continued for ten years more, when Mr. Smith died and the business was closed, Mr. Lewis returning to the State of New York. While a resident here he was interested in civic affairs and was three times elected as a member of the Board of Education from the then 4th ward of this city. This was from 1876-1882 and in 1879-80-81 he was chosen by the Board as President and at his death was the oldest (in service) ex-President of that body.

He remained in York State from 1884 to 1900 when he came back to Michigan and located at Adrian, where he founded the Adrian Knitting Co., a large corporation manufacturing mens, womens and children's underwear, of which he was President at his death. He was also interested in another knitting mill at Adrian and also one at Sauquoit, New York.

While living here he was married to Miss Alice M. Eldridge, of Warsaw, N. Y., and they were the parents of six children, four of whom were born while living here on Ransom street. Mrs. Lewis died in 1907 and in 1909 Mr. Lewis was married to Miss Julia A. Saltsman, of Utica, N. Y., who with three children, ten grandchildren and two great-grandchildren survive him. His children are Ladd J. Lewis, Jr., Mrs. J. L. Bush (Alice Louise), of Adrian, and Mrs. John W. Harton, (Frances E.), of Tullahoma, Tenn.

Mr. Lewis was for many years a member of the Presbyterian church and died in its communion.

Mr. Lewis was one of the most companionable men I ever knew. He loved his friends and never wearied in doing something to make them happy. He was the soul of honor—in his private life, in business, in politics, in civic affairs; in short, in all the relations he was called upon to assume. I never knew a man who was more scrupulous in his dealings with others. I do not think he could be prevailed upon to take the slightest advantage of another, no matter how great the provocation might be. I speak from personal experience, having sold him

goods, worked with him on committees and served with him on many matters of importance. E. A. S.

**Encouraging Report From Northern Florida.**

Jacksonville, Nov. 26—Since the slump in real estate values and the financial stringency and reported bank failures in the South, we have heard nothing but unfavorable reports from Florida. Then, too, the recent hurricane which swept the entire East and West coast brought about some very exciting reports, which made it appear that Florida was done for.

S. J. Godfrey and S. W. Evans, representatives of the Fleischmann Company, Jacksonville, Florida territory, report that business conditions in Florida are most favorable, and while I have been here only a few days, I note that business in general has shown a wonderful improvement since my first visit to Florida years ago, when there were only a few bakers in the South, and yeast for health was not known to the business world. Now, my friends inform me that they are supplying a large number of modern bakeries, both large and small, which is proof that the people in the South have to a great extent quit eating hot biscuits and corn bread and favor light breads instead. Then, too, the groceries have kept apace, as everyone has excellent refrigeration, which enables the consumer or buying public to get fresh, perishable products and particularly Fleischmann's yeast for health.

I am told that right after the hurricane, or catastrophe, if we may call it such, that had it not been for the relief work done through the progressive business men of this city, there would have been much more suffering; and while it is not generally known, but nevertheless a fact, Pensacola would have suffered a bread famine immediately following the storm had it not been for the progressiveness of the Fleischmann Company, which made an aeroplane flight from Jacksonville to Pensacola, carrying 400 pounds of yeast and reaching the bakers at the critical moment.

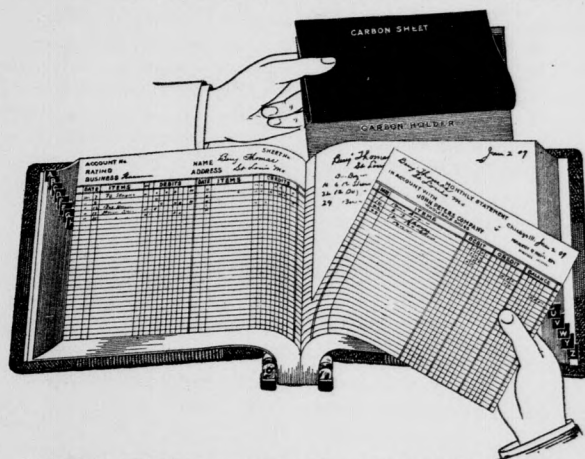
My attention was focused on the building program, which has for the fiscal year exceeded all records at the approximate cost of \$18,000,000. This program includes three eighteen-story buildings—the Lynch building, the Barnett National Bank building and the unique George Washington Hotel, also the beautiful twelve-story Carling Hotel. Several new theater buildings have also been erected, which not only adds to the beauty of this city, but is likewise proof of prosperity.

If anyone would have told me forty-two years ago, when I had to peddle yeast on foot in Grand Rapids, that I would see the nowadays modern way of delivering by motor cars and aeroplane, I would hardly have believed it; but my dream came true.

L. Winternitz.

**Coolidge Prize Turkey Wins Reprieve in London.**

London, Nov. 26—Jim, the much-traveled prize turkey, which was sent last year from the Vermont farm of President Coolidge to make a Thanksgiving holiday in London, is just the luckiest gobbler on earth. For the second time he has escaped the chopping block, and this time for good. Jim was destined to grace the festive board of an American banquet in London last year, but was reprieved when the dinner was canceled because of the death of Queen Alexandra. He was sent to a farm in Kent to fatten up to this year's Thanksgiving feast of the American Society and now the chef of the Savoy says he's too tough. So Jim is going back to Kent and the danger of the ax is gone.

**LOOSE LEAF  
DUPLICATE STATEMENT SYSTEM****FOR THE RETAIL MERCHANT**

The Duplicate Statement System provides an accurate, safe and simple method for keeping the accounts of Grocers, Butchers, Garages, Druggists, Hardware Dealers, Department Stores, Fuel and Feed and all other dealers, where itemized weekly or monthly statements are required.

At the end of the month, or at any time when a statement is required, the total month's debits with the old balance added, less the credits, give the exact balance to date.

*Largest Retail Stationers in Western Michigan*

**The Tisch-Hine Co.,**

MILO SCHUITEMA, President.

OFFICE OUTFITTERS PRINTERS

Manufacturing Stationers

::

Systematizers

Pearl St., Near the Bridge.

TELEPHONE 4243.

Grand Rapids, Mich.

**Fuller Engraving Company**

40-50 Market Avenue N. W.

CITY 65095

GRAND RAPIDS, MICHIGAN

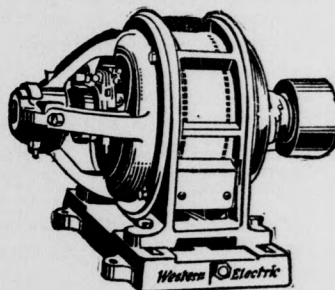


Decorations losing freshness

**KEEP THE COLD, SOOT AND DUST OUT**

Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof.

Made and Installed Only by  
AMERICAN METAL WEATHER STRIP CO.  
144 Division Ave., North  
City. Telephone 51-916 Grand Rapids, Mich.

**Good Motor  
Service**

Electric Motors sold, bought, rented, exchanged, repaired and installed.

"Guaranteed" is too often a shibboleth employed by rogues. We do not use the term but assure all customers satisfactory

service based on a reputation of many years fair dealing.

**LEWIS ELECTRIC CO.**

"The Motor Firm"

Grand Rapids, Mich.

## 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.

### How a Buckeye Grocer Handles Cash and Carry.

Written for the Tradesman.

A hardware merchant who seems to know about where he is going has shown me the following tabulation of his sales, expenses and profits:

Advertising	-----	\$246.89
Rent and Insurance	-----	1198.37
Salaries	-----	3818.50
Heat, light, water	-----	146.45
Deliveries	-----	834.95
Supplies	-----	81.48
Freight	-----	1692.00
General Expense	-----	638.57
		\$8,657.21

Merchandise at cost	-----	\$46,693.48
Merchandise sold	-----	\$59,836.97

These figures show an average margin of 21.95 per cent.; expense of 14.43 per cent.; profit of 6.52 per cent. It seems obvious that, despite his inclusion of freight in his expense account, he had figured all costs against merchandise in pricing it. But what gets me is that apparently intelligent merchants—men who know how to make money—continue to include any transportation cost in their expenses.

This must be carefully noted; That if a merchant knows precisely what he is doing in these matters, no harm will result, but let him be sure. The best way to be sure is always to include all transportation expense—freight, express and drayage—directly in the cost of the goods. Include, also any special allowance for shrinkage. For example, add directly to cost of sweet potatoes a definite shrinkage allowance, depending on the season. Same with cranberries. Bulk goods always shrink in handling. Provide a buffer to absorb such shocks and put it right in cost, so you won't fool yourself.

No adverse criticism can lie against a man who makes over 6½ per cent. net in any retail line. So I write generally, not specifically, using the hardware statement quoted to point out what I would emphasize.

The Optimist, published by the Campbell Soup Co., is about the snappiest little paper I see. It surely is the best of house organs. The double page spread in the October issue shows how Campbell advertising never stands still. It shows how 225,000,000 full page magazine advertisements will run the coming year—two for every man, woman and child in the country—38,000,000 per month. These will be, as usual, in color.

Two cards per car will appear in every surface car in the land and in many subways; 43,000,000 persons ride daily in those cars, 16,000,000,000 in a year.

Grocers are prone to complain about the narrow margin on these goods. Chain merchants do not so complain. Chain men know that goods which are presold are profitable on extremely narrow margins, provided the way is opened for volume distribution. They know that the way to offset narrow

margin and make it yield net earnings is to increase the unit of sale.

There is no patent on this idea. It is not copyrighted. Anybody can adopt and apply it. It will profit any merchant to learn this lesson in relation not merely to Campbell's goods, but canned milk, peas, beans, tomatoes, crackers—any line of advertised goods. I stress advertised goods because those are the items which have behind them the marvelously effective work that makes them presold.

In our search for the keynote of the mercantile transition that we sense as going on around us, but few of us understand that we have herein the answer to the riddle. For this indicates why and how men make money to-day out of sales which bear apparently poorhouse margins.

Chapman Quality Market, Columbus, Ohio, issues a little four page circular weekly. It is seven by ten, white paper, plain and unpretentious, but exceedingly businesslike in appearance. Evidently it gets across, because the issue before me is numbered 503. From the neat printing and general getup of this circular, I judged it was a full service, credit-delivery store; but I find it is a cash and carry market. It provides customer-convenience, however, in a novel sort of push buggy, easy to handle, which can be propelled by a woman without her stooping over in an uncomfortable way. So the wives of professors in the Ohio university deliver their own rather generally from Chapman's. Professors are preferred customers for stores of that kind, because professional salaries are notoriously moderate in general dimensions.

Being a store wherein the price appeal is properly stressed, Chapman stresses it; but he does not stop there. His goods are described adequately and temptingly. This present issue is introduced thus:

#### Very Unusual Event.

"This 25 cent week is to be an annual event at Chapman's. This one is our first and getting it ready has proven so interesting that we will not drop it this year. Many high class items show substantial reductions to get them in the class of 25 cent goods. Many 10 cent items are included at three for 25 cents and many 15 cent items at two for 25 cents. No inferior goods are offered to close them out. We stand back of everything we sell, sale or no sale. Come in and see the goods offered at a special price for this week only. You will feel amply repaid. We will look for you."

Under the bakery department subdivision appear the following descriptions, among others:

"Marshmallow Layer. Two six-inch layers filled and iced with our best cream icing is our special for 25c week. Each, 25c.

"Cream Fried Cakes. Our delicious Cream Fried Cakes that sell regularly at 30c. Per doz., 25c."

This is a species of cake, you may know, that is a cruller in Connecticut, a fried cake in the Pensylvlucky-Ohio latitude and a doughnut from the Mississippi Westward. Fried cake is not understood at all in New England. They will think you are talking about

# Don't Say Bread

— Say

# HOLSUM

# HEKMAN'S

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

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



*Hekman Biscuit Co.*  
Grand Rapids, Mich.

## M. J. DARK & SONS

GRAND RAPIDS, MICH.

*Receivers and Shippers of All*

# Seasonable Fruits and Vegetables

## 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



## MEAT DEALER

pancakes—or hot cakes as they say it in the Far West—if you suggest fried cakes.

Chapman continues:

"Apple Butter. Lutz & Schramm pure, spicy apple butter in large jars; net weight 1 pound 12 ounces, per jar, 25c.

"Blackberries. Silver Bar, delicious blackberries, ideal for dessert or pie making. No. 2 cans, each 25c.

"Imported Peas. Genuine Petit Pois, extra fine. Very rich and tender, and certainly a big value at, per can, 25c.

"Tomatoes. Virginia Beauty Tomatoes, an extra standard quality, sold at the special price of three cans for 25c.

"Pure Honey. Well filled combs of pure white clover honey at the sale price. Per comb, 25c.

"Pineapple. Try a can of Gold Bar crushed pineapple for salad. You will be delighted with its perfect flavor. Can, 25c."

There are many other items and there are two talks. One is on Canned Foods Week and the other on a Mammoth Cheese. Both the talks are sensible, bright and interesting.

It interests me to notice that the lady who sent me this circular had already checked several items, and these were among the more select, nicely described things. There was no special interest manifested in mere price. Folks want something for their money as well as to save money—don't forget that.

But the chief point of interest about Chapman's circulars is that no item is merely quoted. Nothing is set out with bald trade language description. The words are few, but they are such as a grocer would naturally use in talking with an intelligent customer—that is, an intelligent grocer would so talk.

Hence, this advertising gets attention. It is read with serious interest. I am told that Chapman's is a busy place, filled with good customers who find good goods in stock. Any number of grocers elsewhere have goods of similar quality in fully as diverse an assortment; but when they try to "advertise" all they seem able to think of is a list of "things and prices." After a few attempts at this sort of thing, they are apt to quit and tell you that "advertising does not pay."

Paul Findlay.

### Braised Short Ribs of Beef.

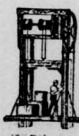
We cannot help feeling that if all housewives knew the excellent qualities possessed by that section of the plate usually spoken of as the corner piece demand would be greater than at present. These cuts sell largely to special trade, notably restaurants and hotels. Coming, as it does, from the rib ends, it carries the flavor and tenderness one would expect to find in meat so closely arranged in the carcass with the section so generally used for oven roasting. There are many ways in which this cut can be utilized to advantage, and the fact that it is so often served as "short ribs" on menus proves its value. In selecting this cut, as in selecting other

meats, it is advisable to see that it is from well-fed steers, as will be shown by bright color, a moderate amount of fat, and intermixture of fat through the lean in a way spoken of as marbling. General methods of preparation are slightly different from those used for oven roasts, for it is not quite so tender as the muscle of the loin or the eye of the rib. We give here a method that will be found satisfactory when it is to be served as braised short ribs. Roll, tie or skewer 3½ to 4 pounds of short ribs. Sprinkle with salt and pepper and dredge in flour. Sear all sides in melted suet or drippings. Place in a roasting pan or pot with a tight cover. Add one carrot, one turnip, one onion, one small green pepper, one stalk celery cut in slices or cubes, one sprig of parsley, and three cups of boiling water. Cover tightly and let simmer for three or four hours. Remove the cover, place medium sized parboiled potatoes around the meat, set in the oven uncovered for forty-five minutes, or until the meat and potatoes are well browned. Remove the meat and potatoes from the dish; make gravy by thickening the liquid with two tablespoonsful of flour, and more water if necessary. Then season. Remove the skewer or string from the meat and serve in a deep platter, with potatoes as a border. Onions may be cooked whole with the meat and potatoes. Other ways of utility are by preparing as boiled beef and serving with horseradish, cut up, seared and used in stew baking in moderate heat for four to four and a half hours, etc. It will always be found good.

### Knives Sharpened Free.

More and more retail butchers are appreciating that service is expected by people who buy meat, and some of them are introducing original service ideas. There is one butcher who sharpens knives for his customers, without charge. That the service is appreciated goes without saying, principally, perhaps, because the housewife thinks no one can do a better sharpening job than her meat man. She knows his knives have the keenest edge possible. In her eye he is a knife expert, and if anyone can put an edge on her knife he is the one.

And speaking of service, here is a suggestion that you may take or leave. Why not make a present to your customers now and then of paper doilies, on which to place drinking glasses and other table foods when special dinners are to be served. It is easy enough to know when a customer has something special on hand. When she buys a lot of extra it is easy to ask—without giving offense—if she is going to have a party, and if she will surely appreciate your giving her the doilies. They won't cost you much, and they will improve the appearance of her table greatly. You'll get the credit. Just try it.



### 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

## 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**

## 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.

### Handling Stoves For the Christmas Trade.

Written for the Tradesman.

Propound the question on to any hardware dealer, "Can you sell stoves around Christmas time?" and he will almost certainly respond with an emphatic negative.

As a rule, business in stoves falls off very appreciably in December. In most cases, this can be traced to two reasons; the first is that people are too busily engaged in their Christmas shopping to think of purchasing, or to afford, stoves; and the second is that the dealer accepts the slump as inevitable and makes no effort to push this line.

There is, however, no valid reason why stoves should not be sold to some extent, even in December. In fact, there are some very substantial reasons why they should be played up and featured among the possible Christmas gifts.

There is a steadily developing tendency to give useful presents, and an equal desire to receive gifts of the same nature. The housewife, who has all year suffered the discomfort of an old and faulty kitchen range, would appreciate above all else the gift of a shiny, brand new, efficient range, with its promise of increased comfort and lessened labor. That would be a present worth while; but few men realize the fact.

The same applies to everything connected with the kitchen. A new supply of kitchen utensils would constitute a very acceptable present for any housewife.

Of course the dealer who undertakes to feature stoves around Christmas time would at once confront the problem of space. There are a host of seasonable lines clamoring to be featured right now. The dealer who is giving as much store and window display space to Christmas lines as he should will find it a difficult matter to give his heaters and ranges a great deal of prominence.

However, by giving the problem close study and by exercising some ingenuity, he should be able to arrange things so that the stove department can be worked into the general scheme of things.

In stores where the stove department is separate and distinct, there is no reason why a splendid trade should not be done. Decorate the department with as much care as the rest of the store, keep it lighted in the evenings, and people will not fail to look it over.

If the store arrangements do not provide a separate department for stoves, the problem is a more difficult one; since then it is customary to shove stoves into the background to make way for Christmas lines. In such a case you must concentrate on a few of the most attractive lines. Put them well to the back of the store, so that they will not interfere with the

other arrangements; but don't sidetrack them entirely. Use cards throughout the store to direct attention to them.

The possibilities of a household department at this season are worth considering. The idea is to create a special demand before Christmas for articles used in the kitchen, not so much for gift purposes as to assist the housewife in preparing for the holiday festivities. A sale of kitchen utensils—improved cookers, new style cake pans, and everything to make up a complete kitchen equipment—should be held fairly early in December. A good window display, some snappy advertising and show cards, and the interest of the women will be aroused. Emphasize the idea of complete kitchen equipment making the Christmas cooking so much easier.

Here is a suggested advertisement:

#### "Christmas Cooking Is Rendered Easy"

If you have a complete equipment of up-to-date utensils. Before making the Christmas cake and the Christmas pudding, find out how Blank's Hardware Store can help you. Our up-to-date stock of kitchen devices will emphasize the value of complete equipment—and so forth."

Some price inducements can be offered; but the big idea to drive home is that a complete equipment of up to date kitchen utensils will pay for itself many times over in the work it saves. The advantage of such a sale is that it attracts a great many women to the store. The average housewife lacks many of the latest devices for simplifying household labor. In fact, she doesn't know all the helpful little inventions that are available at a really moderate price. Show her what you have; and she will be interested.

It may be good business to suggest complete outfits, more or less comprehensive; to compile lists of outfits for sale at a price for the lot. Quite often you can sell an outfit of a dozen articles as easily as you could sell a single utensil. It may be found a good idea in your sale to maintain the regular price on the individual utensils, but to make your price inducements on combinations of, say, three or more.

The window display in connection with such a sale should include the completest showing you can give of such goods. Each article should have the price clearly marked; show cards should be used; and if you are featuring combination prices, these should be indicated.

Of your Christmas displays, one might feature a range as the center of attraction. If you put on a stove display, make it as early in the season as possible. This is advisable for various reasons. In the first place, most people would not like to put in a stove just before the holiday. They prefer to have it installed earlier, in order to enjoy the benefit during a part at least of the Christmas preparations. In the second place, no dealer would care to have a large number of installations on his hands during the last few weeks of the Christmas season. His staff is busy enough without that. It is wise,

## 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

## 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



therefore, to make your bid for stove trade quite early in the season.

Yet the stove trade is such a valuable feature, that at least one good display is justified; and if a purchaser requires it, the installation should be made, even at the eleventh hour. Metaphorically speaking, of course.

An attractive idea for a Christmas stove display was used by a city dealer last year. In the corner of the window a range was set up. In the center of the window was a low table, spread for dinner and laden with a most bountiful supply of viands. A fat turkey, cranberry sauce, vegetables, plum pudding and mince pies were displayed. Everything shown had a well done, appetizing appearance, calculated to delight the eye of the lover of good things. Over the table was a sign, "This Dinner was cooked on a — Range." Another card had been placed on top of the range somewhat as follows: "You cannot expect your Christmas dinner to suit you unless you have a good range and suitable cooking utensils. This range is guaranteed to cook everything to a nicety. Be prepared in time. Step in and see what we have to offer."

In the opposite corner of the window was a mantel, equipped with the latest brass fixtures.

An interesting comment on the possibility of stove sales in the Christmas season is furnished by the statement of a firm of city hardware dealers that they had a good year's trade in stoves "but still the demand fell off about the third week in December and it occurred to us that we would have to find some means of reviving interest." The plan finally adopted was to offer a turkey with every range sold before Christmas. The result was an immediate stimulus to business. Not only were a large number of ranges sold for immediate installation, but quite a few people who needed stoves in the spring ordered at once for future delivery in order to get the turkey. In such cases a deposit of \$10 was required; this covered the cost of the moderate-sized turkey supplied and practically assured the sale going through. There was, incidentally, a certain amount of advertising involved in the widespread discussion of the offer.

Another firm ran the following advertisement:

"Just Before Christmas"

"Jack, dear, I don't want you to get me any jewelry or dresses this year. What I'd like you to buy me is a new gas range. My old one is simply impossible to cook with."

"What kind would you prefer?"

"I have heard so much about the — Gas Range giving such good results. Mrs. Wilson and Mrs. Mitchell each have one. They say there is no other so good as the —. Their cooking and baking is perfect."

Mr. Husband—Let us know which one you want and we will do the rest.

Mrs. Wife—See that he doesn't forget to come to

Blank & Company

The stove store of quality.

Another firm has a rather catchy way of putting the stove proposition:

"Most people know something about the — range. If you don't please ask your next door neighbor; then see us."

Under the caption "The Best Christmas Present" another firm last year advertised:

"What better Christmas present could you buy for your wife than a range that will save you half of your fuel bill and give your wife perfect satisfaction every minute of the day?"

Victor Lauriston.

#### Silver Gift Novelties.

Manufacturers of novelties embodying silver have exerted themselves this year to provide unusual things in men's holiday gifts. For instance, at a certain Fifth avenue shop there is a variety of smokers' articles, many of which are designed to appeal to golfers. One of these is a set of six beverage mixers in the form of golf clubs, heavily plated with silver and finished gray, which may be had for \$8. They are kept in a miniature golf bag of genuine leather. Also for the golfer the same shop offers at \$5 a set of three sterling silver tees.

It also has, at \$7.50, a novel combination cigarette holder, ash tray and match receptacle. This is of platinum-finished silver plate, and is set off with a small silver figure of a golfer about to drive. Then, too, there is a cigarette container of silver plate in the form of a golf bag, with strap, and a top that may be raised or lowered by means of a small silver tee flag mounted upon it. This is priced at \$6.95.

Several gifts of an anti-Volstead nature are also offered. Among them, priced at \$16.50, is a genuine malacca walking stick containing an inner tube of sterling silver that will hold many a "wee drappie." The stick is topped off with a sterling silver cap.

For the woman who is willing to put all her pin money into a single gift for "him," this shop offers a 24-inch hand-sewed English fitted case of genuine cowhide, at \$575. It is equipped with fourteen sterling fittings, with engine-turned design, an eight-day clock with a sterling front and a leather back, a manicure outfit with sterling silver handles, a shell comb, a leather-backed mirror, leather cases for jewelry and cigarettes, a writing case and a safety razor of a well-known make.

Marriage has its limitations, and nobody has ever exceeded them without making a mess of it.

#### Zion Fig Bars

Unequalled for  
Stimulating and  
Speeding Up  
Cooky Sales

Obtainable from Your  
Wholesale Grocer

Zion Institutions & Industries  
Baking Industry

Zion, Illinois

Have you tried

ODESSA  
IONIA  
and  
RADIO

Brands

?

We pack Peas, String Beans, Corn, Succotash, Tomatoes, Apples, Pork and Beans, Red Kidney Beans and Lima Beans.

We invite your inspection of our Sanitary method of packing.

Factory always open to visitors.

Our products are the best that science, experience and the latest improved machinery can produce.

Sold Exclusively Through The Wholesale Grocery Trade.

Since last season we have erected and installed new buildings.

Quality—better than ever.

2

Lake Odessa Canning Co.

Lake Odessa, Michigan

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Above Officers and FRED W. GREEN HOWARD C. LAWRENCE  
FRED A. CHAPMAN

## COMMERCIAL TRAVELER

### News and Gossip About Michigan Hotels.

Chicago, Dec. 1—Thanksgiving dinner at the "shack," the country home of Edward R. Swett, Manager of the Hotel Occidental, at Muskegon. My sixth engagement. Every year this substantial individual officially advises me that I am expected "home" for turkey, and I have never possessed will power sufficient to decline, apropos of my theory that the things you like to eat are bad for you, and I am fond of turkey, especially after the completion of Mrs. Swett's program of preparation, including that wonderful stuffing and cranberry sauce. It all had my approval and I was duly thankful.

Tupper Townsend has closed his hotel—the Whitcomb, St. Joseph for the winter. This will be a keen disappointment for the traveling fraternity, who are wont to patronize this institution, especially on account of its warmth. I will testify to that claim. But one cannot blame the Whitcomb people for closing down and taking a rest during the winter months. Their summer seasons are always satisfactorily profitable, but when drear winter comes, the figures for a period of five long months are transferred to the other side of the ledger, and one hates to lose money, especially as there isn't a chance on earth to make winter operation a gamble even. I am not advised of the winter's program laid out by Mr. and Mrs. Townsend, but it is understood they will again be very much in evidence about May 1.

About this announcement, I have heard it rumored that next season's close will inaugurate a building program for the Whitcomb, a million dollar 150 room hotel being in contemplation on the site of the present Whitcomb, which from a scenic standpoint is probably one of the most attractive in Michigan, if not the entire Middle West.

I think every traveler in Michigan, and the tourist as well, has an acquaintance with Seth Frymire. He has been connected with Detroit's most prominent hotels, but for several years past has been active in the management of the Fort Shelby, in that city.

Now he sends me an announcement to the effect that the Barlum Hotel, Cadillac Square and Bates street, Detroit, will open about January 1, and he is to be resident manager of same.

The new hotel, which is only one block from the city hall, will be strictly fire-proof and contain 800 rooms. Every room will be an outside one, with combination tub and shower bath, and the furnishings are the finest procurable. In fact, in every detail the Barlum is up to the moment, with an attractive lobby, lounges, dining and ball rooms. The rates, which start at \$2.50, are the most reasonable I know of.

Of the organization, John J. Barlum is president; R. B. Kernahan, managing director, and, as before stated, Mr. Frymire, as resident manager. I have known Seth for many years, and he has made a success of every proposition he has tackled. When he went into the Fort Shelby, I felt that it was a lost cause, but he helped pull it out and it certainly is at the top of the "arrival" column. All right, Seth, I may not be there at the opening, but I will tell them what you have to offer on my next visit to Detroit.

Here comes a letter from Alma. The head of their commercial organization suggests that in that town they have a wonderful site for a new hotel, and will I put them in touch with someone who would build them a new hostelry or "caravansary," (as my friend Edgington, of the Detroit Normandie, would say.)? I couldn't find anyone to do this thing, and if I could I

don't know of anyone I hate sufficiently to suggest such a crazy scheme.

Alma has all the hotels it can support. The yhave recently had a boom there, which has probably stimulated the hotel business, but in ordinary times the operation of a hotel there is just as precarious as in a lot of other Michigan towns I could name.

In the first place, the Wright House, as conducted by the Elliotts, is a much better hotel than the town deserves or can support in ordinary times. It is, to be sure, an old institution, but it was originally well built, has been improved from time to time, and serves most excellent meals. It could make more improvements if they had more encouragement from the home folks.

In the second place, if Alma didn't have a hotel at all, the cost of modern construction is such that with all the patronage which the town would attract there would still be a serious shortage of net earnings, and consequential headaches for the townspeople who put their money into the enterprise.

Thirdly, outside of an asylum for feeble minded, you would have a problem to find anyone—after such a hotel was built—to operate it. There are too many "burned" children in the game and they are all more or less afraid of the task.

Now all this is just my honest opinion about the hotel situation in Alma. It is nice to have a swell hotel in one's town, but it is nicer to have that restful feeling which accompanies the knowledge that you haven't got any money invested in one.

The Young Men's Christian Associations of Michigan will be given an opportunity this week to show the State tax department why their property should not be taxed the same as other real estate holdings. Among other things the Y. M. C. A. will be asked to show where they come under the religious, benevolent, educational or charitable provisions of the law, which exempts property of such organizations from taxation, and under which the Y. M. C. A. has escaped paying taxes for a long time. The associations will be questioned as to their membership charges and other fees and as to the manner in which their rooms are rented under a schedule of weekly rates to either members or non-members.

While the Y. W. C. A. is conducted along similar lines as the Y. M. C. A. this organization will also be given an opportunity to present its case. Members of the tax department have about decided, however, all property held by these organizations and operated as hotels shall go on the tax roll and it will be up to the associations to show cause why the remainder should not be so taxed.

The Y. M. C. A., in addition to many fine association buildings, owns large water front acreages which are used for camping purposes for boys during the summer months. A weekly charge is made for the use of these camps and a list of such property will be compiled and duly and carefully considered during this hearing.

One of my hotel acquaintances writes and asks me if I can tell him how to operate his hotel dining room at a profit. I wish I could. If I had this faculty I wouldn't be obliged to worry about feeding anybody for the remainder of my natural life.

But in this case I know somewhat of the situation and here's my suggestion: (One of my acquaintances says that I am the "closest" friend he has and the only thing I ever "give" is advice). But that is neither here nor there. This man has a nice, clean establishment and running on the European plan he would make money, but I could never reconcile the fact that his hotel is really popular, with the further one that guests get up in the morning and check out, except that his meal charges are too high. One

**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.

### 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.

### 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

HONEY—Horse Radish

OTHER SPECIALTIES

Quality-Service-Cooperation

**TAKING INVENTORY**

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

### 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

### REIDS HOTEL

SOUTH HAVEN, MICH.

Rates \$1.25 and up

Bath \$2 to \$2.50 Single

DAVID REID, Prop.

### 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

EDWARD R. SWETT, Mgr.  
Muskegon - - - Michigan

### HOTEL DOHERTY

CLARE, MICHIGAN

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

"Ask the Boys who Stop Here."



who gets a nice, clean room with running water for a simoleon, hates to pay two bits more than that amount for a meal, and yet the meal as constructed is worth the price.

Now, why don't you cut down your food offerings, I mean in variety, and possibly employ less help? Every time you reduce your payroll by one, you are also reducing your cost of feeding your help. Two girls, who are possibly working their way through high school and glad to work for their board and a possible small stipend, can do all your dining room service and render some assistance in other departments. Also one cook and a dish washer can prepare your food and clean up afterwards. Don't try to imitate the Book-Cadillac. They have no dollar rooms, and don't need to worry as to whether people like their restaurant prices or not.

Cut down your service, keep up your quality and moderate your charges.

Mrs. W. H. Schuh and Mrs. G. B. Schuh will open a new eating place at Wayland on Saturday of this week. It will be located at the Schuh home, one block South of the business portion of the village on M 13. Special steak and chicken dinners will be served. The place will be known as Ye Old Home Tea Room.

Frank S. Verbeck.

#### Gabby Gleanings From Grand Rapids.

Grand Rapids, Nov. 30—Louis J. Koster (Edson, Moore & Co.) who has been ill at his home in Grand Haven for the past three months, was in the city Monday to receive a final report on his ailment from the Blodgett clinic. He was taken with the flu the last week in July, but continued his road work for a month, when he was forced to take to his bed. He is still very weak, but hopes to regain his strength so as to resume his calls on the trade by Jan. 1. His trade in the meantime is being covered by R. E. Messimer, of Charlotte, who finds it necessary to devote a good portion of his time on every call to answering questions regarding Mr. Koster's condition.

The United Commercial Travelers, together with the Salesman's Club of Grand Rapids, held a most enjoyable dancing party in the ball room of the Pantlind Hotel last Saturday. About 125 couples were present. The ball room was artistically decorated; the music was furnished by Lew Caskey's orchestra and excellent refreshments were furnished by the Pantlind Hotel, all of which made the party a most enjoyable affair.

The regular meeting of the United Commercial Travelers will be held in their Council rooms in the Rowe Hotel Saturday evening, Dec. 4. The usual Council business will be transacted and the initiation of a number of candidates into membership will be accomplished.

The ladies attend these meetings and have a delightful time at cards from 8 until 10 p. m., when refreshments are served and dancing engaged in until midnight. The games of cards are 500 and bridge, prizes being given only in the game of 500.

The meeting of the Salesman's Club of Grand Rapids at 12:45 p. m. in the Rotary room in the Pantlind Hotel last Saturday was well attended.

John MacNaughton, of the firm of MacNaughton-Greenawalt & Co., delivered an educational talk upon what constitutes a good investment. He stated that it was a part of the business of investment firms to help educate their clients into making sound investments and suggested the use of financial publications for the layman or professional man with funds to invest, that there might be a clearer understanding between the investment companies and their clients, as it is the business of investment companies to assist their clients in keeping their

money and adding to it. Mr. MacNaughton stated that such education tended to prevent people having money from investing in wild cat stocks issued by new and unreliable concerns. He further stated that the three primary elements in any good investment are security, earning and management. He asserted that lacking these three qualities the investment is on the unsafe side of the speculation line.

We regret to report the removal from our city of a very active member of Grand Rapids Council, Milton Smith, who is now working Illinois territory for the Duchess Trouser Co. out of Chicago, has sold his attractive home on Logan street and during the holiday season will remove his family to Peoria, Ill.

R. D. Bennett, formerly with the Nash McKeough Motor Co., is now with the Durfee Embalming Fluid Co., calling on the trade in the State of Michigan, with the exception of the city of Detroit.

Homer R. Bradfield, genial Secretary of the Salesman's Club, with his family, spent Thanksgiving holidays in Detroit visiting their daughter.

The next meeting of the Salesman's Luncheon Club of Grand Rapids will be held Saturday, Dec. 11, at 12:45 p. m., in the Rotary room at the Pantlind Hotel. It will be in charge of Committee No. 3, L. L. Lozier, chairman, who has arranged the following program:

Lee H. Bierce, Secretary of the Association of Commerce, will address the Club on "Magnetic Michigan."

Paul Estabrook, known in musical circles as sixteen-fingered Paul, will favor the Club with a number of piano selections.

Miss Frances Schuitema, who has been very favorably received as a reader before several clubs, will entertain the Club with two of her favorite selections. The Scribe.

## Sureset Jelly Powder

Eight Pure Fruit Flavors with a Rich Fresh Fruit Taste.

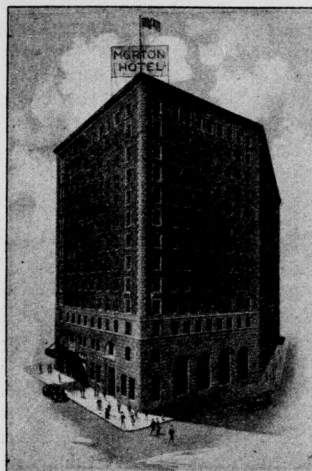
Made in Grand Rapids

\$3.60 Per Case of 4 Doz.

Write for Sample and Deal.

**Sureset Jelly Powder Company**

Grand Rapids, Michigan



## Morton Hotel

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

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

## The Pantlind Hotel

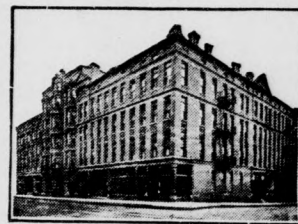
The center of Social and Business Activities in Grand Rapids.

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

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



## CODY HOTEL



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

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

**CODY CAFETERIA IN CONNECTION**

## 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.

## HOTEL BROWNING

150 Fireproof Rooms

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

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

## DRUGS

**Michigan Board of Pharmacy.**  
President—James E. Way, Jackson.  
Vice-President—J. C. Dykema, Grand Rapids.  
Director—H. H. Hoffman, Lansing.  
Coming Examination—Detroit, Jan. 18, 19 and 20.

### Bottle-Capping Mixtures.

1. Soak seven pounds of good gelatin in ten ounces of glycerine and sixty ounces of water and heat over a water bath until dissolved, and add any desired color. Pigments may be used, and various tints can be obtained by the use of aniline colors. The resulting compound should be stored in jars. To apply liquefy the mass and dip the cork and portion of the neck of the bottle into the liquid; it sets very quickly.

2. Gelatin ..... 1 ounce  
Gum arabic ..... 1 ounce  
Boric acid ..... 20 grains  
Starch ..... 1 ounce  
Water ..... 16 fluid oz.

Mix the gelatin, gum arabic, and boric acid with 14 fluid ounces of cold water, stir occasionally until the gum is dissolved, heat the mixture to boiling, remove the scum and strain. Also mix the starch ultimately with the remainder of the water, and stir this mixture into the hot gelatin mixture until a uniform product results. As noted above, the composition may be tinted with any suitable dye. Before using, it must be softened by the application of heat.

3. Shellac ..... 3 ounces  
Venice turpentine. 1½ ounces  
Boric acid ..... 72 grains  
Powdered talcum - 3 ounces  
Ether ..... 6 fluid drs.  
Alcohol ..... 12½ fluid ozs.

Dissolve the shellac, turpentine, and boric acid in the mixed alcohol and ether, color with a spirit-soluble dye, and add the talcum. During use the mixture must be agitated frequently.

### Doing One's Own Thinking.

An amazing number of Americans permit others to do their thinking and control their beliefs. The president of Wesleyan University at Middleton, Conn., struck a keynote when he said in his baccalaureate sermon "it is particularly important that men should be trained to think and act for themselves."

We send our boys to college to get an education. But education will not make a man a success, whether it be business or professional. It is what he does with his education. "The real test of education is the application a man makes of it, what he himself says and does with the knowledge he has acquired." That is true. We knew an honor graduate once, especially proficient in history, mathematics and Latin. But the uses he made of his education were trivial compared with what they should have been. He taught school a little, tutored a little, and lived his life in health for forty years with earnings that did not average \$400 a year. He was a village oracle, but got little out of his life, and made college education a thing to laugh about among men less favored educationally.

Of course, this man lacked ambition and energy. He shied at real work. He saw men who did not possess one-

tenth of his intellectual power and equipment accumulate property and win influence among their fellows. But he would not apply his education to industrious effort. He thought for himself, but he would not work for himself. His life, long ended, was an incentive to industry; not as an example of the rewards of industry, but of the penalties of indolence.

### Imitation of Antique Silver.

Plated articles may be colored to resemble old objects of art made of solid silver. For this purpose the deeplying parts, those not exposed to friction, are provided with a blackish, earthy coating, the prominent parts retaining a leaden but bright color. The process is simple. A thin paste is made of finely powdered graphite and oil of turpentine (a little bloodstone or red ocher may be added, to imitate the copper tinge in articles of old silver) and spread over the whole of the previously plated article. It is then allowed to dry, and the particles not adhering to the surface removed with a soft brush. The black coating should then be carefully wiped off the exposed parts by means of a linen rag dipped in alcohol. This process is very effective in making imitations of objects of antique art, such as goblets, candlesticks, vessels of every description, statuettes, etc. If it is desired to restore the original brightness to the object, this can be done by washing with caustic soda or a solution of cyanide of potassium. Benzine can also be used for this purpose.

### Carelessness.

Adds to your troubles.  
Subtracts from your earnings.  
Multiplies your aches and pains.  
Takes interest from your work.  
Discounts your thoughts.  
Lessens your chances for success.  
Cancel me—and I add to your happiness.

The death rate for whites in Manila is about half the New York City rate.

## GOOD Merchandising begins with GOOD Buying

The good merchant must first be a good buyer. He must be able to select merchandise of sound value, which will fit his customers' needs and give lasting satisfaction.

The successful investment house must be able to select securities which will measure up to the requirements of its customers. Above all, it must see to it that every security offered represents a sound value, so that its endorsement of any issue will be a factor of prime importance to the clientele it serves.

We are unusually careful in the selection of our securities. They are chosen with a view to the requirements of our clientele, and in every case represent good values. This sound business policy insures the confidence of our customers and their continued patronage.

## HOWE, SNOW & BERTLES

(Incorporated)

Investment Securities

GRAND RAPIDS

NEW YORK

CHICAGO

DETROIT

SAN FRANCISCO

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

## 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



## Clean, Comfortable PARLOR COACHES

New Heating Units  
have been installed  
increasing warmth  
fifty per cent.

all through  
West Michigan  
to Chicago

New Winter Schedules, just issued, give full details on all divisions. Rates, views, time tables. Get yours at any Greyhound Station or from any Coach.



"Ride the Greyhounds"



## WHOLESALE DRUG PRICE CURRENT

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

<b>Acids</b>			<b>Cotton Seed</b>			<b>Belladonna</b>		
Boric (Powd.)	12 1/2 @	20	Cubeb	1 25 @	1 45	Benzoin	@	1 35
Boric (Xtal)	15 @	25	Eigeron	6 50 @	6 75	Benzoin Comp'd	@	2 10
Carbolic	34 @	40	Eucalyptus	9 00 @	9 25	Buchu	@	2 65
Citric	50 @	55	Hemlock, pure	1 25 @	1 50	Cantharides	@	2 55
Muriatic	3 1/2 @	8	Juniper Berries	4 50 @	4 75	Capsicum	@	2 20
Nitric	9 @	15	Juniper Wood	1 50 @	1 75	Catechu	@	1 75
Oxalic	16 1/2 @	25	Lard, extra	1 55 @	1 65	Cinchona	@	2 10
Sulphuric	3 1/2 @	8	Lard, No. 1	1 25 @	1 40	Colchicum	@	1 80
Tartaric	40 @	50	Lavender Flow	7 50 @	7 75	Cubeb	@	3 00
<b>Ammonia</b>			Lavender Gar'n	85 @	1 20	Digitalis	@	1 80
Water, 26 deg.	06 @	16	Lemon	4 25 @	4 50	Gentian	@	1 35
Water, 18 deg.	05 1/2 @	13	Linseed, raw, bbl.	@	88	Ginger, D. S.	@	1 30
Water, 14 deg.	04 1/2 @	11	Linseed, boiled, bbl.	@	91	Guaiaac	@	2 20
Carbonate	20 @	25	Linseed, bld. less	98 @	1 11	Guaiaac, Ammon.	@	2 00
Chloride (Gran.)	09 @	20	Linseed, rw. less	98 @	1 03	Iodine	@	95
<b>Balsams</b>			Mustard, artifi. oz.	@	35	Iodine, Colorless	@	1 50
Copaiba	85 @	1 25	Nutsfoot	1 35 @	1 50	Iron, Clo.	@	1 35
Fir (Canada)	2 75 @	3 00	Olive, pure	3 75 @	4 50	Kino	@	2 10
Fir (Oregon)	65 @	1 00	Olive, Malaga,	2 75 @	3 00	Myrrh	@	2 50
Peru	3 00 @	3 25	yellow	2 75 @	3 00	Nux Vomica	@	1 55
Tolu	2 00 @	2 25	green	2 75 @	3 00	Opium	@	3 50
<b>Barks</b>			Orange, Sweet	5 00 @	5 25	Opium, Camp.	@	85
Cassia (ordinary)	25 @	30	Origanum, pure	@	2 50	Opium, Deodoriz'd	@	3 50
Cassia (Saigon)	50 @	60	Origanum, com'l	1 00 @	1 20	Rhubarb	@	1 70
Sassafras (pw. 50c)	@	50	Pennyroyal	3 25 @	3 50	<b>Paints</b>		
Soap Cut (powd.)	18 @	25	Peppermint	10 50 @	10 75	Lead, red dry	15 1/4 @	15 1/4
<b>Berries</b>			Rose, pure	13 50 @	14 00	Lead, white dry	15 1/4 @	15 1/4
Cubeb	@	1 00	Rosemary Flows	1 25 @	1 50	Lead, white oil	15 1/4 @	15 1/4
Fish	@	25	Sandelwood, E.	10 50 @	10 75	Ochre, yellow bbl.	@	2 1/2
Juniper	12 @	25	I.	10 50 @	10 75	Ochre, yellow less	3 @	6
Prickly Ash	@	1 25	Sassafras, true	1 75 @	2 00	Red Venet'n Am.	3 1/2 @	7
<b>Extracts</b>			Sassafras, arti'l	75 @	1 00	Red Venet'n Eng.	4 @	8
Licorice	60 @	65	Spearment	9 00 @	9 25	Putty	5 @	8
Licorice, powd.	50 @	60	Sperm	1 50 @	1 75	Whiting, bbl.	@	4 1/2
<b>Flowers</b>			Tany	9 00 @	9 25	Whiting	5 1/2 @	10
Arnica	@	40	Tar USP	65 @	75	L. H. P. Prep.	3 05 @	3 25
Chamomile (Ged.)	@	60	Turpentine, bbl.	@	94	Rogers Prep.	3 05 @	3 25
Chamomile Rom.	@	50	Turpentine, less	1 01 @	1 14	<b>Miscellaneous</b>		
<b>Gums</b>			Wintergreen, leaf	6 00 @	6 25	Acetanolid	47 @	55
Acacia, 1st	50 @	55	Wintergreen, sweet	3 00 @	3 25	Alum	08 @	12
Acacia, 2nd	45 @	50	Wintergreen, art	75 @	1 00	Alum, powd. and	09 @	15
Acacia, Sorts	20 @	25	Worm seed	8 00 @	8 25	ground	09 @	15
Acacia, Powdered	35 @	40	Wormwood	9 00 @	9 25	Bismuth, Subni-	3 87 @	4 07
Aloes (Barb Pow)	25 @	30	<b>Potassium</b>			trate	07 @	12
Aloes (Cape Pow)	25 @	30	Bicarbonate	35 @	40	Borax xtal or	1 50 @	2 00
Aloes (Soc. Pow.)	65 @	70	Bichromate	15 @	25	powdered	2 22 @	2 43
Asafoetida	50 @	60	Bromide	69 @	85	Cantharades, po.	1 50 @	2 00
Pow.	75 @	1 00	Bromide, gran'd	54 @	71	Calomel	2 22 @	2 43
Camphor	05 @	1 00	Chlorate, powd.	23 @	30	Capsicum, pow'd	35 @	40
Guaiaac	@	80	or Xtal	16 @	25	Carmin	7 00 @	7 50
Guaiaac, pow'd	@	90	Cyanide	30 @	30	Cassia Buds	35 @	40
Kino	@	1 10	Iodide	4 66 @	4 86	Cloves	50 @	55
Kino, powdered	@	1 20	Permanganate	20 @	30	Chalk Prepared	14 @	16
Myrrh	@	60	Prussiate, yellow	40 @	50	Chloroform	51 @	60
Myrrh, powdered	@	65	Prussiate, red	@	70	Chloral Hydrate	1 35 @	1 85
Opium, powd.	19 65 @	19 92	Sulphate	35 @	40	Cocaine	12 10 @	12 80
Opium, gran.	19 65 @	19 92	<b>Roots</b>			Cocoa Butter	55 @	75
Shellac	65 @	80	Alkanet	30 @	35	Corks, llt, less	40-10 %	
Shellac Bleached	70 @	85	Blood, powdered	35 @	40	Copperas	2 1/2 @	10
Tragacanth, pow.	@	1 75	Calamus	35 @	40	Copperas, Powd.	4 @	10
Tragacanth	1 75 @	2 25	Elecampane, pwd.	25 @	30	Corrosive Sublim	1 80 @	2 00
Turpentine	@	30	Gentian, powd.	20 @	30	Cream Tartar	31 @	38
<b>Insecticides</b>			Ginger, African,	30 @	35	Cuttle bone	40 @	50
Arsenic	08 @	20	powdered	30 @	35	Dextrine	6 @	15
Blue Vitriol, bbl.	@	07 1/2	Ginger, Jamaica,	60 @	65	Dover's Powder	3 50 @	4 00
Blue Vitriol, less	08 @	15	powdered	30 @	35	Emery, All Nos.	10 @	15
Bordea. Mix Dry	13 @	22	Ginger, Jamaica,	60 @	65	Emery, Powdered	@	15
Hellebore, White	18 @	30	powdered	45 @	50	Epsom Salts, bbls.	@	
powdered	18 @	30	Golden seal, pow.	@	85	Epsom Salts, less	3 1/4 @	10
Insect Powder	35 @	45	Ipecac, powd.	@	00	Ergot, powdered	@	2 50
Lead Arsenate Po.	18 @	31	Licorice, powd.	35 @	40	Flake, White	15 @	20
Lime and Sulphur	8 @	23	Licorice, powd.	20 @	30	Formadehyde, lb.	15 @	30
Dry	8 @	23	Orris, powdered	30 @	40	Gelatine	80 @	90
Paris Green	20 @	37	Poke, powdered	35 @	40	Glassware, less 55 %		
<b>Leaves</b>			Rhubarb, powd.	@	1 00	Glassware, full case 60 %		
Buchu	85 @	1 00	Rosinwood, powd.	@	40	Glauber Salts, bbl.	@	02 1/2
Buchu, powdered	@	1 00	Sarsaparilla, Hond.	@	90	Glauber Salts less	04 @	10
Sage, Bulk	25 @	30	ground	@	90	Glue, Brown	21 @	30
Sage, 1/4 loose	@	40	Sarsaparilla Mexican,	32 @	52	Glue, Brown Grd	15 @	20
Sage, powdered	@	35	Glycerine	32 @	52	Glue, White	27 1/2 @	35
Senna, Alex.	50 @	75	Squills	35 @	40	Glue, white grd.	25 @	35
Senna, Tinn. pow.	30 @	35	Squills, powdered	60 @	70	Glycerine	36 @	56
Uva Ursi	20 @	25	Tumeric, powd.	20 @	25	Hops	70 @	85
<b>Oils</b>			Valerian, powd.	@	1 00	Iodine	6 45 @	6 90
Almonds, Bitter,	7 50 @	7 75	<b>Seeds</b>			Iodoform	7 35 @	7 65
Almonds, Bitter,	3 00 @	3 25	Anise	@	35	Lead Acetate	20 @	30
artificial	3 00 @	3 25	Anise, powdered	35 @	40	Mace	@	1 50
Almonds, Sweet,	1 50 @	1 80	Bird, 1s	13 @	17	Mace, powdered	@	1 60
Almonds, Sweet,	1 00 @	1 25	Canary	10 @	16	Menthol	7 50 @	8 00
Amber, crude	1 25 @	1 50	Caraway, Po.	25 @	30	Morphine	11 18 @	11 93
Amber, rectified	1 50 @	1 75	Cardamon	3 75 @	4 00	Nux Vomica	@	30
Anise	1 40 @	1 60	Coriander pow.	20 @	25	Nux Vomica, pow.	17 @	25
Bergamont	11 50 @	11 75	Dill	15 @	20	Pepper black, pow.	40 @	50
Cajeput	1 50 @	1 75	Fennel	25 @	40	Pepper, White, pw.	50 @	55
Cassia	4 00 @	4 25	Flax	08 @	15	Pitch, Burgudry	20 @	25
Castor	1 40 @	1 65	Flax, ground	08 @	15	Quassia	12 @	15
Cedar Leaf	1 75 @	2 00	Foenugreek, pwd.	15 @	25	Quinine, 5 oz. cans	@	59
Citronella	1 25 @	1 50	Hemp	8 @	15	Rochelle Salts	30 @	35
Cloves	3 00 @	3 25	Lobelia, powd.	@	1 60	Sacharine	@	80
Cocoonut	25 @	35	Mustard, yellow	17 @	25	Salt Peter	11 @	22
Cod Liver	1 75 @	2 00	Mustard, black	20 @	25	Seldilz Mixture	30 @	40
Croton	2 00 @	2 25	Poppy	15 @	30	Soap, green	15 @	30
<b>Tinctures</b>			Quince	1 25 @	1 50	Soap mott cast.	22 1/2 @	25
Aconite	@	1 80	Rape	15 @	20	Soap, white castile	@	12 50
Aloes	@	1 45	Sabadilla	50 @	60	case	@	12 50
Arnica	@	1 10	Sunflower	11 1/2 @	15	Soap, white castile	@	1 45
Asafoetida	@	2 40	Worm, American	30 @	40	Soda Ash	3 @	10
			Worm, Levant	4 50 @	4 75	Soda Bicarbonate	3 1/2 @	10
						Soda, Sal	02 1/2 @	08
						Spirits Camphor	@	1 35
						Sulphur, roll	3 1/2 @	10
						Sulphur, Subl.	4 1/2 @	10
						Tamarinds	20 @	25
						Tartar Emetic	70 @	75
						Turpentine, Ven.	50 @	75
						Vanilla Ex. pure	1 75 @	2 25
						Vanilla Ex. pure	2 50 @	3 00
						Zinc Sulphate	06 @	11

## 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.

## Hazeltime &amp; Perkins Drug Company

Wholesale Only

Manistee

MICHIGAN

Grand Rapids

## THE TOLEDO PLATE &amp; 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

## STRENGTH

## ECONOMY

## THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the  
MICHIGAN MILLERS MUTUAL  
FIRE INSURANCE COMPANY  
AND ASSOCIATED COMPANIES



Combined Assets of Group

\$33,389,609.28

20% to 40% Savings Made Since Organization

## FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass



# 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

Canned Apricots  
Canned Tomatoes

## DECLINED

Hard Candies

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



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

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

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

## BEECH-NUT BRANDS.



Mints, all flavors 60  
Gum 70  
Fruit Drops 70  
Caramels 70  
Sliced bacon, large 5 40  
Sliced bacon, medium 3 30  
Sliced beef, medium 2 80  
Grape Jelly, large 4 50  
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



## BREAKFAST FOODS

**Kellogg's Brands.**  
Corn Flakes, No. 136 3 45  
Corn Flakes, No. 124 3 45  
Corn Flakes, No. 102 2 40  
Pep, No. 224 2 70  
Pep, No. 202 1 75  
Krumblies, 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  
Fancy Parlor, 23 lb. 9 25  
Ex. Fcy. Parlor 25 lb. 9 75  
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 1/2  
Paraffine, 12s 14 1/2  
Wicking 40  
Tudor, 6s, per box 30

## CANNED FRUIT

Apples, 3 lb. Standard 1 50  
Apples, No. 10 4 75@5 75  
Apple Sauce, No. 10 8 00  
Apricots, No. 1 1 75@2 00  
Apricots, No. 2 3 00  
Apricots, No. 2 1/2 3 40@3 90  
Apricots, No. 10 8 50@11 00  
Blackberries, No. 10 8 50  
Blueberries, No. 2 2 00@2 75  
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@2 10  
Peaches, No. 1, sliced 1 25  
Peaches, No. 2 2 75  
Peaches, No. 2 1/2 Mich 3 25  
Peaches, 2 1/2 Cal. 3 00@3 25  
Peaches, 10, Mich. 8 50  
Pineapple, 1 sl. 1 75  
Pineapple, 2 sl. 2 60  
P'apple, 2 br. sl. 2 40  
P'apple, 2 1/2, sl. 3 00  
P'apple, 2, cru. 2 60  
Pineapple, 10 cru. 9 50  
Pears, No. 2 3 15  
Pears, No. 2 1/2 4 25  
Plums, No. 2 2 40@2 50  
Plums, No. 2 1/2 2 90  
Raspberries, No. 2 blk. 2 90  
Raspb's, Red, No. 10 13 50  
Raspb's Black, No. 10 12 00  
Rhubarb, No. 10 4 75@5 50  
Strawberries, No. 10 12 00

## CANNED FISH

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

## CANNED MEAT

Bacon, Med. Beechnut 3 30  
Bacon, Lge. Beechnut 5 40  
Beef, No. 1, Corned 3 10  
Beef, No. 1, Roast 3 10  
Beef, No. 2 1/2, Qua. sli. 1 50  
Beef, 3 1/2 oz. Qua. sli. 2 00  
Beef, 5 oz., Qua. sli. 2 75  
Beef, No. 1, B'nut, sli. 4 50  
Beefsteak & Onions, s 3 45  
Chili Con Ca., 1s 1 35@1 45  
Deviled Ham, 1/4s 2 20  
Deviled Ham, 1/2s 3 60  
Hamburg Steak & Onions, No. 1 3 15  
Potted Meat, 4 oz. 1 10  
Potted Meat, 1/2 Libby 52 1/2  
Potted Meat, 1/2 Libby 92 1/2  
Potted Meat, 1/2 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  
Freemont, No. 2 1 20  
Snider, No. 2 95  
Snider, No. 2 1 25  
Van Camp, small 85  
Van Camp, Med. 1 15

## CANNED VEGETABLES.

**Asparagus.**  
No. 1, Green tips 3 75  
No. 2 1/2, Large Green 4 50  
W. Beans, cut 2 1 45@1 75  
W. Beans, 10s 7 50  
Green Beans, 2s 1 45@2 25  
Green Beans, 10s 7 50  
L. Beans, 2 gr. 1 35@2 65  
Lima Beans, 2s, Soaked 95  
Red Kid, No. 2 1 25  
Beets, No. 2, wh. 1 75@2 40  
Beets, No. 2, cut 1 10@1 25  
Beets, No. 3, cut 1 60  
Corn, No. 2, stan. 1 25  
Corn, Ex. stan. No. 2 1 55  
Corn, No. 2, Fan. 1 80@2 35  
Corn, No. 10 8 00@10 75  
Hominy, No. 3 1 00@1 15  
Okra, No. 2, whole 2 00  
Okra, No. 2, cut 1 65  
Dehydrated Veg. Soup 90  
Mushrooms, Hotels 38  
Mushrooms, Choc. 8 00  
Mushrooms, Sur Etra. 60  
Peas, No. 2, E. J. 1 65  
Peas, No. 2, Sift. June 1 85  
Peas, No. 2, Ex. Sift. E. J. 2 25  
Peas, Ex. Fine, French 25  
Pumpkin, No. 3 1 35@1 60  
Pumpkin, No. 10 4 00@4 75  
Pimientos, 1/4, each 12@14  
Pimientos, 1/2, each 27  
Sw't Potatoes, No. 2 1/2 2 25  
Sauerkraut, No. 2 1 40@1 50  
Succotash, No. 3 1 65@2 50  
Succotash, No. 2, glass 2 80  
Spinach, No. 1 1 25  
Spinach, No. 2 1 60@1 90  
Spinach, No. 3 2 10@2 50  
Spinach, No. 10 6 00@7 00  
Tomatoes, No. 2 1 20@1 30  
Tomatoes, No. 3, 1 90@2 25  
Tomatoes, No. 10 8 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 75  
Quaker, 8 1/2 oz. 1 45  
Quaker, 14 oz. 1 90  
Quaker, Gallon Glass 12 00

## CHILI SAUCE

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

## OYSTER COCKTAIL.

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

## CHEESE.

Roquefort 52  
Kraft, small items 1 65  
Kraft, American 1 65  
Chili, small tins 1 65  
Pimento, small tins 1 65  
Roquefort, sm. tins 2 25  
Camembert, sm. 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 75  
Beechnut Spearmint 70  
Doublemint 65  
Peppermint, Wrigleys 65  
Spearmint, Wrigleys 65  
Juicy Fruit 65  
Wrigley's P-K 65  
Zeno 65  
Teaberry 65

## COCOA.

Droste's Dutch, 1 lb. 8 50  
Droste's Dutch, 1/2 lb. 4 50  
Droste's Dutch, 1/4 lb. 2 35  
Droste's Dutch, 5 lb. 60  
Chocolate Apples 4 50  
Pastelles, No. 1 12 60  
Pastelles, 1/2 lb. 6 60  
Pains De Cafe 3 00  
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  
Bons 9 00  
13 oz. Creme De Cara-que 13 20  
12 oz. Rosaces 10 80  
1/2 lb. Rosaces 7 80  
1/2 lb. Pastelles 3 40  
Langues De Chats 4 80

## CHOCOLATE.

Baker, Caracas, 1/4s 37  
Baker, Caracas, 1/2s 35  
**COCOANUT**  
Dunham's  
15 lb. case, 1/4s and 1/2s 48  
15 lb. case, 1/4s 47  
15 lb. case, 1/2s 46

## CLOTHES LINE.

Hemp, 50 ft. 2 00@2 25  
Twisted Cotton, 50 ft. 3 50@4 00  
Braided, 50 ft. 2 25  
Sash Cord 3 50@4 00



## COFFEE ROASTED

1 lb. Package  
Melrose 36  
Liberty 28  
Quaker 43  
Nedrow 41  
Morton House 47  
Reno 38  
Royal Club 42

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

**Maxwell House Brand.**  
1 lb. tins 49  
3 lb. tins 1 44

**Telfer Coffee Co. Brand**  
Bokay 42

**Coffee Extracts**  
M. Y., per 100 12  
Frank's 50 pkgs. 4 25  
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  
Carolene, Tall, 4 doz. 3 80  
Carolene, Baby 3 50

## EVAPORATED MILK

Quaker, Tall, 4 doz. 4 75  
Quaker, Baby, 8 doz. 4 65  
Quaker, Gallon, 1/4 dz. 4 60  
Carnation, Tall, 4 doz. 5 00  
Carnation, Baby, 8 doz. 4 90  
Every Day, Tall 5 00  
Every Day, Baby 4 90  
Pet, Tall 5 00  
Pet, Baby, 8 oz. 4 90  
Borden's Tall 5 00  
Borden's Baby 4 90  
Van Camp, Tall 4 90  
Van Camp, Baby 3 75

## CIGARS

**G. J. Johnson's Brand**  
G. J. Johnson Cigar, 10c 75 00  
**Tunis Johnson Cigar Co.**  
Van Dam, 10c 75 00  
Little Van Dam, 5c 37 50  
**Worden Grocer Co. Brands**  
King Edward 37 50  
Master Piece, 50 Tin. 35 00  
Canadian Club 35 00  
Little Tom 37 50  
Tom Moore Monarch 75 00  
Tom Moore Panetris 65 00  
T. Moore Longfellow 95 00  
Tom M. Invincible 115 00  
Websteretts 37 50  
Webster Cadillac 75 00  
Webster Knickerbocker 95 00  
Webster Belmont 110 00  
Webster St. Reges 125 00  
Tiona 30 00

## CONFECTIONERY

**Stick Candy** Pails  
Standard 16  
Jumbo Wrapped 19  
Pure Sugar Sticks 600s 4 20  
Big Stick, 20 lb. case 18  
**Mixed Candy**  
Kindergarten 17  
Leader 14  
X. L. O. 12  
French Creams 16  
Cameo 19  
Grocers 11

## Fancy Chocolates

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

## Gum Drops

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

## Lozenges

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

## Hard Goods

Lemon Drops 18  
O. F. Horehound dps. 18  
Anise Squares 18  
Peanut Squares 17  
Horehound Tablets 18

## Cough Drops

Putnam's 1 35  
Smith Bros. 1 50

## Package Goods

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

## Specialties

Walnut Fudge 22  
Pineapple Fudge 21  
Italian Bon Bons 17  
Banquet Cream Mints 28  
Silver King M. Mallows 1 50  
Walnut Sundae, 24, 5c 80  
Neapolitan, 24, 5c 80  
Mich. Sugar Ca., 24, 5c 80  
Pal O Mine, 24, 5c 80  
Malty Milkies, 24, 5c 80  
Bo-Ka-To-Ka, 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 1/2  
N. Y. Fcy., 14 oz. pkg. 16  
**Apricots**  
Evaporated, Choice 30  
Evaporated, Fancy 32  
Evaporated, Slabs 26  
**Citron**  
10 lb. box 48  
**Currants**  
Packages, 14 oz. 15  
Greek, Bulk, lb. 15  
**Dates**  
Dromedary, 36s 6 75  
**Peaches**  
Evap. Choice, un. 27  
Evap. Ex. Fancy, P. P. 30  
**Peel**  
Lemon, American 24  
Orange, American 24

**Raisins**  
Seeded, bulk 09 1/2  
Thompson's s'dies blk 9 1/2  
15 oz. 10 1/2  
Seeded, 15 oz. 12 1/2

**California Prunes**  
90@100, 25 lb. boxes @08  
60@70, 25 lb. boxes @10  
50@60, 25 lb. boxes @11  
40@50, 25 lb. boxes @12  
30@40, 25 lb. boxes @15  
20@30, 25 lb. boxes @22

## FARINACEOUS GOODS

**Beans**  
Med. Hand Picked 05 1/2  
Cal. Limas 12  
Brown, Swedish 08  
Red Kidney 12

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

## Hominy

Pearl, 100 lb. sacks 3 50

## Macaroni

Mueller's Brands  
9 oz. package, per doz. 1 30  
9 oz. package, per case 2 60  
Elbow, 20 lb., bulk 09  
Egg Noodle, 12 lbs. 2 22  
Egg Noodles, 6 oz. 2 60  
Macaroni, 9 oz. 2 60  
Spaghetti, 9 oz. 2 60  
Quaker, 2 doz. 2 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 09

## Sage

East India 10

## Tapioa

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

## FLAVORING EXTRACTS

**JENNINGS' 50 YEARS STANDARD EXTRACTS**  
Doz. PURE Doz. Lemon  
Vanilla 1 35 --- 7/8 ounce 1 35  
180 --- 1 1/4 ounce 1 80  
3 20 --- 2 1/4 ounce 3 20  
3 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 2 25  
Assorted flavors.

## FLOUR

**V. C. Milling Co. Brands**  
Lily White 9 90  
Harvest Queen 9 80  
Yes Ma'am Graham, 50s 2 40

## FRUIT CANS

**F. O. B. Grand Rapids**  
**Mason**  
Half pint 8 40  
One pint 8 50  
One quart 9 60  
Half gallon 12 60

## Ideal Glass Top Rubbers.

Half pint 9 50  
One pint 9 80  
One quart 11 75  
Half gallon 15 76



## GELATINE



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

## HORSE RADISH

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

## JELLY GLASSES

8 oz., per doz.	37
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## OLEOMARGARINE

Van Westenbrugge Brands

Carload Distributor



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

## MATCHES

Swan, 144	4 75
Diamond, 144 box	6 25
Searchlight, 144 box	6 25
Ohio Red Label, 144 bx	4 75
Ohio Blue Tip, 144 box	6 25
Ohio Blue Tip, 720-lc	4 50
Safety Matches	
Quaker, 5 gro. case	4 25

## MINCE MEAT

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

## MOLASSES



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

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

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

New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41
Half barrels 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, Tarragona	25
Brazil, New	15
Fancy Mixed	23
Filberts, Sicily	20
Peanuts, Virginia Raw	09 1/2
Peanuts, Vir. roasted	10 1/2
Peanuts, Jumbo, rstd.	10 1/2
Peanuts, Jumbo, std.	11 1/2
Pecans, 3 star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, California	34
Salted Peanuts	
Fancy, No. 1	14
Jumbo	17

## Shelled

Almonds	70
Peanuts, Spanish,	
125 lb. bags	11 1/2
Filberts	32
Pecans	1 10
Walnuts	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, plain, doz.	2 35
20 oz. Jar, Pl. doz.	4 25
3 oz. Jar, Stu., doz.	1 35
6 oz. Jar, stuffed, dz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed,	
doz.	4 50@4 75
20 oz. Jar, stuffed dz.	7 00

## PARIS GREEN

1/8s	31
1s	29
2s and 5s	27

## PEANUT BUTTER



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

## PETROLEUM PRODUCTS

Iron Barrels	
Perfection Kerosene	14.6
Red Crown Gasoline,	
Tank Wagon	18.7
Solite Gasoline	20.7
Gas Machine Gasoline	41.1
V. M. & P. Naphtha	24.6
Capitol Cylinder	39.2
Atlantic Red Engine	21.2
Winter Black	12.2



Light	62.2
Medium	64.2
Heavy	66.2
Special heavy	68.2
Extra heavy	70.2
Transmission Oil	62.2
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 25
Parowax, 100 lb.	9.3
Parowax, 40, 1 lb.	9.5
Parowax, 20, 1 lb.	9.7



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

## PICKLES

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

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

800 Size, 15 gal.	10 00
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## PIPPES

Cob, 3 doz. in bx. 1 00@1 20	
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Battle Axe, per doz.	2 75
Bicycle	4 75

## POTASH

Babbitt's, 2 doz.	2 75
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## FRESH MEATS

Beef	
Top Steers & Heif.	17
Good Steers & Hf. 14@16	
Med. Steers & Hf. 13 1/2@15	
Com. Steers & Hf. 10@12 1/2	
Cows	
Top	14
Good	13
Medium	12
Common	10
Veal	
Top	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	15
Medium hogs	15
Heavy hogs	13 1/2
Loins, Med.	23
Butts	22
Shoulders	19
Spareribs	19
Neck bones	08

## PROVISIONS

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

## Dry Salt Meats

S P Bellies	28 00@30 00
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## Lard

Pure in tierces	14 1/2
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	11 1/4
Compound, tubs	12

## Sausages

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

## Smoked Meats

Hams, Cert., 14-16 lb.	@30
Hams, Cert., 16-18 lb.	@31
Ham, dried beef	
Knuckles	@32
California Hams	@19
Picnic Boiled	
Hams	35 @37
Boiled Hams	46 @47
Mince Hams	@19
Bacon	24 @38

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

## Casings

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

## RICE

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

## ROLLED OATS

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

## RUSKS

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

## SALERATUS

Arm and Hammer	3 75
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## SAL SODA

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

## COD FISH

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

## HERRING

Holland Herring	
Mixed, Keys	1 00
Mied, half bbls.	9 50
Mixed, bbls	17 00
Milkers, Kegs	1 10
Milkers, half bbls.	10 25
Milkers, bbls.	19 00
K K K K, Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 60
Boned, 10 lb. boxes	15

## Lake Herring

1/2 bbl., 100 lbs.	6 50
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## 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
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## SHOE BLACKENING

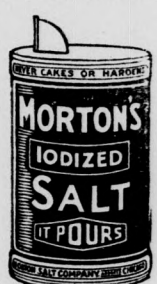
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

## STOVE POLISH

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

## SALT

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



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
Fels Naphtha, 100 box	5 50
Flake White, 10 box	4 05
Grdman White Na. 10s	4 10
Rub No More White	
Naphtha, 100 box	4 00
Rub-No-More, yellow	5 00
Swift Classic, 100 box	4 40
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Jap Rose, 100 box	7 85
Fairy, 100 box	5 50
Palm Olive, 144 box	11 00
Lava, 100 bo	4 90
Octagon	6 35
Pumkin, 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	50
Williams Mug, per doz.	48

## CLEANSERS



80 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
Climoline, 4 doz.	4 20
Grandma, 100, 5c	4 00
Grandma, 24 Large	3 75
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun., 4 dz.	3 60
Luster Box, 54	3 75
Old Dutch Clean, 4 dz	3 40
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	



## SIXTEEN CHARTER MEMBERS.

(Continued from page 1)

problems and fighting their battles all these years, is the earnest wish of your sincere friend Charles H. Coy.

Grand Rapids, Nov. 26—For more than forty years without the miss of a week, the Tradesman has found its place on the desk of the writer.

In all those years, the Golden Rule has been the guide of the Tradesman's manager.

It has been fearless in handling the problems of the many years—oftimes problems that threatened the very life of the country.

Professional labor agitators met a man of vision, courage and common sense, a leader of business, to combat the evil that was un-American in its creed. No business paper in America faced the professional labor agitator with more courage and no publication stood up more manfully for the American working man's right to be a free citizen.

It was a wise old man who said, "A sucker is borne every minute." Alike the cluster of lightning rods that stand out on the peak ends of many farm buildings are those oft repeated headlines, Realm of Rascality. How many suckers have been saved from rascality bait. One would think that we are all from Missouri. We must be shown and the Tradesman is the educator, the lightning rod that saves our Thanksgiving turkey. It always has been and always will be a leader of right thinking. Its manager is doing the work he likes to do, which is the best guide to a long and happy life.

It is the good we do while living that marks the man. The Tradesman is far more friendly than is the hard-head slab of granite at the side of the road.

So we congratulate the people of the Tradesman. May they carry on forty and odd years more.

Captain Charles E. Belknap.

Casnovia, Nov. 27—I wish again to congratulate you over another anniversary of the Tradesman and as one of the sixteen who have been subscribers since the first publication would say that it has always been a very welcome visitor to my desk and home, as my wife looks for it as much as I do, and we feel that it has benefited us financially and morally all through the past and we trust will for many years to come. J. L. Norris.

### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 23—On this day was held the sale of assets in the matter of Glenn H. Johnson, Bankrupt No. 2999. The bankrupt was not present or represented. The trustee was not present. Smedley & Connine were present for creditors. Bidders were present in person. The fixtures were sold to A. W. Hirsch for \$2,650. The merchandise was sold to A. W. Hirsch for \$1,000. The sales were confirmed and the meeting adjourned without date.

In the matter of Nicholas Heyns, Bankrupt No. 2976, the trustee's final report and account of the trustee will be passed upon and administration expenses paid as far as the funds on hand will permit. There will be no dividend to general creditors.

In the matter of Ross L. Renwick, Bankrupt No. 2789, the trustee's final report and account has been filed and a final meeting of creditors has been called for Dec. 6. The final report and account of the trustee will be considered and passed upon, administration expenses ordered paid as far as the funds on hand will permit. There will be no dividend to general creditors.

Nov. 22. We have to-day received the schedules, order of reference and adjudication in the matter of Orville R. Wakley, Bankrupt No. 3035. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the township of Orange, and his occupation is that of a farmer. The schedules show assets of \$1,088 of which \$510 is claimed as exempt, with liabilities of \$1,291.06. 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 will be called and note of the same made herein. The list of creditors of said bankrupt are as follows: Minnie B. Deatsma, Portland --- \$35.00 Claude Carpenter, Lake Odessa --- 125.00 Chester Randall, Lyons --- 200.00 Byron Diehl, Muir --- 10.95 Barton Bros., Portland --- 15.00 Portland Vulcanizing Works, Portland --- 56.80 Loyal McIntyre, Portland --- 124.00 Willard Motor Co., Portland --- 21.90 Cook Motor Co., Ionia --- 21.22 Green & Spitzley, Portland --- 12.75 Clarence Delavens, Portland --- 4.25 Peak & Youngs, Portland --- 13.00 William Earl, Portland --- 45.00 Carl Bywater, Portland --- 12.00 Chester Blanchard, Portland --- 9.00 Portland Elevator Co., Portland --- 175.00 John McClelland, Portland --- 19.00 Maynard Allen State Bank, Portland --- 53.00 Dr. Brandfield, Portland --- 40.00 Dr. R. Alton, Portland --- 8.00 Roy Dawdy, Portland --- 5.00 Jewel Clothing Store, Lansing --- 44.49 Jesse Norris, Sunfield --- 33.00 Schilds Battery Shop, Ionia --- 10.50 Frank Grice, Grand Ledge --- 25.00 Roy Phillips, Clarksville --- 23.00 Gelsner Tire Shop, Ionia --- 35.70 Croel Bros., Portland --- 8.00 William Schavery, Grand Ledge --- 95.00 Hope & Son, Grand Ledge --- 5.50 Ray Patterson, Collins --- 5.00

Nov. 24. We have to-day received the schedules, order of reference and adjudication in the matter of Roy Culver, Bankrupt No. 3036. 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 merchant. The schedules show assets of \$363.99 of which the full interest is claimed as exempt with liabilities of \$1,133.72. 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: Commercial Credit Co., Grand R. \$26.56 Firestone Tire & Rubber Co., Grand Rapids --- 218.68 Hood Rubber Co., Grand Rapids --- 335.23 Add Index Corp., Grand Rapids --- 263.00 U. S. Tire & Rubber Co., Grand R. --- 145.00 Scott & Mottan Elec. Co., Grand R. --- 24.00 G. R. Calendar Co., Grand Rapids --- 8.50 Duttmore & Roth Oil Co., Saginaw --- 9.00 Textile Lather & Metal Preserver Co., Kalamazoo --- 8.11 M. J. Dalk & Sons, Grand Rapids --- 6.00 Polk's City Directory Co., Grand R. --- 12.00 Spraks, O'Neil & O'Brien, Grand R. --- 21.00 DeWitts Hardware Co., Grand Rap. --- 4.64 Grant & Huizenga, Grand Rapids --- 11.00 Lewis Electric Co., Grand Rapids --- 41.00

Nov. 24. We have to-day received the schedules, order of reference and adjudication in the matter of Joseph M. Avery, Bankrupt No. 3037. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lamont, and his occupation is that of restaurateur. The schedules show assets of \$150 of which the full interest is claimed as exempt, with liabilities of \$1,928.81. 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: G. R. Gas Co., Grand Rapids --- \$35.94 Swan Elec. Appliance Store, G. R. --- 45.80 Heyman Co., Grand Rapids --- 3.00 White Sewing Machine Co., Grand Rapids --- 50.00 Mrs. George Fish, Grand Rapids --- 82.00 Dr. H. C. Catlin, Grand Rapids --- 10.00 Dr. H. C. Wolfe, Grand Rapids --- 10.00 Bon-Marche, Grand Rapids --- 46.00 Dr. Hutchinson, Grand Rapids --- 9.55 Dr. Cilley, Grand Rapids --- 280.00 Strongs Bakery, Grand Rapids --- 4.51 Dr. Pedden, Grand Rapids --- 1.50 Dr. F. A. Johnson, Greenville --- 50.00 Mills & Healy, Grand Rapids --- 8.01 Pipe & Raap, Grand Rapids --- 21.15 Dr. McBride, Grand Rapids --- 58.00 Dr. Warren, Grand Rapids --- 15.00 Mr. Hentzelman, Grand Rapids --- 9.17 Ed Strom, Grand Rapids --- 9.75 Arthur Crabb, Grand Rapids --- 3.50 Madison Sq. Adv., Grand Rapids --- 4.50 Brunswick-Balke Collender Co., Detroit --- 9.48 G. R. Awning & Tent Co., Grand R. --- 12.00 Mich. Bell Tel. Co., Grand Rapids --- 32.50 Gray Beach Cigar Co., Grand Rapids --- 2.98 X Cigar Co., Grand Rapids --- 12.25 Woodhouse Co., Grand Rapids --- 450.93 National Grocer Co., Grand Rapids --- 45.18 National Grocer Co., Grand Rapids --- 265.77 Holland Cigar Co., Grand Rapids --- 26.25 Stuart J. McGrath, Grand Rapids --- 11.17 Vanden Berg Cigar Co., Grand R. --- 99.49 Ferris Coffee House, Grand Rapids --- 6.20 Crystal Candy Co., Grand Rapids --- 7.20 Lee & Cady, Grand Rapids --- 19.73 East G. R. Fuel Co., Grand Rapids --- 50.75 Kent State Bank, Grand Rapids --- 148.90

Nov. 24. We have to-day received the schedules, order of reference and adjudication in the matter of Norman R. F. Johnson, Bankrupt No. 3038. The matter has been referred to Chas. B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is that of a laborer. The schedules show assets of \$200 of which the full interest is claimed as exempt, with liabilities of \$1,344.71. 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: Consumers Power Co., Grand Rap. \$90.00 G. R. Gas Light Co., Grand Rapids --- 45.00 Mrs. Stater, Belding --- 500.00 Maude Struick, Belding --- 41.00 Peoples Savings Bank, Belding --- 36.50 Elmer Kingsbury Grocery, Belding --- 10.00 Orleans Bank, Orleans --- 100.00 Pen Oil Co., Erie, Pa. --- 8.89 Winegar Furn. Co., Grand Rapids --- 59.01 Herpolsheimer Co., Grand Rapids --- 49.93 Perkins & Water, Grand Rapids --- 10.25 Kent State Bank, Grand Rapids --- 140.00 G. R. Savings Bank, Grand Rapids --- 75.88 City State Bank, Lowell --- 60.00 Lowell State Bank, Lowell --- 100.00 City Coal & Coke Co., Grand Rap. --- 10.25

In the matter of Earl Woodhams, as Woodhams Sheet Metal Co., Bankrupt No. 2762, the trustee's final report and account has been filed and a final meeting of creditors has been called for Dec. 7. The report and account of the trustee will be considered, administration expenses ordered paid and final dividend directed paid to general creditors.

In the matter of Regent Theater Co., of Grand Rapids, Bankrupt No. 2958. The trustee has filed its final report and account and a final meeting will be held at the office of the referee Dec. 7. The report and account of the trustee will be considered and passed upon. There are no funds in the hands of the trustee at present, the funds having been paid over to the claimants under the mortgages.

Nov. 26. On this day was held the sale of assets in the matter of Rex-Robinson Furniture Co., Bankrupt No. 2993. The bankrupt corporation was not represented. Frank Van Maldegem, secretary of the company was present. The trustee was present in person. Bidders were present in person. The property was sold to R. L. Dickinson for \$550. The offer included only the balance of the physical property and excluded the reclamations to day and the accounts and bills receivable. The meeting then adjourned without date.

On this day also was held the sale of assets in the matter of Jay Oberley, Bankrupt No. 3009. The bankrupt was not present or represented. The trustee was present in person. Bidders were present in person. The property was sold to Peter De Mann and A. De Mann, for \$525. The sale was confirmed and the meeting adjourned without date.

In the matter of Russel W. Feldt and Andreas Edward Feldt, doing business as Feldt & Feldt, Bankrupts No. 3034, the first meeting of creditors has been called for Dec. 13.

In the matter of Andrew Nassiff, Bankrupt No. 3033, the first meeting of creditors has been called for Dec. 13.

In the matter of Edwin Bostwick, Bankrupt No. 3028, the funds for the first meeting have been received and such meeting has been called for Dec. 13.

In the matter of Frank M. Hogle, Bankrupt No. 2887, the funds for the first meeting have been received and such meeting has been called for Dec. 13.

Nov. 29. On this day was held the first meeting of creditors in the matter of Henry Bosscher and Robert Westveld, individually and trading as De Young Bros. and De Young & Co., Bankrupt No. 3029. The bankrupts were present in person and represented by Francis L. Williams, attorney for the bankrupt. Creditors were present in person and represented by C. W. Moore and Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupts were sworn and examined, without a reporter. Edward De Groot was elected trustee and his bond placed at \$2,000. The first meeting then adjourned without date.

On this day also was held the adjourned first meeting of creditors in the matter of James Monahan, Bankrupt No. 3015. The bankrupt was not present or represented. Claims were not proved and allowed. The meeting then adjourned to Dec. 6.

Nov. 30. On this day was held the first meeting of creditors in the matter of William F. Hadder, Bankrupt No. 3012. The bankrupt was present in person and represented by attorney George B. Kingston. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Ethel Rosenberger, Bankrupt No. 3025. The bankrupt was present in person and represented by attorney M. Den Herder. One creditor was present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

The ambition of an editor worth his salt is to serve and to lead. He must help every man and woman in his district to get the utmost out of life. He is interested in the store, the shop, the factory, the laborer; in the doctor, the lawyer, the spiritual leader; in the parlor, the kitchen; the milk cellar. Sometimes he may be wrong; but always he is honest. Often he must go against the popular clamor; for he is a leader, not a trimmer, a teacher of life, not an idler in the market place.

## Business Wants Department

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

For Sale—Established business suitable for middle-aged man or woman—profits \$200 to \$300 monthly. \$1,500 down, \$800 balance easy terms. Owner widow leaving for California Jan. 1. Act quickly. 1603 S. Washington Ave., Lansing, Mich. 431

For Sale—Grocery and meat market in city of 6,000. Good industrial center and farming community. Well established business in center of business district. Address No. 432, c/o Michigan Tradesman. 432

For Sale—Cottage and lot in Nobleton, Florida, 57 miles north of Tampa, nine miles northeast Brookville. Fine location for winter home, fishing and hunting. Lights and water. Property title O. K. This was not purchased on speculation. \$900 cash. Would consider trading for Michigan resort property. S. F. Brunk, Eaton Rapids, Mich. 428

FOR SALE—General country store, located in North Thumb of Michigan, on good road. Doing good business. Delco lights, electric cream and egg tester and water heater. Ford truck and all other equipment. Reason for selling, poor health. Address No. 429, c/o Michigan Tradesman. 429

FOR SALE—Sheet metal stock, truck, and tools less than \$2,000. Established. Only shop in town of 7,000 population. Good paying business. Best of reasons for selling. Write or come to J. H. Hopkin's Tin Shop, 1420 Loerst St., Eldorado, Illinois. 430

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

## I WILL PAY CASH

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

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

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

## 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.



# The OLD NATIONAL BANK

*Shelby* *White Cloud* *Fremont* *Newaygo* *Howard City* *Lake View* *Grant* *Stanton* *Sand Lake* *Kent City* *Cedar Springs* *Sparta* *Rockford* *Belding* *Coopersville* *Grand Rapids* *Spring Lake* *Grand Haven* *Zeeland* *Holland* *Saugatuck* *Allegan* *South Haven* *Lowell* *Ionia*

*LAKE MICHIGAN*

**America's Most Prosperous Territory**

Western Michigan, of late years, has been recognized nationally as the one section of our country where good business conditions are the rule, rather than the exception. To the high standards of Western Michigan Banking practice, much of this prosperity must be attributed . . . For 73 years, the Old National has helped its sister banks in surrounding cities to supply sound counsel and ready capital for the solid growth of this territory . . . It has accumulated a wide fund of experience and information regarding the business possibilities and opportunities here to be found . . . And it placed this knowledge freely at the disposal of those who desire to use it in a conscientious, worthy and constructive effort.

## A Bank for Everybody



**FORTY-FOURTH YEAR.**

The forty-third anniversary edition is issued later than usual this year in order to avoid the hot weather of summer, so far as the preliminary work of preparation is concerned, and enable the publisher to enjoy the advertising patronage which is usually more generously bestowed in December than in September.

The Tradesman is beholden to no one and to no interest for its growth and prosperity, except to those who have favored it with good will and patronage in the legitimate channels of its business, and to the loyal and able men and women who have been employed in producing it and in promoting its business.

The Tradesman is on a firm financial foundation. It has no bonds, mortgages or any other form of indebtedness and its controlling shares are free and unencumbered.

It has been the policy of the management to plow into the business 95 per cent. or more of its earnings. Consequently it has been safeguarded against ulterior influences or avarice, and has the supreme satisfaction of being its own master.

The ownership and management take greatest pride in knowing that the remarkable success of the Tradesman is a vindication of its fundamental ideas of service, conclusively proving, as it does, that generous support will come to a trade journal which appeals with sufficient force to the intelligence, the confidence and the respect of the business public.

The management does not flatter itself by thinking that the Tradesman of to-day cannot be improved or that in contents and make-up it has attained the best that can be developed in the trade paper field. No one knows better than its management its shortcomings and faults. Thus all its resources are dedicated to producing an ever better journal which will present a stronger appeal to its readers and thus increase its influence and usefulness. This spirit animates all departments of the paper—the business, advertising, circulation and mechanical, as well as the editorial staff. And it is, after all, through its editor and his associates that the soul of a trade journal must find its expression.

The success of the Tradesman has demonstrated that there is a place in this world for the weekly trade journal, even with the immense development of the daily newspaper, and it is a hopeful sign of the times that business men as a class are placing more and more reliance on a publication which is prepared with the care, thought, thoroughness and deliberation which are necessarily denied the tireless workers of the daily press.

With this declaration of pride in its past and faith in its future, the Tradesman enters upon its forty-fourth year of life, with a firm determination to continue to conduct a high-standard publication—clean, dignified and trustworthy—which will receive the hearty commendation of thoughtful, practical and pure minded people; presenting the ideas of both editor and contributor in concise and attractive form, in

language which is permissible in good society.

The Tradesman claims reward only for success based on honesty, watchfulness, earnestness, industry and practical knowledge, applied with common sense. It counts unhesitatingly upon its friends, old and new, to aid it in successful service to the business men of to-day.

Of what value is this review of the years that have gone? Of no value at all if allowed to remain a mere review. The purpose of this anniversary celebration is not only commemoration but also consecration. We look to the past for our inspiration, but to the future for our opportunity. And opportunity plus ability spells obligation.

**Clothing For Children.**

There seems to be little question that Christmas is playing a more and more important part in bridging the span from one season to another in the apparel trade, and particularly in those branches of it which are devoted to the production of children's clothing, negligees and underwear.

The great factors in developing business in children's wear at this time of the year are the number of holiday parties that call for new frocks, the general increase of the style element in these garments and the greater interest of children—more particularly girls—in their clothes. At present the Christmas demand is stimulating an interest in fine cottons, dimities, dotted swisses and other dainty materials in garments for the younger children, and in silk and velvet and combinations of the two for the older ones. Business in these lines has been very active of late, and many new models have been brought out to meet this expected activity.

Among manufacturers of negligees and underwear Christmas is not only a season highly productive of profit, but one that encourages the production of more elaborate and expensive lines. The demand encourages makers of these goods to turn out the best they can to make use of fine materials and to employ laces, ribbons and other trimmings lavishly. At this season, according to a bulletin from the United Women's Wear League of America, buyers are willing to pay more for their merchandise, and it is said that the trading-up tendency has received definite impetus in the pre-holiday business that has been placed in these lines to date.

**Glove Orders Show Up Well.**

Although lack of continued cold weather has had some effect on re-orders for men's gloves, manufacturers say there has nevertheless been a satisfactory volume of such business coming through. Retail turnover, with holiday buying ahead, is expected to show up substantially better during the next few weeks. One of the more notable things about the demand has been the increased favor for higher priced gloves of out-of-the-ordinary leathers such as pigskin, buckskin and specialties of leading manufacturers. Capeskin and suede gloves as staples continue, however, to have the larger portion of the popular-price buying.

**SUDDEN SUMMONS.****Frank E. Strong Called To Meet His Maker.**

H. W. Spindler and Charles M. Alden went to Battle Creek Saturday to attend the funeral of Frank E. Strong, the hardware dealer, who passed away early Friday morning as the result of a sudden and unexpected heart attack. Mr. Strong was exceptionally well on Thanksgiving day and retired at 11 o'clock in apparently the best of health. Two hours later he had passed to the Other World. The funeral was held at the residence of the deceased and was largely attended. Deceased was a life-long member of the Methodist church. He left a wife, a son and three daughters as immediate relatives.

**Biographical.**

Frank E. Strong was born on a farm near Burlington, Calhoun county, Oct. 11, 1858. He resided on the farm with the family until he was 14 years of age, when his father re-

**The Late F. E. Strong.**

moved to Tekonsha and engaged in the hardware business. Mr. Strong attended school at Tekonsha until he was 18 years of age when he received a call from B. F. Goodrich, of Homer, to learn the tinner's trade and hardware business in Mr. Goodrich's hardware store. He accepted the call and after two years he was placed in charge of a branch store owned by the same gentleman in Tekonsha. Three years later he returned to the old store, where he remained three years longer, when he was offered an opportunity to purchase the business. He accepted this proposition and, in partnership with a younger brother, Samuel D. Strong, engaged in the hardware business under the style of Strong Bros. This partnership relation lasted many years. In 1904 Mr. Strong removed to Battle Creek and purchased an interest in the hardware stock of W. A. Wattles and the business was continued for several years under the style of Wattles & Strong. Jan. 1, 1913, Mr. Strong purchased the interest of Mr. Wattles and took in as partner Fay Baker, who had been

identified with the store for many years. The firm name was subsequently changed to the Strong Hardware Co.

Mr. Strong was married Feb. 16, 1881, to Miss Nora V. Thorne, of Homer. He had been a member of the Methodist church since he was 21 years of age. He had been a member of the First Methodist church at Battle Creek ever since he took up his residence there. He had been trustee for about ten years and treasurer for many years. He was a member of the Masonic fraternity up to the third degree. He was also a member of the Maccabees and Woodmen.

Mr. Strong had long been a member of the Michigan Retail Hardware Association and at the annual meeting in 1914 he was elected First Vice-President. At the annual meeting the next year he was elected President, and he gave the office his best thought and best effort. At the conclusion of his term of office he followed the custom of all past Presidents of the Association and became a member of the Advisory Board.

Mr. Strong liked his home and family first, then he liked his business and all that pertained to it, his friends, his church, good music, good reading and everything that tended to elevate the race and to the betterment of mankind. Mr. Strong concluded after many years of successful business that the price of success is hard work, strict attention to business and honest service.

Personally, Mr. Strong was a man with unusual charm of manner and an engaging personality. He was kindly, courteous in his attitude toward everyone. There was nothing of the spectacular in his useful life. His was a career of simplicity, energy and directness—forging always ahead by the straight clean road.

One of the most important requisites for a happy and successful business career is a clean mental and physical concept of life.

The man who is continually at work is the man who is happy and continuously successful.

**The Van Leeuwen Dry Goods Co.**

Are Distributors Of  
The Following Lines  
of Utica Knit

Springtex, 25%, 50%,  
75%, 100% Wool.

Lambsdowne  
and Allthere  
Underwear.





# MALTY MILKIES



a big  
Nickel Seller

## The Best One of Its Kind

THE Putnam Factory of the National Candy Co. has been in business since 1865. Putnam goods have always been quality goods and have won for themselves an outstanding reputation for popularity.

This policy and experience have enabled them to develop **Malty Milkies**. There is no other chocolate flavored malted milk candy lozenge on the market equivalent in quality and repeating power. **Malty Milkies** sell all the year 'round, summer and winter, and sell at a profit.

It has taken four years to develop **Malty Milkies** to its present standard of excellence.

It's a big value for 5c—17 pieces for a nickel. Get **Malty Milkies** in your line.

**Malty Milkies** can be purchased from any of the following factories of the National Candy Co.

Buffalo	Dallas	Louisville	Minneapolis
Chicago	Duluth	Detroit	Nashville
Cincinnati	Kansas City	Mt. Clemens	St. Louis
			St. Paul

**PUTNAM FACTORY**  
**NATIONAL CANDY CO. INC.**

Grand Rapids, Mich.

## THE TEACHING OF THRIFT.

## Economic Effort It Has on the People.

I am going to begin by making a very frank confession. You know they say that confession is good for the soul, and my soul can stand it, even if, as a good Episcopalian, I have just come through Lent, with some abstinence from the ways of the world, the flesh and the devil. I have dreaded this speech more than any other I have made this winter. It was not very hard to tell a convention of co-operative bank men about the future of their industry. I knew as much about it as they did, and one man's guess is as good as another's, anyway. And it was not very hard either to tell some savings bank men of Maine and Massachusetts and Rhode Island about the early days and the present ideals of mutual savings banks. They were as ignorant of the beginnings of mutual savings banks as the Irishman was as to who invented his pick and his shovel; and they were as tickled to have someone praise their ideals as a mother is to have you praise her children. And it was not so very difficult, either, to tell a lot of Rotarians about the ethics of business—perhaps because like the farmer, who gazed open-mouthed at the giraffe, they doubted whether there is any such animal as the ethics of business. But for a layman to look a group of teachers in the eye, and tell them that they have been falling down on part of their work, and then to try to tell them how they ought to do their work—that takes courage of the first order.

I have been willing to do it, only from a real sense of duty, because as chairman of a school committee, and as a representative and a Senator of Massachusetts, I have known something about the aims of our school system; and because, more recently, as editor of a banking and financial paper I have learned, at first hand, where our savings bank arrangements are weak and where, therefore, they need to be fortified. The school man and the bank man do not know half enough about each other. For this very reason, just like the man that Josh Billings did not like, "They know a heap that ain't so." You think of savings bank men as selfish, predatory lot. I am going to give you a surprise on that point. They think of you, some of them, as a lot of theorists, who move about with your heads in the clouds, far removed from the practical, hardening work of this every-day world. They are mistaken, too. So I am undertaking like a Moses, to lead you two out of this wilderness of ignorance to a sphere of intelligent work, because Massachusetts has a task, a big task, of crying necessity, that cannot be done properly, unless you two are yoked in a common cause.

Now about this thrift teaching. Sometimes I almost share your feeling that the banks are wearing our patience to a shred, with their appeals. There isn't an hour of the day when they let us alone. They send their booklets in our breakfast table

mail and spoil our coffee with reminders to conscience that we spent too much money on the pleasures of the night before. We used to look through their windows and see the money of our neighbors rolling up interest, every minute, at 4½ or 5 per cent.; but now the windows are obstructed by posters, which show us the house that we ought to be saving for, instead of for a flivver. If we take to the street cars, the signs remind us how foolish we are not to be saving for old age and for the rainy day. If we go to the theater at night, to forget sordid business, even there the savings banks appeal through advertisements in the program that bawl

sure whether I believe this to be true or not, and at any rate, it isn't what I have in mind at this minute. I am referring instead to a change in the old stock, the people who have been here since Mary Chilton stepped on Plymouth Rock, if she did, and since John Winthrop threw the gangplank ashore, for the first time, at T wharf. They are moving from country to city, and they are becoming a radically different people.

I can remember when the little town in Maine where I was born had 1,000 people. To-day it has a few hundred. I wander down its roads in the summer and I meet scarcely a soul, for mile after mile. I pass the old school-

stores, its numerous entertainments, its social life and its weekly pay envelope. From 1910 to 1920 the cities gained 12 million people, while the farms gained less than 2, and all that tiny gain of the farms has been lost to the cities since then. The control of the United States is squarely in the hands of the cities now, because the majority of our people are living in cities. If the present rate of movement from the farm to the city shall continue, then the farmer will presently be almost a minor factor in American affairs.

Now I could suggest a number of changes that this is making in the kind of people we are. I will mention just two, because I have time for no more. First, millions of our people are being changed from home owners to home renters. The farmer, standing in the midst of his fields, and looking toward his home could almost invariably say: "This is my own. I have earned it with the sweat of my brow and the labor of my hands. God willing, that house shall be finer and these fields broader and more productive, when I am old." But when the moves to the city, his home belongs to another and usually many families share the same roof with him. He has changed from householder to cave dweller. He lives in a flat or half a house and because of that, he usually becomes only half a citizen. At his farm home, he was a person of consequence among his neighbors. He was a factor in local affairs. He talked in town meetings. He received his tax bill direct, and knew what the expenses of his town were, from seeing his tax with his own eyes. In the great city, he is not a factor. He is only a fraction instead of a unit. Government is remote, and centers about a city hall where officials treat him pretty much as a stranger. As for tax bills, he never sees them, for his taxes are mixed up with other matters in a hodge-podge called rent, and he does not know and really does not care whether his city is run efficiently or with hopeless extravagance. Here you have the condition that makes for poor citizenship—the condition that results in strikes and the industrial unrest for which many communities are more or less famous. A crying need is for something that shall restore our people to a condition of home ownership and to a feeling of direct personal relation with community welfare.

Second, this movement is taking millions of our people out of the thrifty atmosphere of the farm into an extravagant, spendthrift atmosphere. They become the victims of a veritable conspiracy of salesmen. The store window, which used to be only a modest factor, has become a silent salesman of great power, and the woman is a hero who can pass some of these modern dry goods store windows without throwing every thought of thrift to the winds. The newspaper columns are more cleverly used to stimulate buying than ever before. And as for the human salesman, it does appear that the Rotarians and the Kiwanians and the Lions and the Realtors are engaged in one grand

(Continued on page 42)

## This Side the Hills

This side the hills and right close by  
The richest, rarest treasures lie;  
We need not seek them far away  
Nor in their search beguile a day,  
For they await us neath the sky  
This side the hills and right-close-by.

This side the hills and right close by  
Are found the treasures that supply  
The needful things of priceless worth  
Unmeasured by the gold of earth,—  
Your world is worth what you descry  
This side the hills and right-close-by.

This side the hills and right close by  
The waiting, ripe'ning harvests lie,  
The mission fields where gracious toil  
May far outyield a foreign soil;  
There's ever need, some pleading cry  
This side the hills and right-close-by.

This side the hills and right close by  
Are those demands that fully try  
The moral fibre, strength and nerve  
To loyally and truly serve  
The cause that may on you rely  
This side the hills and right-close-by.

This side the hills and right close by  
The best is yours, O, why then sigh  
For that which may be far away  
And thereby cheat each passing day!  
There's deeds in which you too may vie  
This side the hills and right-close-by.

This side the hills and right close by  
The stars are just as bright on high  
As seen from anywhere on earth  
And some may gleam of special worth  
And thus for you the brighter sky  
This side the hills and right-close-by.

L. B. Mitchell.

in capitals and shriek with italics. They keep conscience stirred up, all of the time, and I don't blame you, and a lot of other people, if you think that the savings banks are giving the public just about as much thrift teaching as frail human patience can stand.

But the trouble is that something is happening—a great big something—that makes a lot more thrift teaching than this necessary. This America of ours is being made over, and some of the changes are positively alarming to those of us who keep in constant touch with thrift movements. I don't refer to the big swarm of immigrants we have received, in this generation, which is said to be diluting our ideals and lowering our standards. I am not

house, and there is no longer the drowsy hum of many children studying within. I look out over the fields and the grass stands unmowed, for lack of hands to mow it. All of them have gone to the city, and they think they are happier there. I used to believe that only in my forlorn little corner of Maine was this movement occurring, but I find that the same event is happening in every agricultural section of the whole United States. Kansas and Iowa and the Dakotas are feeling it. Those fertile prairies that drew millions of our people to the West, directly after the Civil War, no longer lure our population. The lure instead is city life, with its lighted streets, its attractive



# Piles Cured *Without* the Knife



*The Largest Institution in the World for the Treatment of Piles, Fistula  
and All Other Diseases of the Rectum (Except Cancer)*

**W**E CURE PILES, FISTULA and all other diseases of the rectum (except cancer) by an original painless dissolvent method of our own, **WITHOUT CHLOROFORM or KNIFE** and with no danger whatever to the patient. Our treatment has been so successful that we have built up the largest practice in the world in this line. Our treatment is no experiment but is the most successful method ever discovered for the treatment of diseases of the rectum. We have cured many cases where the knife failed and many desperate cases that had been given up to die.

**WE GUARANTEE A CURE FOR EVERY CASE WE ACCEPT  
OR MAKE NO CHARGE FOR OUR SERVICES**

**W**E HAVE cured thousands and thousands from all parts of the United States and Canada. We are receiving letters every day from the grateful people whom we have cured, telling us how thankful they are for the wonderful relief. We have printed a book explaining our treatment and containing several hundreds of these letters to show what those who have been cured by us think of our treatment. We would like to have you write us for this book as we know it will interest you and it may be the means of **RELIEVING YOUR AFFLICTION** also. You may find the names of many of your friends in this book.

We are not extensive advertisers as we depend almost wholly upon the gratitude of the thousands we have cured for our advertising. You may never see our ad again, so you better write for our book to-day before you lose our address.

## *The* **BURLESON SANITARIUM**

150 FULTON ST., E.

GRAND RAPIDS, MICHIGAN

## GRAVEYARD OF GOOD-WILL.

## Sales Recede as Manufacturers Discontinue Advertising.

Since about 1900 modern advertising and merchandising methods have carried now one, now another company's products to the crest of popularity. Of this shoal of companies, many are to-day in the grave, some are in a living death, some are jogging along at a modest pace, while others have realized the most sanguine hopes of their stockholders, have come to dominate their fields and are to-day continuing their great growth. Analysis of those that fell by the wayside, and those that kept on marching is the great need of the present day buyer of such securities. When he finds, for example, that in 1910 it appeared that Grand Union stores would far surpass Atlantic and Pacific, yet to-day the latter has far surpassed the Grand Union stores (owned by Jones Brothers) when he no longer hears much of Pear's soap but finds that Ivory has long since passed it by, when he consumes Coca-Cola and has but the vaguest memory of Moxie, if he remembers it at all, he must see that the past is strewn with companies that have not realized expectations, and that the field is full of danger. He can also see that fabulous profits have been attained by picking the right group. What is the touchstone by which such success or failure can be forecast?

To take random samples from many years ago. Moxie was the outstanding soft drink. Among scouring soaps, Sapolio was almost alone in scope: "Spotless Town" and all the advertisements thereon were almost a nursery legend. To-day, Sapolio does its business but its name is less often heard amid the blare of competitive advertising. Who does not remember the imprecation "See that hump?" that was the slogan of De Long Hook and Eye? Do consumers of Cream of Wheat, which is as potent to-day as in the days of the Spanish war, deign to recall Force and Sunny Jim?

Who that eats his Quaker Oats, that sturdy veteran, recalls its once mighty protagonist, but now moribund competitor Egg-o-See? Among the dead there is the Pope-Hartford bicycle reign. Yet, it is not so much that the vogue of the bicycle declined, for other brands maintain a fair business. Every old motorist remembers when the signs of Diamond tires strode like a Colossus over the tire world. Its followers are with other brands. Dr. Woodbury has his followers, but he is confronted with Resinol, and the once lordly Cuticura to-day faces the plebeian shield of Palmolive.

Smith Brothers seek to entice a clean shaven age with their beards, but with Life Savers, Pep-o-mints and Beech Nut tablets around, their fame, relatively, is waning. Once mighty Per-U-na, the savior of mankind's health leaves a weakened population to regret its decline. Kilmer's Swamp Root may ease the rural body, but the cities principally follow new gods. Humphrey's innumerable specifics and Hostettters Bitters seduced the admirers of Dewey more than the Charles-

ton dancers of to-day. Danderine has its devotees, but the age of bobbed hair spurns the Sutherland sisters' exuberance of hirsute adornment, as it does the wares of the hair-pin and hair net caster.

Wrigleys exercises the teeth of our generation, B. G. Adams once impressed their jaws. The Oliver Typewriter once was among the great, to-day among those enjoying mediocre fame. The Corona is a household word for a small typewriter, but once the Blickensderfer was synonymous with such a small machine.

And who among the Rinso and Lux consumers thinks of once potent Pearl-ine—"good morning, have you bought some?" Some firms fell from grace like Kirkman's Borax soaps, but picked themselves up in time. But Satin Gloss struck the Charybdean rock, while Fels Naptha negotiated the shallows.

But the survivors. The Brownie raised his stature to the Kodak, Uneeda biscuit became the cry of a nation, children who had hitherto not been vocal about brands learned to say "Uneeda Biscuit." "It floats" gave rise to a hundred ghost stories and millions in profits to Procter & Gamble. Coca Cola refreshed the younger generation while root beer declined, and the Victrola became the popular name for the gramophone.

Castoria is on the stock-exchange to-day while Mrs. Winslow's Soothing Syrup has been hoist with its own petard and sleeps well.

How could the stockholder in 1905 have foreseen these developments? The foregoing list does not indicate that many of those which are less famous comparatively to day may not be grossing more or advertising more, as an absolute quantity than at that time. But the stockholder would assuredly have fared better to have invested in those that have taken the lead.

Since the foregoing list is made up not so much of those who have died as of those whose growth has not been such as might have been anticipated many years ago, a second factor enters. It is not so much which good-will companies will fall by the way-side, as which will not repay the investor for the great risk of holding them. Let us eliminate the dead first.

Two great classes of good-will companies that have gone down have been those that ceased to advertise, and those that manufactured nostrums. The latter group fought a losing battle with Dr. Wiley, and after the pure food and drug act of 1906 their fate became sure. True, many proprietary preparations, some nostrums, etc., retain a good business, but the inevitable capitalization of responsible science by chemical and pharmaceutical companies having large capital will eventually reduce their market. Such preparations are not likely to show long continuing profits.

A second group are such products (like alcoholic drinks disguised as medicines) whose use is likely to be estopped by direct legislation. Incidentally it may be mentioned that wherever a soft drink contains a stimulant specially introduced, such as caffeine, such legislative action, however ill-advised, cannot be dismissed as a possibility.

Have you ordered your  
CALENDARS for  
1927  
?

Don't forget we carry  
all kinds of

Advertising Specialties

Samples and Prices on Request

GRAND RAPIDS CALENDAR CO.

906-912 South Division Avenue

Grand Rapids, Michigan

Sherwood Hall Co.  
LIMITED

Grand Rapids, Michigan

WHOLESALE  
Automobile and  
Radio Supplies

Over Sixty Years Service and  
Satisfaction in Western  
Michigan



Also with the wide prejudice against cigarettes in many Western and Southern states, there is a possibility that the successful prohibition campaign against alcohol may envisage tobacco limitations.

In other words, all good-will stock which is dependent upon a certain diffusion of scientific knowledge, or which counters any widespread ethical prejudices may pre-hazard investment. This does not apply to such proprietary medicines as are harmless in their constituents, although somewhat extravagant in their curative claims. "Puffing" is legitimate, but misrepresentation not.

In the second place we may list those companies that have desisted from advertising, confident that they had the market in their control. Occasionally this proved true. For a long time after de Long Hook & Eye discontinued their advertising, little difference in their business was noted. But for one such instance, ten are directly contrary. Sapolio diminished their advertising, believing that mere prestige coupled with admittedly high quality would retain their leadership. They were compelled to reverse their tactics. The successful good-will companies have been those who have never assumed that past advertising, without present advertising would lead to continued good-will. Kodak, Uneda Biscuit, Cream of Wheat, Quaker Oats, Elgin Watches, National Cash Registers have been relentless advertisers.

When past advertising is capitalized as good-will, the book entry is significant

only so long as a similar volume of advertising is continued. The moment the advertising budget is cut down, the good-will resulting from past advertising diminishes in a geometrical ratio with every year that lapses. Advertising in 1920 has little effectiveness left in 1926.

After all, the majority of good-will companies manufacture secondary products. Soft drinks, cosmetics, nostrums, etc., belong to the first division, household products, soaps, washing powders, etc., to the second and household appliances, toys, etc., to the third. Either the product is not essential, as is structural steel or machine tools, or it is not especially distinguished, or it merely promotes convenience, as vacuum cleaners, and enters after necessities have been taken care of. Hence continued stimulation of demand, or, in better terms, manufacture of buying demand, is their principal occupation, their products being secondary. Such, for example, is not the problem of U. S. Steel.

The exceptions to this statement are the merchandising good-will stocks. Mail order houses and chain stores, for example, are not primarily dependent upon advertising. One does not read advertisements of F. W. Woolworth. The growth of such corporations is obviously dependent upon management. Among items of such management is a skillful real estate policy, transfer of surplus funds daily from one city to another, or other ancillary factors. As in all merchandising, though, sheer managerial ability together with con-

tinuity of policy is much more important than is merely advertising expenditure.

Of course, the foregoing two types of corporations do not exhaust all the possible sources of good-will. Long established name sometimes is sufficient. That Tiffany's jewelry and Steinway's pianos need some advertising and some sales stimulation is probably true but names like Tiffany and Steinway undoubtedly possess some value. Dealer organization as such makes for good-will, often, as does an enthusiastic and capable selling staff. But nearly all such instances when collected together will be seen to be but a small segment of the economic circle. The two great classes—good-will stimulated by consistent advertising, and good-will consequent upon merchandising skill remain the two important categories for investors. Valuation of earnings of such good-will companies is then the crux of the question of the value of their stocks. Obviously their earnings cannot be appraised in the same manner as those of a steel company, or of a public utility.

Courts have differed in their valuations of good-will. Some have held to the old British idea that the past three years' average profit is a fair valuation of good-will in an old going concern. In other words, if the past three years' average earnings per share of common were \$5, British courts would value good-will at \$15 per share.

In the United States generally, the tendency has been to value such good-

will at from three to six times average annual profits for an equivalent period in the past. Such valuations would apply only where the good will were impersonal, as isolated retail stores are rarely sold for as much as three-years' profits. It is worth comparing such a valuation with the market for Coca Cola at moment of writing (161). Average earnings for last six years have been \$8.24 per share of common. Tangible assets per share common are about \$10. Deducting 80 cents per share, as 8 per cent. per annum on tangible assets, good-will is valued at more than 21 times \$7.44 the average earnings due to good will alone for the last six years.

It will be objected that the earnings of Coca-Cola have shown an upward curve and that a valuation is unfair that lumps together the earnings of six years ago and of to-day as a basis for valuation of good-will. The answer is simply that earnings have to be taken over a period of several years before a trend is assured, since very often a mere two-year spurt may disguise an underlying tendency towards receding earnings. Hence it is fair to take a six years' average, or at least a five years' average of earnings as a basis. Of course, the stock market in bull periods confines its attention to the earnings of the preceding year and the anticipated earnings of the present year, and neglects the rest. But in bear markets the market pays more attention to history and continuity of earnings, so that while inflated good-will stocks are not a short sale merely

More than 225,000

# CLIPPER BELT LACERS

*Giving Perfect Satisfaction in Every Important Industry  
All Over the World*

CLIPPER BELT HOOKS  
[100% Staggered]  
4,000,000 Sold Daily

Ask for  
Circular No. 15



Standardize on  
CLIPPER LACERS, HOOKS  
and CLIPPER PINS for  
Increased Production,  
Economy and Satisfaction

**CLIPPER BELT LACER COMPANY**  
GRAND RAPIDS, MICHIGAN

because of their excessive quotations, ultimately they are bound to sell at considerably lower prices.

The most important danger in most specialty manufacturing stocks is a diminished volume of advertising. After a generation in which the merits of their wares have been dinned into American ears, it is estimated that newspaper and magazine advertising alone last year amounted to the following for several important concerns: Victor Talking Machine, 3 millions; Wrigley, 1.25 millions; Postum Cereal, 2.1 millions; Palmolive 1.1 millions; Calumet Baking Powder 1.4 millions; Campbell's Soups, 1.5 millions; Heinz, 1.2 millions; Liggett & Meyers Cigarettes, 1.5 millions. The gigantic billboard and miscellaneous expenditures are not listed here. Among drinks, Coca-Cola spends over \$500,000 in such newspaper and magazine appeals, Canada Dry, \$450,000; among cereals, Cream of Wheat, \$525,000, Shredded Wheat, \$350,000; Quaker Oats, \$932,000; among pharmaceuticals, Listerine \$919,000; Pond's Extract, \$645,000; Vick's, \$200,000. Soaps show Fels-Naptha at \$539,000; Old Dutch Cleanser at about \$500,000; Gold Dust, \$379,000. When grocery premiums, prizes, contests, throw-aways, samples, free lettering and signs for tradesmen, calendars, etc., are added, as well as theater programs, school publications, posters, etc., the above figures would in some cases be dwarfed.

When markets were local there was not the need for extensive advertising. But since these good-will stocks depend upon retail sales at low unit receipts per sale, widely diffused advertising must take place in order to pay for itself. The enemies are numerous and swift. Powerful as Uneeda Biscuit is, were National Biscuit Co. to relax its advertising for a moment, Loose-Wiles might soon be heir to the supremacy.

It is these tremendous defensive expenditures, wholly unescapable, that make skepticism possible about good will stocks. Unless they have excellent surplus position, in other words large net assets per share, their advertising in bad years may be a drain sufficient perhaps to keep the firm alive but not greatly assist profits. In such years the concern may go either to the wall, or, what is more likely, senior obligations floated, new banker control substituted or the shareholder so discouraged that he sells out at the bottom. A great many such concerns met an untimely and despite tremendous advertising, in the 1907-8 industrial depression. Hence last year's or next year's earnings of a good-will stock, based on publicity, is not one-half so valuable as a study of their publicity budget in relation to possible bad earnings over an extended period. Those that disburse dividends too freely in times of prosperity are not fundamentally sound investments. Those like National Biscuit and Eastman Kodak that followed the unattractive path of conservative finance, escaped all danger and ultimately enriched their shareholders all the more. But these had built equities behind the shares. Equities are always old-fashioned in

times of prosperity, and always vital in times of adversity.

It must also be remembered that whereas prior to 1914, this country suffered from a shortage of goods, to-day this country has surplus production capacity and salesmen and advertisers are in the saddle. The job is to sell goods. Competition has increased. The good-will successes of pre-war days operated under much more favorable conditions. As competition increases the good-will stocks are not likely, upon saturation of the field, to show better profits than high assets stocks. This latter logic also is applicable to chain stores and mail order houses. National Cloak and Suit is too recent in our memories, as is the long record of poor earnings once characteristic of Montgomery Ward, for any mail order house to escape the implications of this reasoning. And since saturation point for profits is most likely nearer among chain stores than almost any other type of enterprise, it follows that a good cash position and a true profit and loss surplus cannot be dispensed with. In these systems the question of leases and realty holdings is often paramount, and those that load up with corner lots at hold-up prices are to be avoided as against those whose realty policy has been a source of constant profit. A chain store system, to warrant investor confidence, should have more than an organization and scattered fixtures. It should have tangible assets either as real estate or cash. Those that pursue the path of rapid expansion, generous increase in capitalization and generous dividends will look like better and better earners on the margins now existing but they will fall all the harder when the props are pulled from under this margin financing.—Geo. B. Collingwood in Magazine of Wall Street.

#### A Magic Market.

Perhaps there's no money in the grocery business at retail, but one would have hard work convincing the Boston grocers of it after the example of the "Upham's Corner Market," of that city—the market that has outstripped the whole Boston field like magic.

According to the New England Grocer, the business started in 1914 with ten employees and a cashier—the partners being three young Italians—John Cifrino, Paul Cifrino and M. Cataldo—who hoped to "establish a nice little business which they could personally take care of and supervise and take things easy."

Well, to-day, after only twelve years, the place, still a retail market exclusively, has 400 employees, occupies 2 1/4 acres of floor space (27,000 of it on the ground floor) and has a business running more than \$3,000,000 a year. The concern manufactures its own smoked meats, dressings, peanut butter, bread, pastries, pies, ice, etc., operates two restaurants on the premises, has the largest vegetable market in the country and generally thrives by the quality of its fidelity to what the customer wants.

We have a right to our own opinion, but we have no right to force our opinion on others.

#### MICHIGAN POTATOES IN CAR LOTS

## Miller Michigan Potato Company

Wm. Alden Smith Building

Grand Rapids

Michigan

Rely On Quality goods to satisfy your trade and help you build your business.

### A-1 BREAD

—a better bread

## SCHULZE BAKING COMPANY

Grand Rapids, Michigan

#### Butchers' and Grocers' Fixtures and Machinery

Brunswick Ice Machines

Refrigerators of All Descriptions

Casings, Tools and Supplies

## BOOT & CO.

5 IONIA AVENUE, N. W.

GRAND RAPIDS,

MICHIGAN



## MEN'S HATS

Manasse Brand

FELTS AND STRAWS

Quality Goods

GLOVES and MITTENS

Latest and Up-to-the-Minute Styles

Prompt Attention Given To All Mail Orders

28-30 IONIA AVE.--Wm. Alden Smith Building--GRAND RAPIDS, MICHIGAN



**Grocers Do Not Lack Educational Opportunity.**

Speaking of educational courses for grocers, the recent pamphlet (Bulletin 107) issued by the Federal Board for Vocational Education is almost a course in itself for any man who needs to open his mental windows to the educational value of a broad economic landscape. It is just out and may be had from the Superintendent of Documents at Washington for 25c.

The first forty pages of the book tell the story of how leading retail grocers and the Government got together on the enterprise, something of their discussions and a great deal about what they hope to do and how. In detail the second part outlines the instructional material for conference self-instruction, under the following topics, which indicate how broad the plan of the course is:

**National Association Course.**

1. Essentials for increasing salaries.
2. Increasing sales to satisfied customers.
3. Satisfying customers with the store service.
4. Satisfying customers with the telephone service.
5. Satisfying customers with the delivery service.
6. Satisfying customers with the credit service.
7. Personal interest in customers as an aid to increasing sales.
8. Maintaining and adapting service.
9. Team work for increasing sales.
10. Salesmanship as an aid to increasing sales.

11. Suggestive selling in increasing sales.
12. Increasing the average sale.
13. Training help to increase sales.
14. Buying to increase sales.
15. Window displays as an aid to increasing sales.
16. Special sales for increasing business.
17. Publicity as an aid to increasing sales.
18. Special ways for increasing sales.
19. Keeping up to date helps to increase sales.
20. Managerial ability determines increase in sales.

**Boston Has a Course.**

Boston University has just announced a course for grocers, principally for executives, but illuminating for employees as well, in fourteen two-hour lectures (at a fee of \$21), and in it the following are the listed topics for discussion:

1. Meeting Price Competition.—Effective methods of securing and holding neighborhood trade. Service values. Convenience. Strength of community store.
2. Attracting Customers.—Window displays. Signs. Advertising. Relative values of various mediums. Mail campaigns.
3. Principles of Salesmanship.—Counter sales. Quantity selling. Increasing customers' purchases. Value of suggestion. Sales arguments.
4. Principles of Salesmanship.—Outside salesmen. Wagon men. So-

liciting new business. Use of the telephone.

5. Principles of Salesmanship.—Selection of employees. Training methods. Discipline. Wage systems.

6. Principles of Salesmanship.—Special sales. Stunts. Features. Premiums. Making a casual customer permanent.

7. Determining What and When to Buy.—Merchandise planning. Selection of items. Seasonable problems. Relations with manufacturers, jobbers and distributors. Interviewing salesmen.

8. Merchandising Control.—Estimating quantities required and stock limits. Keeping stock fresh. Increasing turnover. Price fixing. Stock records. Inventory methods.

9. Customers' Service.—Delivery. Adjustments. Returned goods. Special orders.

10. Credits and Collections.—Basis for granting credit. Information needed. Co-operative credit associations. Collection methods.

11. Store Systems and Accounts.—Sales slips. Charge accounts. Profit and loss statements. Purchase records. Invoices. Payments.

12. Problems of Financing.—Relation with banks. Retail budgeting. Determining where profits are made. Tax problems.

13. Interior Decoration, Equipment and Display.—Show cases. Wall cases. Merchandise display. Lighting. Counters.

14. Community Problems—Neighborhood interests. Trade associations.

Relation of store to competitors. Relation to public. Value of co-operation.

**What Is Your Experience?**

Statisticians assert that grocery gross sales are proportioned approximately as follows in the average store:

13.6 of your gross sales are sugar.  
12.9 of your gross sales are butter.  
7.6 of your gross sales are canned milk.

5.6 of your gross sales are fresh fruit and vegetables.

5.5 of your gross sales are eggs.

4.2 of your gross sales are butter substitutes.

2.6 of your gross sales are flour.

1.9 of your gross sales are coffee.

1.8 of your gross sales are canned salmon.

1.5 of your gross sales are canned corn, peas and tomatoes.

1.0 of your gross sales are cheese.

.7 of your gross sales are raisins.

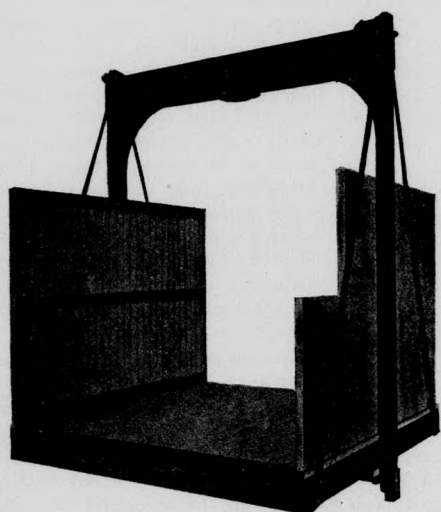
.2 of your gross sales are canned fruit.

**Hardly His.**

Is that your car?" bellowed the traffic cop.

"Well, officer, since you ask me, considering the fact that I still have fifty payments to make, owe three repair bills and haven't settled for the new tires, I really don't think it is."

There is one business expert whose advice we often need, whose advice is obtainable free, whose advice we too seldom seek. That expert is our banker.



*A Typical Leitelt Freight Elevator Car. This car may also be furnished with steel enclosure, steel floor or other equipment to meet particular requirements. Standard designs have been developed for garage and large factory requirements.*

## Is All Your Floor Space Accessible

You may have a basement or an extra floor which you cannot use to advantage with only the stairway available for handling the material. That space may be made valuable to you by using an elevator which will meet your particular requirements. Why not call upon us to study your conditions? We have worked out similar problems to the advantage of many building owners. This service is available without cost or obligation to you. It may result in making that extra floor space of real value to you.

*Elevators for Every Requirement*

## LEITELT IRON WORKS

Founded 1862

Grand Rapids, Michigan

## LITTLE PLACE IN HISTORY.

## Originators of Baldwin Apple and Concord Grape.

Col. Baldwin may be called the foster-father of the Baldwin apple, while E. W. Bull originated the Concord grape. These two fruits have, we believe, added more to the comfort and wealth of this country than any other two things that ever came out of New England. Baldwin and Bull have, as the years have demonstrated, done more of actual value than Daniel Webster and any half dozen soldiers and statesmen that the Northeast corner of this country have produced.

You may call this extravagant language, and it will not be popular with some direct descendants from Mayflower stock, yet, speaking as one who can claim a pedigree running close back to the famous "rock," I will stand by the statement. I may be called old-fashioned and badly out of date, but, and especially when Autumn brings her golden shadows and brilliant colors of harvest, I come back to the sentiment of Whittier's poem:

Give fools their gold and knaves their power,  
Let fortune's bubbles rise and fall;  
Who sows a field or trains a flower  
Or plants a tree is more than all.

I regret that the world does not see it quite that way, but that is no good reason why those of us who believe in such things should change our views to suit the majority. Of course I realize that the tendency now is to standardize knowledge and sentiment. We are expected to act and think as the "authorities" decide that we should. The result of all this is that we have many a man—

Who, born for the universe, narrowed  
his mind,  
And to party gave up what was meant  
for mankind.

I sometimes think that these inventors and originators work in closer touch with God and nature than the rest of us do. For they, it would seem appear to be the medium through which the great Supreme Power or Ruler of the universe, passes on new and needed gifts to the world. Very likely most of these fortunate people who introduce these new things take little thought of the power that lies behind and works through them, and attribute their success to their own human powers. I do not know how the world in general views these things, but somehow I have always regarded the inventor and the originator as people who come carrying a gift from the strange, mysterious world which we cannot penetrate or understand. As a rule, the great inventor is well provided for, since he may obtain a patent. The "originator" has no protection. I have known several of them who after giving priceless gifts to the world, slowly walked through faltering old age, eaten up by disappointment and pride-destroying poverty to their death.

It is said that the Baldwin apple was found in 1740 as a chance seedling on the farm of John Ball near Lowell, Mass. One can imagine some hunter wandering through the woods, coming suddenly upon this seedling tree. It may have been in October—the time of harvest—when the ground was well covered with mellow red apples. One can imagine such a hunter, thirsty and

hot, biting into one of these mellow apples. There were probably no codling worms in those days to scar the fruit. We have no doubt that hidden away in the tangled forests of New England other seedlings have sprung up, matured wonderful fruit, passed through their life and passed out of being. This red apple lived. It was near the habitation of white men, and it was needed. It was variously called Woodpecker, or Pecker, and Butters. It finally came to the attention of Col. Baldwin, who, I presume, was something of a nurseryman for that day, so that it was "introduced" as early as 1784. It was then given the name of Baldwin and has carried that honorable name ever since. What a life the old tree must have led—standing there in the forest, feeling as it must have felt, that it carried a gift almost divine to humanity—fearful that it might die before that gift could be spread abroad among men. Let us suppose that John Ball, on whose farm the original tree was found, could have secured a permanent royalty on all sales of this tree. His heirs today would own practically the whole of New England. I should like to know something more about the character of this John Ball. I wonder if he was like his namesake who in England took part in Wat Tyler's rebellion in 1831. Ball seems to have been the orator of that crusade for equal rights, and his favorite text for his sermons was:

When Adam delved and Eve span  
Who then was the gentleman?  
He probably never found out.

The American John Ball seems to have dropped quietly out of history. He let this apple, the great red gift of nature, get away from him. The abler and far-seeing Baldwin lives in history. It is said that he fought in the War of the Revolution, but his battles are forgotten, while wherever the red apples color in the Autumn sun—his name goes marching on.

E. W. Bull lived at Concord, Mass. That little town has been the hive which sheltered many famous men—Emerson, Thoreau, Hawthorne, Alcott and many more. Mr. Bull lived among these famous men. I judge that he was one of those gentle, impractical characters who work among garden plants and flowers and fruits, not as practical farmers do for gain, but in the hope that they may give the world something better than it has known. Perhaps you have noticed how most inventors and experimenters are variously called "cranks" or it may be "queer." I hardly see how they can well be otherwise when we consider that their work is done in trying to harness or harmonize mysterious forces which are really gifts from another world. At any rate Mr. Bull made many experiments with grapes, and finally produced a new variety of great value and promise. I understand it came as a seedling from seed of the common wild grape, and was named Concord. One with strong imagination may consider that original Concord vine growing in Mr. Bull's garden, confident that within it lay powers which were to give it a place in the sun. For nature had taken out the musky "tang" of the wild grape, added sweetness and flavor and retained the wild physical

strength which was to carry the vine on through the years. Many of our grapes are superior in quality yet they lack vigor—like a great brain in a feeble body—but the fierce wild strength in Concord drives it on as the unseen power in some old ancestor may drive a human being past all obstacles. Few of us in this age realize the importance that grapes and wine-making at one time promised to assume. New England was never an ideal agricultural region. The climate was too severe and much of the soil too sterile and rocky. England would not encourage sheep raising on a large scale. That would have interfered too much with English agriculture—wool being at that time the chief product. The policy of England was to encourage, in her colonies, the production of those things which would interfere least with English products, but which would make her free from foreign imports. England was importing great quantities of wine from Spain and other countries of Southern Europe—her natural enemies. Early in the settlement of New England the great crop of wild grapes were noticed and efforts were made to encourage wine making in that region. It was reasoned that this would make England independent of Spain and Portugal and provide a permanent industry in the New World. The experiment was tried and considerable wine was sent to the mother country. It failed to satisfy the wine-drinkers—for the wild grapes were not of a quality to make good wine. The failure to find an agricultural crop that would feed the New England people and provide an export surplus led Cromwell to attempt to transfer the inhabitants to one of the West India Islands. They would not leave their cold and rocky home.

One may imagine how the history of America would have been changed if the Concord grape had been "originated" at about that time. It would probably have solved England's wine problem and made New England into a cold and bleak California. In such a case it is doubtful if what we call the New England character would ever have been hardened and tempered as it has been. Much stronger things than that have before now been dissolved in wine. The Baldwin and Greening and Williams apples, the Concord grape and Bartlett pear must have been in Whittier's mind when he wrote:

God gives us with our rugged soil  
The power to make it Eden-fair,  
And richer fruits to crown our toil  
Than Summer-wedded islands bear.

Of these fruits the Bartlett pear was imported, the others may justly be called "a gift of God." It is not likely that Mr. Bull had any idea of what was to follow when he planted those wild seeds and selected the most promising seedlings. He just had that sublime, dogged faith which has sustained the visionaries and world-helpers of all times. No one can begin to figure how many billions of vines of the Concord grape have been distributed and planted. And every vine traces back to wood from the original—strong, vigorous and prepotent. There have been many new varieties brought out during recent years. They are in some respects superior, but plain,

homely Baldwin and Concord still carry the flag for practical worth, and have added greater value to the wealth of America than all the gold and silver mines in the land. Mr. Bull like most other people who have given the world such princely gifts, was obliged to go to a charitable institution in his declining years. Could he have received a permanent royalty on every vine of Concord grape that has been distributed since it fruited his estate would be greater than that of either Ford or Rockefeller. In the last years of his life the writer undertook to raise funds for E. W. Bull and for Peter M. Gideon, the originator of the Wealthy apple. Our proposition was that fruit growers should contribute one cent for each Wealthy tree and Concord vine they had planted. I am almost ashamed to tell how few pennies were contributed. Those who have even seen the older Joe Jefferson play Rip Van Winkle will never forget his powerful line as he comes back from his long sleep:

"Are we so soon forgotten—when we are gone?"

But at any rate we may all know who Col. Baldwin and E. W. Bull were. They were humble men. They have little place in popular history—yet who is more deserving of remembrance?—H. W. Collingwood in the Rural New Yorker.

## Sheep and Lambs.

Nearly all animals have some peculiarities of habits or appetites that distinguish them from other species. Sheep and lambs are very particular about the condition of their food, and if it shows any signs of taint they will not eat it unless forced to do so by withholding other food. By taint, I mean that hay or grain must be fresh and clean, although they will eat a great variety of grain or roughage, greater perhaps than any other class of domestic animals. One of the most distasteful taintings is hay that has been "blown on," as the sheepmen call it. This is hay that has been exposed to the breath of sheep or lambs. It appears that no poison could be more disliked by them than this hay, no matter how good it may have been that has been placed before them in quantities too large for immediate consumption and thus unduly exposed to exhalations from them.

Contrasted with this apparently finicky habit is the fact that sheep and lambs will eat and relish a wider variety of common weeds and wasteful foliage than any other class of livestock. It is a remunerative and practical usage to clean fields and hedges with sheep and lambs, for they will eat and thrive on many of the common weeds that grow wild and crowd out useful crops.

The things they want and must have to develop normally are salt, water, exercise and fresh feed, whether it be concentrates like corn, oats or barley; or roughage, as hay, corn fodder, grass or straw. Grass, of course, is usually fresh, but too close a confinement in a small area soon pollutes the grass and it becomes distasteful, with its corresponding unfavorable effect on growth and profits.



# A HOUSE WITH A HISTORY



Corner of Oakes St. and Commerce Ave. Three Hundred Feet from the Main Entrance of the Union Depot

1873-1926—Fifty-three Years of Successful Service  
to the Drug Trade of Michigan

We enjoy the courtesy of more visiting buyers than any other  
Drug house in this part of the country

**HAZELTINE & PERKINS DRUG COMPANY**

GRAND RAPIDS,

MICHIGAN

MANISTEE

**THE TEACHING OF THRIFT.**

(Continued from page 34)

union to glorify him above all other human creatures in the universe. We have even perverted the word, selling, until it has become so swollen in its conceit that Webster's Unabridged Dictionary would scarcely know it. The preacher no longer leads us to the throne of grace. He sells us the gospel idea. The teacher no longer guides us along the highway of knowledge. She sells us the arithmetic or spelling scheme. Even the office boy is said to be selling himself to me when he hustles nimbly to take my coat in the morning, or gets to the post office bright and early for my mail, provided he does. We actually have built up the glory of salesmanship, until our young people think that above such ordinary virtues as primary honesty, and consideration for others, stands the virtue of persuading people to exchange their money for goods or for ideas. Into such an atmosphere the farmer comes, when he moves to the city, and that atmosphere is doing more than its share to break down the old Yankee spirit of thrift that used to be world-famous.

The pity is that not enough is being done to preserve the spirit of thrift that used to flourish in the country but that languishes in the city. All of this advertising of the savings banks, which seems almost to overdo the thing, is after all nothing but a small, inadequate voice crying in the wilderness. To offset the mis-

chief that is being done by this movement of our people from country to city, some powerful influences simply must lend a hand, and I know of no influence that needs to have its pulses quickened to a greater extent, than that influence whose delegates are meeting in this very room at this very moment. It is not I who charge you and the school system generally with delinquency. It is a body of men the latchet of whose shoes you and I are not worthy to unloose. The indictment is drawn against you by the fathers of Massachusetts, who wrote its Constitution, by the law-makers of 1789, who lived in the spirit of the American Revolution and the ideals for America that it engendered, by every body of law-makers who have revised our statutes from that day to this. Ever since 1789, our law books have borne the injunction upon our educators that they shall not fail to teach thrift. Among the primary virtues, the statutes placed it, right in the same category with patriotism and with honesty, and that law still stands, as a demand upon every teacher, from the president of Harvard College, down to the humblest teacher in the most remote corner of the Berkshires, that his or her teaching shall include some positive instruction in thrift.

The record of what has been done, by teachers in this work, is not inspiring. It does not make a pleasant story of obedience to either the letter of the spirit of law. From top to bottom, the teaching profession has been inclined to wipe its hands of the

whole problem. It has been very easy to say that the banks will do the work. So far as I can find, in practically every place where any sort of worthwhile school saving system is operated, it is because some bank has had the initiative and the enterprise to push the movement, and the school department, often with little enthusiasm, and usually with real reluctance, has then taken part. Certainly, the law does not say that thrift teaching shall be given only in places where the local bank happens to be willing to start it and to bear the expense of carrying it on. It never has been the Massachusetts theory of education that children shall receive instruction or not, according as some prosperous institution in the same community is willing to do much of the work and pay most of the cost.

There are some figures that are disturbing, too. There are 196 mutual savings banks in Massachusetts, and yet only 66 of these are handling school savings. Seven others would be but for lack of co-operation between the schools and themselves. And there the record stands, with all of Massachusetts neglected, except for what these 66 are accomplishing, I think I can anticipate your comments. Why aren't the other 100 savings banks, or more, asserting themselves and doing their part? The frank answer might be, why should they? The law does not say that they must teach thrift to our children. It says that you must do so.

I suspect that you suffer from the

same confusion as to savings banks that I find very general all over Massachusetts. The mutual savings banks of Massachusetts are remarkable organizations. They are the most unselfish concerns that I know in the entire business world. They are not conducted for private gain. I told you, several minutes ago, that I could tell you something about our savings banks that would surprise you. Please note that I am referring to our savings banks, and not to our trust companies, which are conducted for private gain. In a real Massachusetts savings bank, there is no capital stock to receive dividends, no group of insiders to skim the cream off the profits. Every dollar of profit is paid to the depositors, except for a tiny addition every year to a guaranty fund, to protect the depositors from loss. Only a few states have a banking system like this, but Massachusetts is one of the few. So you are wholly mistaken if you think that the savings banks ought to do all of the planning, and all of the urging and all or most of the labor, in this school savings work. To my way of thinking, they ought not even to bear the expense of it. They are public institutions, just as much as the school system is, and about the only difference between them and the public schools is, that the law makes every child and his parent patronize the public schools, but does not make every child and parent patronize the savings banks. The savings banks and the public schools are both wards

# Barclay, Ayers & Bertsch Co.

321-323 Bond Avenue  
Grand Rapids, Michigan

JOBBER IN

PIPE, VALVES, PUMPS, SINKS,  
ROOFING, and MILL SUPPLIES



of the state, and curiously enough, the state has said that of these two wards, it is the school system that must be responsible for teaching thrift to all of our people.

The figures I have just quoted are a challenge. Massachusetts deserves more loyal service from her institutions than that. To the best of my knowledge and belief, the first step toward a cure must be taken by you. The other 130 savings banks include some who are indifferent, and some who are ready to help any good movement, but I doubt if any of them are willing to force their services on you. The law under which they operate distinctly says that savings banks "may" go into this work, but the law distinctly says that you "shall" exert your best endeavors to teach frugality. It is plainly to you that the public must look to take the initiative, from now on. Only by so doing, will you conform with the law.

We have distinguished testimony from the highest possible source that conformity to law is a lesson that our people need to learn. In setting an example of conformity the school system will be fulfilling its natural and its usual function. In the matter of thrift teaching, there is a still more inspiring incentive than that of mere obedience to statute. This extravagance of city life, this weakening of the spirit of citizenship because of decreasing home ownership—evil things like that must spur any group of good Americans to action. Savings bank men are not a selfish and predatory lot and you are not a group of theorists. Both of you are eager to do your part, in the great work of making Massachusetts, and its people, all that they ought to be. I am confident that if you choose a committee to deal with this problem, the hand that you will stretch forth, as token of your readiness to serve, will find the hand of the savings bank, already stretching forth to clasp your own.

Frank P. Bennett.

#### Heated Banana Case Designed For Retailers' Use.

A new heated banana case has been designed for the use of retail dealers, and has met with the approval of the Fruit Dispatch Co. Heretofore, banana sales have fallen off in the Winter and it is in order to maintain sales and help the dealer to make more money that these cases have been introduced.

Banana jobbers have been asked to arouse the interest of retail dealers so that they will enjoy the benefits to be derived from having such a case installed. They are requested to put in their orders at once. If this is done, it is believed they will have a means of avoiding the usual slow period in business during the Winter months. The case takes up little space and can be placed on a stand, a display table or on a counter. It is both useful and ornamental—giving an air of distinction to the store. The bananas are displayed in an attractive manner and are kept from chilling as well.

Fir, gum and oak are woods used in this case. The oak, the only visible wood, has a fine natural finish, which can easily be restored whenever neces-

sary by using some liquid wax and then giving it a brisk rubbing with a dry cloth. The outside dimensions of the case are 36 inches by 24 inches, and the depth tapers from 16 inches at the back to 11 inches at the front. It is exceptionally roomy and has ample space for 12 large hands of bananas.

Two electric light bulbs supply the heat that gives the necessary protection to the bananas, even when the temperature of the storeroom is low enough to chill the fruit were it not protected. The bulbs serve a double purpose. They illuminate the glass paneled case so that customers are bound to notice the fruit and they also heat the case so as to keep the bananas from chilling.

Ventilation is provided by vents at both sides, which may be opened or closed at will by means of sliding panels. The bananas rest upon a removable tray which has an air space between it and the base of the case. It has been made in this way so that there will be good internal circulation of air. Another advantage is that the tray can be lifted out and cleaned.

The Equipment Department of the Fruit Dispatch Co. will give full information concerning the place of manufacture, shipping weight substantially crated, price and terms. The cases are said to be reasonable in price.

#### Fruit Going To Waste.

What can be done to stop the waste of ripe fruit and vegetables, which can be seen lying neglected in such abundance in most orchards and gardens? The present season has been notable for its bumper crops of apples, pears, plums and various vegetables. Reports from the fruit belt tell of the ground in many places being literally a carpet of blue or red from the remarkable berry crop, much of which rots on the bushes.

Along the country roads one often passes a tree with several bushels of ripe apples lying abandoned on the ground and bunches of ripe Concord already shriveling on the vines, while the early frosts have prostrated the tomato plants, leaving their health-giving fruit on the ground to be devoured by snails or pecked at by crows and other birds. Add to these the large quantities of pumpkins, cabbages and so on, lying apparently to rot, and a serious question is forced upon one.

Is America so prosperous and its citizens so well supplied with food that literally tons of fruit and vegetables can be allowed to rot? Here is a good opportunity for conservationists to exercise their powers. In cases where the owner has a superabundance of these articles of food, what may he do to utilize the surplus? Are we Americans wasteful by nature and habit? If so, what can be done to reform us in this respect?

Thomas L. Elder.

Extravagance is strictly a human element. It is always with us in one form or another. The curtailing of installment selling will not change human nature one iota. The man who wants to mortgage his income in advance will always find a way to do it.

## Brooks' CHOCOLATES



A. E. BROOKS & CO.

Manufacturers of  
High Grade Confectionery  
GRAND RAPIDS, MICH.

## EGGS Wholesale

For the fine business enjoyed in 1926, we thank our many customers, and extend most cordially the season's greetings for the new year just around the corner.

W. E. ROBERTS  
49 MARKET S. W.

## Marion Rubber Co.

Wholesale  
Rubber Footwear

Exclusive Handlers of  
GOODYEAR GLOVE BRAND IN MICHIGAN



COMPLETE STOCK

Orders Filled Same Day Received

Detroit, Mich. Columbus, O. Marion, Ind. Chicago, Ill.  
GRAND RAPIDS, MICH.

## D. L. CAVERA & CO.

Sole Distributors of  
Ideal Xmas Tree Stands

Fruits and Vegetables 91 South Market Ave.

## SELLING IS GREATEST GAME.

### No Other Vocations Offer Such Opportunities.

Salesmanship is the most honorable and ancient of the professions. It came ahead of law and medicine and engineering and all of the others. A successful salesman has the right to be proud of his vocation, to glory in it, to demand adequate compensation for his services if well rendered and he should use every means possible to increase his knowledge of how to sell, where and who to sell.

There are several characteristics which should be a part of the make-up of every successful seller of merchandise, no matter what his line. One of the important ones is a good presence, which means perfect self possession, pleasant address and extreme neatness of appearance. All of these things go to secure for a man a receptive audience from his buyer. It is rather easy for a buyer to say "No" to a bashful man and it is even easier to say "No" to a sloppy man, but not easy to the man who is well dressed, who comes in with perfect assurance and self possession and who knows his business.

One of the greatest assets that any salesman can have is the ability to smile genuinely. I do not mean by this the grin that is assumed, because intuitively a buyer knows a genuine from an assumed smile. Nothing will open the heart and loosen the purse strings of the buyer so quickly as an infectious and genuine smile brought into the front door by a salesman. A smile on the lips, going no deeper, is only temporary in its effectiveness, but if that smile originates in a man's heart and comes gurgling up through the various tubes and on to his lips, then it is irresistible and I have known many instances where salesmen who were not expert salesmen, but who were natural smilers, have sold more goods than the expert who was either a chronic groucher or who grinned mechanically. Nature has meant us all to be happy. Most of our unhappiness is caused by our own mistakes. The world resents unhappiness and dislikes an unhappy man and will not have business dealings with a man whose nature is one of gloom and sourness and frowns.

The physiologists tell us that to produce a frown there are required and used sixty-four muscles of the forehead, the face, the nose, the mouth and chin. To produce a smile only thirteen muscles are used. I fear that a large percentage of the world overworks its sixty-four muscles.

If a man's third vest button is in a visible position, so that he can see it himself when he glances down, it is an indication that his chest is out, that he is self-possessed, that he has good health, that he is confident of himself, that he looks for, expects and will get success. If his third button is not visible through the fact that he is stooped over, with shoulders drooped, it is a very clear indication of the opposite condition of the man both mentally and physically. His shoulders droop because he is hopeless, because

he does not believe in himself, because success is not in his mind's eye.

I ask you, can any man who comes into a business office with his shoulders down, his lower lip hanging, a look of defeat in his eye, and if his third vest button is not visible, is there any hope of that man having any success in selling any kind of merchandise?

The greatest present day salesman, to my mind, is the man who as a master salesman sold the entire world on the need for quicker and better and more effective transportation. That man is Henry Ford, who first sold the idea for the necessity for better means of coming and going, then he produced his merchandise and has since been selling it. His latest accomplishment was the turning out of 9,127 cars finished to a turn in one day. I maintain that Henry Ford is to-day's greatest salesman.

My idea of good salesmanship appeal is the custom made kind, the kind that originates on the spur of the moment in the back of the head of a man who was born with initiative and gifted with a quick thinker. This is different from the canned kind which the fellow learns by note like a book agent from a pamphlet. It is a universal fact that every man, every buyer, must be approached differently and that the successful salesman must be psychologist enough, with enough of grasp of ideas to be able to first know what kind of approach to make and, second, how to make it: for the closing of an order is merely the final incident of the good impression for himself, for his house and for his goods which the salesman must first make upon his prospective buyers.

Men who sell often wonder themselves why it is that there are certain people and a large number of them, who are hard to approach, who are variable in their manner and methods and who are hard to convince. I am going to let you into a secret that will explain what it is that makes the salesman's job anything but a bed of roses. When the United States began to prepare for war in Europe the medical men of the army examined, physically and mentally, about four million men. A careful record was made of these examinations for future use and the scientific men who were students of humanity added these findings to other records of two or three million human beings and their final conclusions disclose a queer condition.

They found that 5 per cent. of the entire population of the United States are idiots, whose mentality is about that of a normal child two years old. They found another 5 per cent. of our population are imbeciles, beings whose mentality ranges from that of a child of two up to that of six or seven years old. Then they found that there is a great mass of 60 per cent. of our population which these scientific men called morons. A moron is a human being whose mentality may range from that of a child of seven up to that of a boy of nineteen, some of one class and some of another and some in between. Then there was found a section of 25 per cent. of our population of people

who were strictly normal, mentally, intelligent, quick of perception and understanding—I should say people of my caliber. Then the scientific men found that the last 5 per cent. of the population are geniuses, super men and women mentally—shall I say people of your class?

Now I leave it to you to draw your own conclusion, which is that 70 per cent. of our entire population are under normal mentally and that 60 per cent. make up the large percentage of the people whom our salesmen must meet daily and who are positively under normal mentally. Their subnormality must be considered, excused, and dealt with by the salesman. In this 60 per cent. of morons there are many men who are competent of conducting businesses and who often make money, but there is a crocheted somewhere in the mentality which calls for patience on the part of those who have business dealing with them. The moron, in other words, is the man who is variable, undecided, stupid, stubborn or disagreeable.

I have always maintained that salesmen are born and not made. My long experience in watching the world of salesmen indicates to me that the man whose natural bent is to be a bookkeeper or an artist or an engineer cannot become a producing salesman. Such men sometimes have some success in selling, but usually they are only able to sell to people who are in real need of their merchandise. They are not creative, they do not make new business, they do not put into the mind of the buyer a desire which he did not originally have for their wares. They are order takers and usually go through life unsuccessfully. The same man in a job which would suit him and for which nature originally designed him might be a brilliant success. To paraphrase an old saying, "As salesmen certain men are wonderful shipping clerks."

At any rate, the selling game is a wonderful game. The man who sold has always followed the axe-carrying pioneer. No sooner did the man with the axe and the oxcart cut his way into the depths of the forests than he was followed by some intrepid seller of merchandise, who established in a tent, in a long hut, in a leanto, a store with merchandise in it to sell. These men were the builders, the founders of the towns and the great cities of our country. They were master salesmen and all of the lore and selling which is now extant, all of the books on salesmanship which are now being eagerly read, all of the lectures on how to sell, are based on the fundamental principles of honest, shrewd and convincing selling that were originated by these men of higher type pioneers in the art of salesmanship, the cross roads general merchant.

Robert E. Lee.

### Origin of "Dollar."

It was in 1792, just 134 years ago, that the Congress of the United States authorized the establishment of a mint in Philadelphia. With the founding of this institution the almighty dollar began to come into its own. The Spanish dollar had been common in Amer-

ica for years, and when Governor Morris attempted to harmonize all the moneys of the States he took the dollar as a standard. Some sample dollars were exhibited in Congress. The plans of Morris were later amended by Jefferson, who proposed to strike four coins upon the basis of the Spanish milled dollar—a gold piece of the value of ten dollars, a dollar in silver, a tenth of a dollar in silver, and a hundredth of a dollar in copper.

While America borrowed the dollar from Spain, its origin was really German, the word "dollar" being the English form of the German "thaler." It was just four centuries ago—in 1519—that Count Schlick of Bohemia began to issue silver coins weighing an ounce each. These were minted at Joachimsthal, in Bohemia, and thus become known as Joachimsthaler, later shortened to thalers. In the sixteenth century, through trade with the Dutch, these coins became common in England where they were known as "dalers" or "dollars." Shakespeare mentions "dollars" in the second scene of the first act of "Macbeth."

The dollar is now the standard value not only in the United States, Canada and Newfoundland, but in British Honduras, the Straits Settlements, Liberia, the Dominican Republic and Columbia. The paper dollars of Colombia, however, are worth less than a cent in gold, while the dollar of the Straits Settlements is worth about 57 cents.

### Read and Learn.

A retired banker recently committed suicide because he was unable to conduct a small grocery store on a profitable basis. He probably could have handled a small bank successfully, because he knew the banking business. He failed in the handling of groceries because he did not know the grocery business.

Knowledge in any business is essential, and knowledge in one line of endeavor does not necessarily imply knowledge in some other line. Each business requires a knowledge of its own.

Fortunately there are two ways of acquiring individual business knowledge. One is by personal experience. It is good, but it takes time and is expensive. The other is by profiting from the experiences of others. This method is quicker and comparatively inexpensive. If the retail banker referred to had studied the grocery business, enlisted the aid of traveling salesmen, and constantly read a good trade paper, he might have been alive and successful to-day.

A real estate salesman tried to sell a house to a newly married couple. Said the wife: "Why buy a home? I was born in a hospital ward, reared in a boarding-school, educated in a college, courted in an automobile, and married in a church; get my meals at a cafeteria, live in an apartment; spend my mornings playing golf, my afternoons playing bridge; in the evening we dance or go to the movies; when I'm sick I go to the hospital, and when I die I shall be buried from an undertaker's. All we need is a garage with a bedroom."



T H E   H O U S E   O F   Q U A L I T Y

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T H E   H O U S E   O F   S E R V I C E

## CHAIN STORE COMPETITION.

## Its Growth Depends on Independent Store Management.

The success of the independent grocer depends upon the management of his store. If the store is well managed, it will succeed; if not, it will lose out to the chain stores, or to some more efficient rival.

So says Paul Nystrom, probably the greatest living expert on retail merchandising.

Dr. Nystrom was formerly head of the school of business at Wisconsin University. Next he went to the University of Minnesota. Now he is in New York, employed as a merchandising expert and investigator by a group of big mercantile concerns.

Dr. Nystrom has written a number of books on the subject of retail merchandising which are standard textbooks.

In a 22 page pamphlet issued by the Domestic Distribution Department of the United States Chamber of Commerce, Dr. Nystrom carefully weighs and compares the advantages enjoyed by the chain stores and by the independent stores, and concludes that there is no reason why the independent store cannot compete successfully with the chain.

Discussing the growth of the chains, he finds there is continued room for growth on account of the enormous size of the field and the poor merchandising methods of the great number of retail grocers, and due also to the fact that the grocery chains have so far given most of their attention to the larger cities. Henceforth, they are likely to spread into the smaller cities, in which, he says, there seems to be ample room to grow.

The total volume of all chain organizations is said to be considerably in excess of three billion dollars, and estimates have been made that within the grocery field 12 per cent. of the total business is now being done by the chains. In such cities as New York and Philadelphia probably more than half of all food products going to the consumer are sold by chain stores, and there has been a considerable movement towards the establishment of chain store units in the smaller towns. He declares it looks as if this movement would go on.

However, coming to the sales of chain store organization, he finds that these have not kept pace with the increase in store units. On the contrary sales per store have materially decreased. Taking 1916 as the basic year and the basic figure as 100, he illustrates the average sales of the stores in grocery chains as follows:

1916	-----	100
1917	-----	103
1918	-----	103
1919	-----	106
1920	-----	127
1921	-----	93
1922	-----	79
1923	-----	81
1924	-----	77

During the same years, and also using 1916 as the basic year at 100, the number of chain stores has grown from 100 in 1916, to 402 in 1924.

Thus it will be seen as there has

been a steady increase in the number of chain stores, it has been followed by an equally steady decline in the sales per store.

As covering the cost of doing business by the chain stores and the independent retail grocers, he says that the figures are not very conclusive, but from the figures at hand he finds that the average cost of doing business is about the same in both types of stores.

The independent store, he finds, buys its goods largely from wholesale grocers, while chain stores in many cases buy direct from producers. Therefore, it might be urged that to the independent's cost of doing business there should be added the wholesaler's cost of doing business. This, he says, is a

sible for any store granting credit to eliminate about two per cent. of its expenses by going on a cash basis. It should also be possible to eliminate an additional two per cent. of expense by adopting the plan of having customers carry their own goods. By the standardization of stocks and the elimination of perishables and of slow sellers, it may be possible to cut the expense in independent stores another two per cent. or three per cent. By adopting sales policies along these lines independent stores should be able to cut expenses from 6 to 7 per cent. of sales.

So he concludes that considering that chain stores usually do not offer credit, deliveries and other similar ser-

cess of the chain stores, he asks? He gives six reasons for their success: convenient locations, suitable building, efficient sales people, specialization in goods handled, detailed accounting systems and scientific buying.

In speaking of the advantage in buying possessed by the chain store over the independent grocer, Prof Nystrom says there is no doubt they enjoy a decided advantage in this respect, and cites cases where large chains buy as much as \$10,000,000 in one year from a large cracker manufacturer, and other large purchases, such as 50,000,000 pounds of coffee, 200,000,000 pounds of sugar, and 200,000,000 cakes of soap. On the other hand, he says, there are limits to the reduction of prices based on quantity purchases. There is a point up to which increased production results in economics, but beyond which no further savings accrue.

In fact, he declares that it is the experience of many manufacturers that taking additional business beyond normal capacity results in increasing rather than in diminishing the cost of production. When this point is reached it no longer pays the producer to offer his goods for less money nor to accept orders for greater quantity. This has been the experience of many manufacturers who have had dealings with the chain stores.

Nor is the difference between what the independent grocer and the chain store pays all pure profit for the latter. In buying quantities, the chain must assume other expenses, such as warehousing, stock-keeping, transportation, depreciation, etc.

In forecasting the future of the chain store, Professor Nystrom comes to the conclusion that their success hinges a great deal on the management displayed by the independent dealers. "Chain organizations are certain to increase and to grow," he says, "as long as the average managing ability of independent store managers is lower than the organized ability of chain organizations, and as long as the buying power of chains gives them an advantage over independent stores."

## 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 carryover 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.



Paul Nystrom.

fair condition. The total cost of distribution on goods passing through independent grocers' hands, to which is added the wholesaler's cost, he states, averages 21 to 23 per cent. of sales, against the average of 15 per cent. for chain stores.

Here, then, is an apparent gain of from 6 to 8 per cent. in the costs of distribution through chain store channels. Before concluding that this apparent gain of chain store channels over retailer-wholesaler channels is a real gain, he says that other factors must be considered. Independent grocers, as a rule, grant credit, make deliveries, handle wider varieties of goods, including perishables, and in many cases keep open longer hours than chain stores.

He declares that it should be pos-

sible, it will be seen that the costs of selling through independent stores, including the wholesale margin, differences in service considered, closely approximate, indeed if they do not fall below the costs of selling in the chain stores.

He takes the Piggly Wiggly as a type of chain store that has reached the acme in reducing sales cost. But even the low cost of selling based on minimum service as reached by this type of store has been equalled or beaten in certain independent stores, he declares, and adds that practically any chain store cost, covering any system of service, can be matched or even beaten by independent stores operating in a similar way, giving the same service.

What, then, is the cause of the suc-



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## TALE OF TWO TREES.

### Object Lesson For Lovers of Our Fair State.

Written for the Tradesman.

It would give me keen pleasure to give you the complete tale of the two trees in the accompanying engraving, but, unfortunately, the early stages of growth were only known to the native Americans who sojourned in Northern Michigan and whose knowledge of and interest in trees was not of a character to be passed on to other generations.

This picture is a reproduction of a bit of ground on Walloon Lake, with its treasures of sylvan growth in evidence. The two trees which are most strongly in evidence belong to a generation of a forest growth which has been largely obliterated in our State. The wave of timber destruction in the interests of commercial lumbering has passed them by until now, and they had already been marked for the axe and the saw when the late Henry S. Jordan, of the Michigan Chair Co., who owned a farm and beautiful resort home adjoining the property upon which the trees stand, learned of the probability that very soon the value of these trees would be measured by the foot in lumber at the saw-mill. He had been too long associated with these monarchs of the forest not to recognize a larger value than can be computed by this mode of measurement, and when he learned they were about to be sacrificed he entered a protest and placed before the owners of the property, Cobbs & Mitchell, of Cadillac, a very graphic description of the values which would be realized by coming generations of tree lovers if these noble specimens of our virgin forests could be preserved for their highest use and influence. The late Wm. W. Mitchell gave thoughtful attention to the plea of Mr. Jordan and, in a communication to this tree lover, said that he would gladly direct that in lumbering operations upon this tract this little group of trees should be preserved for generations to come.

It delights the heart of a genuine tree lover to recognize this bond of sympathy existing among men and which recognizes the value of beauty as a factor in this world for the betterment of mankind. These trees have already been admired by a great many resorters in that attractive territory tributary to Walloon Lake, but the numbers who will derive satisfaction from them and be inspired by them in the future, as these relics of our former forest greatness gradually pass into history, will be multiplied greatly as the years go on; and if these magnificent specimens can be retained for a few generations the men who were concerned in saving them for posterity will be remembered as benefactors.

Putting the matter entirely upon utilitarian ground, no investment could be made with the money taken for these trees to be turned into wood manufactures which would compare with the commercial values which will result from saving these splendid specimens of our primeval forest in the resort trade which will be encouraged and fostered by their existence.

This resort business is getting to be a tremendous factor in Michigan and it depends largely upon our clear waters and beautiful landscapes and especially upon the beauty and variety of the sylvan growth which borders the attractive lakes in the Northern part of our Southern Peninsula.

As interested citizens of Michigan we do well to recognize this future industry, and especially is its importance magnified by the fact that while we are conserving those attributes of our State which are most greatly in the interests of this trade, we are adding to the beauty of our State and preserving to it values which can not be computed in dollars or bank accounts. Therefore, I say, all honor to men like Mr. Mitchell and Mr. Jordan, who



were willing at some present sacrifice to recognize the great needs of the future and lend their influence toward making our Peninsular State true to the motto upon its shield.

Chas. W. Garfield.

### Unlucky Points.

From the point of view of efficiency the following are very unlucky:

1. Arriving ten minutes late.
2. Quitting work ten minutes too soon.
3. Starting a job before planning it.
4. Spelling a customer's name wrong.
5. Putting the blame on some one else.
6. Making the same mistake twice.
7. Taking eight hours' pay for six hours' work.

### Names of the Days and Months.

Who knows the meaning of all the days of the week, and of the months? The days of the week, as we know them, are called after the gods of olden times. The Romans, who arranged the calendar as we use it to-day, named the months. Some of the names do not fit as they did at first, because the year began with March instead of with January.

Sunday is the day dedicated in old times to the sun or its worship.

Monday was dedicated in the same way to the moon.

Tuesday is the day of Tiw, the Saxon god of war. The French call it Mardi, from Mars, the Roman god of war.

Wednesday is the day of Woden or

March is named after Mars, the Roman god of war.

April means the month when the earth "opens" and softens. The Latin aperio means "I open."

May was the month sacred to the goddess Maia, the mother of Mercury.

June is possibly the month sacred to Juno, whom the Romans thought the queen of the gods and goddesses.

July is called after Julius Caesar, who was born in this month. Before his time it was called Quintilis, "the fifth month," because the year used to begin with March, and July was then the fifth month.

August is called after the first Roman emperor, Augustus. It used to be the sixth month and was called Sextilis, meaning sixth.

September was named when it was the seventh month, from the Latin septem, seven.

October was named when it was the eighth month, from octo, eight.

November was named when it was the ninth month, from novem, nine.

December was named when it was the tenth month, from decem, ten.

### What To Do When You Get a Good Idea.

1. Make your plan in writing.
2. Compare it with the methods of the most successful men.
3. This is most important: Have your plan criticized in advance by those it will affect and by anyone else who can be helpful. Our plans are bound to be criticized, either before or after they are put in operation. If we have them criticized in advance the chances are that they will be more favorably received, and even defended as their own ideas, by those upon whom they depend for success.
4. Put it into operation.
5. See that it keeps itself in operation until rescinded. Until your plan keeps in operation automatically you have not organized it.
6. Keep the plan open to revision, but do not allow it to be changed except after the most careful reasoning.

Edward A. Filene.

### Questions.

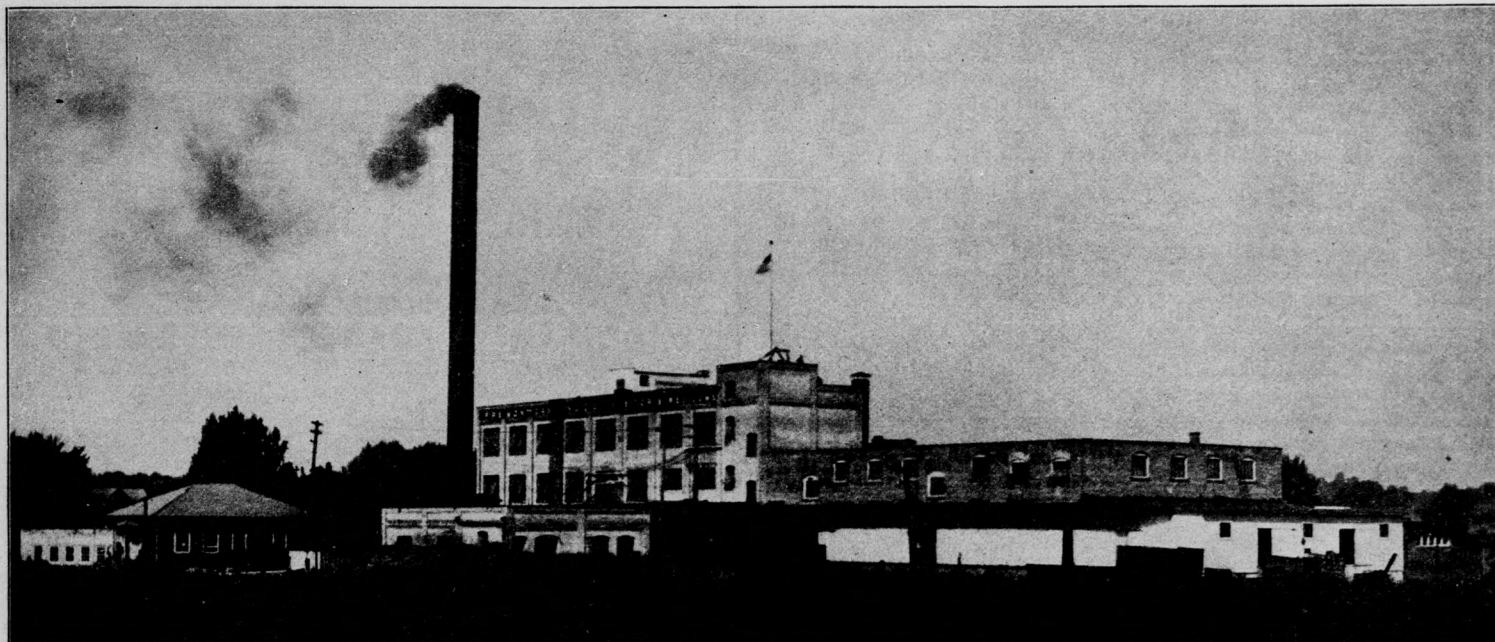
Suppose that you spend half an hour this month in thinking of the word—Control. Let me ask you—

1. Do you control your own machinery, or do your foremen do as they please with it?
2. Do you control the sale of your own products or are you always at the mercy of the market?
3. Do you control the methods of your salesmen, or do they act independently, as though they were all Robinson Crusoes?
4. Do you control your employees, or is there only a relationship of mutual fear and dislike?
5. Do you control your own business policies, or are you blown about by circumstances?

Herbert N. Casson.

Patriotism is not measured in terms of brawn. Neither is might the sole factor in a question of right. The keen mind and the clean heart come first in the plan of life. The statesman will always rank higher than the prize fighter in the minds of those who think.





**"Proud of your store, aren't you?"**  
**"I sure am!"**

*You are just the man this is aimed at. You will fully understand it.*

## **"VISITORS WELCOME"**

These two words appearing on the front of our plant have proven to be a star salesman. They have been on the job for twenty years.

This is not only an inspection service of the highest order, but it has been a source of great pleasure.

We are proud of our plant and our products and feel sure that Fremont, Miss Michigan, and Bean State foods will aid you in taking still greater pride in your store.

The Worden salesman will be happy to tell you about our—

PEAS  
 SPAGHETTI  
 LIMA BEANS  
 SAUER KRAUT  
 STRINGLESS GREEN BEANS  
 STRINGLESS WAX BEANS  
 FANCY PORK AND BEANS

PEACHES  
 CHERRIES  
 RASPBERRIES  
 STRAWBERRIES  
 GOOSEBERRIES  
 CHILI CON CARNE  
 FANCY RED KIDNEY BEANS

BOSTON MARROW SQUASH

DISTRIBUTED IN GRAND RAPIDS BY WORDEN GROCER COMPANY

**FREMONT CANNING COMPANY**  
 FREMONT, MICHIGAN

## OBLIGATIONS OF CITIZEN.

## Respect For Law and Reverence For Authority.

Any discussion of citizenship should be understood to relate to citizenship in popular government. That is to say, "Government of the people, by the people, for the people;" government where the people are sovereign and the officials are the servants; government where the people are responsible for the character and quality of government. Good citizenship is not merely a matter of good behavior, obedience to law and keeping out of trouble. It involves knowledge of the purposes and the machinery of government and active participation in the means whereby those purposes will be subserved and the machinery of popular government be made to function.

The character of the American people seems to be radically changed by the influence of our participation in the world war. The forces of righteousness have hardly held their own against the forces of evil, and the agencies of good government and law enforcement have found it more difficult than ever before to protect persons and property from the aggressions of the criminal classes. We are in a period of industrial unrest, of business and social disturbance, of personal and governmental extravagance, high living cost and high taxes. A wave of crime and radicalism unparalleled in its magnitude prevails throughout the length and breadth of the land. All of these things have prompted a closer study of the problems of citizenship than ever before and business and professional men have sought to promote their study by the organization of civic luncheon clubs and many other commendable agencies of similar character.

In times of peace and prosperity and when social and economic conditions are normal, we scarcely realize that there is such a thing as government. We know that our reasonable wants are supplied and that as a rule we are justly dealt with by our fellow men, but it does not occur to us to enquire into causes and effects. It is in time of war and stress, or abnormal social and industrial conditions, or distrust and contempt of law, or the prevalence of crime and radicalism that we study the problems of statecraft and endeavor to weigh and measure the true responsibility of participation in government and the true relation of the citizen to the law.

A citizen is defined as a private person as distinguished from a public official. From every standpoint this is a sound definition as far as it goes, but it should not be understood that the status of the citizen is so private and individualistic that he owes no duties of public service whatever. Neither should it be understood that merely because we have public officials whose sworn duties are clearly defined and whose services are compensated, that all public duties and functions should be discharged by them unaided. Our public officials unaided by the rank and file of the citizens could no more succeed in fulfilling and performing the purposes of government than an

army could successfully wage a battle without the aid of its private soldiers, or an industrial establishment could keep up its normal production without the aid of its common laborers. Any great military hero will readily concede that the private soldiers are the real winners of battles, and any great captain of industry will concede that manual laborers are the real economic producers, and by the same token, it must be admitted that private citizens are the real builders of good government. No government of the people can progress beyond the average education and enlightenment of its citizens.

Ordinarily, men think of the law only in its relation to wrong-doers or as a means of settling quarrels. This conception of the law and citizenship is fundamentally wrong. The law does something more than merely furnish work for lawyers and courts. All unconsciously to the average citizen it is constantly and silently operating in our behalf and for our protection. We rise in the morning and go to our usual places of business and remain all day and return in the evening and sleep soundly through the watches of the night, knowing without realizing that the law has all the time been a full protection.

Men sometimes boast that they have never had a lawsuit, and they feel that they have been fortunate, and all persons will agree that they have been fortunate, and yet in the light of our knowledge of human nature we cannot help believing that there must have been sometime in the life of any busy citizen who has escaped litigation altogether, when he has failed to maintain certain rights which are guaranteed to him by the law. We have heard other men boast that they have never consulted a lawyer, and again we are compelled to feel that such a man must at some time in his life have been confronted by business or social problems where the advice of a man trained in the law would have been worth while to him. We have heard men boast that they have never been a witness in court. Surely every worth while citizen must at some time in his life have known facts and circumstances which would have been beneficial in helping to ascertain the truth in litigation between his friends and neighbors. We have heard other men boast they've never been inside of a court room. This boast prompts the statement that such a man has merely neglected a part of his civic education. It is the duty of every man to attend court occasionally, if for no other reason than to get a better knowledge of the method of interpreting and enforcing our laws. We have heard other men boast they have never rendered jury service. If it is meant by such a boast that they have never been called for jury service, it is a very doubtful compliment. If it means that they have evaded service after being called, it only proves that they have been slackers in citizenship. The average citizen has too little knowledge and devotes too little of his time and energy to participation in our government.

We take a just pride in our country

Best for Retailer  
and Consumer



# PERFECTION FLOUR

Best Quality Blended Flour

# RED ARROW FLOUR

The Finest Bread Flour



They get the  
business



WATSON-HIGGINS MILLING CO.



and it is our boast that we have the best government on earth, and yet in civic matters the indifference of the average citizen is monumental. We frequently elect and re-elect some corrupt party leader to office and fail to see the economic blunder, rendering our own and the community situation more difficult and at the same time exerting a degrading influence upon the moral sense of the community. We frequently stand by and see unscrupulous individuals exploit our cities' franchises, and again we fail to see that we are thereby imposing additional burdens upon our taxpayers and at the same time cheapening the moral self-respect of our citizens. We fail to see that clean streets, honest officials, efficient public service, and a sensitive community conscience are indispensable foundations and backgrounds to good citizenship. It may not be generally known, but the fact is, that in 1920 the census taken that year discloses that there were 54,421,832 men and women in the United States of voting age, and the results of the presidential election held that year show that only 26,657,866 persons attended the polls and actually cast a ballot for president, and that 27,763,966 persons of voting age failed to vote. It would be impossible to suggest a more striking evidence of indifference to the duties and obligations of citizenship than this fact.

Surely there can be no high ideals in popular government when less than half of those who are eligible actively participate in the exercise of the ballot. Surely there has not been an expression of the popular will in the choice of men and measures when the affirmative vote is frequently only a fraction over 25 per cent. of the entire electorate. It suggests the ease with which an organized minority may control and dominate the policies of an unwilling though indifferent and quiescent majority. That fact suggests the further possibility that many of our civic ills can be traced to an active, well organized, although selfish and arrogant minority. There can be no doubt of the intelligence of American citizenship, or of the soundness of public opinion, or of the fitness of our people for self government. There is, however, grave doubt whether the choice of men and measures through the exercise of the ballot expresses the average intelligence of the people, or whether public opinion is accurately reflected. It may be that the voting minority includes a larger number of the uninformed and a relatively smaller number of the intelligent, educated citizenship.

We are still in the period of reconstruction following the disturbing influences of the world war and we are still wrestling with the numerous problems which always follow in the trail of every great conflict. Our own country is less disturbed than any other country which participated in the war, and yet these influences have tended to break down the forces of righteousness and have produced in a measure a contempt for law and constituted authority.

A very large number of our citizens

have the false notion that they should respect and obey only those laws which they approve and that they may condemn and defy those which they disapprove. False notions of personal liberty are entertained, which amount in their last analysis to unbridled license.

John Jay, the first Chief Justice of the United States, on April 4, 1790, and before that court had ever heard or decided any case, and while the Chief Justice was sitting and holding court, as he then had a right to do, in the New York circuit, made the following declaration concerning civil liberty in its relation to prosperity and stability of government:

"It cannot be too strongly impressed on the minds of all how greatly our individual prosperity depends on our national prosperity, and how greatly our national prosperity depends on a well-organized, vigorous government, ruling by wise and equal laws, faithfully executed. Nor is such government unfriendly to liberty—that liberty which is really estimable. On the contrary, nothing but a strong government of laws, irresistibly bearing down arbitrary power and licentiousness, can defend it against those two formidable enemies. Let it be remembered that civil liberty consists, not in a right to every man to do just what he pleases, but it consists in an equal right to all citizens to have, enjoy and do, in peace, security and without molestation, whatever the equal and constitutional laws of the country admit to be consistent with the public good."

There is no lack of provisions under our Federal Government or of the government of any of the states of the Union to guarantee and even enforce the good behavior of our citizens and yet it must be acknowledged that the best guarantee of good behavior lies in respect for law and reverence for the authority which declares the law. Governmental institutions must rest for their financial security upon the self-restraint of those who love liberty too much to destroy its essential foundations.

Archbishop Hooker once said: "Of law it cannot be less acknowledged than that her seat is in the bosom of God, her voice the harmony of the world. All things in Heaven and earth pay her homage, the very least as feeling her care, the greatest not exempted from her power."

Large numbers of our citizens are moved by a desire to get rich quickly by short-cut methods rather than the old-fashioned means of slow accumulations and conservative investments. Worthless stocks find a ready sale, while Liberty bonds are selling below par. It is less than a year ago that fifty brokerage firms failed in New York City, due to the fact that they were speculating on margins. James A. Devine, Secretary of the State Organization of Building Associations, says that there is one billion dollars face value of worthless stocks held by the people of Ohio and that 500 millions of worthless stocks are sold

(Continued on page 58)

# COLD STORAGE

## Merchandise and General Warehousing

### Wholesale

BLUE GRASS BUTTER  
CHEESE

PRODUCE

EGGS  
FRUITS

**KENT STORAGE COMPANY**  
GRAND RAPIDS, MICHIGAN

# C. W. Mills Paper Co.

204-206 Ellsworth Ave.

1 Block South and 1 Block West of Union Station

GRAND RAPIDS

MICHIGAN

### DISTRIBUTORS FOR

Certaineed and S. P. C. Co.'s Roofing, Ohio Blue Tip Matches,  
Ohio Fabric Tires, Mansfield Cord Tires,  
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Magic Ice Cream Dishes, Burts Drinking Cups,  
Reach Sporting Goods.

### JOBBER OF

Wrapping Paper, Paper Containers, Crepe Paper, Toilet Paper,  
Paper Napkins and Towels, Woodenware, Cordage,  
Clothes Lines, Brooms and Brushes,  
Printed Sales Books, Gloves and Mittens, Hosiery, Pipes,  
Purses, and many other specialties.

### OUR AIM

Is To Serve and Help the Retailer To Succeed. Unless We  
Succeed In This—We Will Not Be Successful.

**MARSHALL FIELD & CO. RULES****Brief Synopsis of Regulations Governing Employees.**

Rules of the Marshall Field store in Chicago are embodied in a well printed little book of forty pages. It starts off with this introduction:

"The object of these rules is not to abridge the rights of any one, but to point out the path which we believe it is wise to follow. The man who is traveling over unaccustomed roads is grateful for the guide-post which points the way to his destination. He never complains when the sign at the crossing tells him to go the uphill way, because he knows he is on the right road.

"The spirit is the important part of any rule. By understanding the wisdom and necessity of this or that rule, we grasp its meaning and see the reason for its existence. No rule seems hard or exacting when we are convinced that it is wise—worked out from experience, made necessary by existing conditions.

"Back of these rules, we wish you to see our earnest desire to conduct this great institution in the most harmonious manner; to give the benefit of long experience; to save you the retracing of unguided steps; and to help you grow in the knowledge of those sound business principles which will enable you to become a credit to yourself and to the house."

The rules first set forth the hours for business—8:30 a. m. to 5:30 p. m. "It is essential" say the rules "that we be thoroughly equipped for business at every minute of the day. To that end we must insist that as far as possible you be punctual in attendance."

The book says that the store is in hearty sympathy with the law of Illinois which limits the hours of labor for women to ten a day. If for any reason any of the women employees must remain in the store after 6 p. m., a special permit must be obtained from the management. Those who are required to stay after 6 p. m. shall not be required to report for work until noon the next day.

Here are a few of the more interesting rules, selected from the book:

Whenever it is necessary for you to be absent you will first make arrangements with the section manager or assistant. If you are absent through some unforeseen cause, you will communicate with the section by telephone or otherwise, giving the cause and probable date of return.

Upon returning to the store, report to the floorman or person assigned to check up your time, who will see that an absence report is properly filled out, signed and sent without delay to the Timekeeper's office, third floor; if the cause is personal illness and you have been absent three days or more, the signature of the house physician will also be necessary. The timekeeper will deduct full time for any absence indicated on the time-clock and unaccounted for by an absence report. This rule does not apply to "special" employees.

When leaving the store during business hours, except for luncheon, you will obtain a pass from the section

manager or assistant and have it countersigned by a floorman. For stock boys or stock girls, the signature of a section manager or assistant is sufficient.

Never leave the section on any account without informing the floorman. Such leave means permission to be absent from the section for a sufficient length of time to carry out the thought for which it was granted, and you will return as quickly as possible.

You will not allow your friends to consume your time by visiting with you; and you will spend as little time as possible in the washroom or elsewhere from the section.

Books and papers others than those relating to the business must not be read during business hours. Letter writing, while on duty, cannot be allowed when the letters do not relate to the business of the house. You will have your personal mail sent to your home address.

Personal shopping must be done, for the most part, before 10:30 a. m. and after 4 p. m. When it seems necessary to make purchases at other than these prescribed periods, your section manager or assistant will allow you to explain why and then issue a special green shopping card or not, as seems best in his judgment.

A vacation of two weeks with pay is allowed during the summer months to regular employees working on full-time schedule, providing they began in the house on or before July first of the preceding year. One week with pay is allowed to those who began on or before the second of January preceding. This rule does not apply unless the employee expects to remain with the house, as vacations are given to prepare employees by rest and recreation, for the more strenuous business months that follow. A portion of a vacation cannot be held over and taken during the following year. Any holidays that occur during vacation will be considered a part of that vacation. Employees working on short-hour or part-time schedule are not granted vacations.

When a jury summons is received, the section manager and the timekeeper should be notified immediately. No employee suffers any financial loss as a result of complying with a call for jury service. However, jury duty rarely requires the entire day and it is expected that all spare time during business hours will be given to the house. All vouchers received for jury service will be taken to the paymaster's office, third floor, for adjustment.

**Wearing Apparel—Women.** Dresses or suits of black or midnight blue in plain materials are the most appropriate for wear during business hours and all women in the house (with the exception of certain groups whose duties do not bring them in contact with customers) are required to wear these colors while on duty. The collar, cuffs and belt (if it is narrow) may be of colored material or trimmed with colors.

Sleeves must be at least three-quarter length.

If suits, or separate skirts with blouses, are worn, the blouse may be of white, pongee or tan, plain or with

# Ellis Brothers Company

## Wholesale Fruits and Vegetables

### FINE QUALITY—QUICK DELIVERY

#### Late Pre-Holiday Orders Will Get PROMPT ATTENTION

82 MARKET AVENUE

PHONE 4253

## We Manufacture Loose Leaf Binders and Sheets For All Purposes

Write us for descriptive matter

*THE* **Proudfit**  
**LOOSE LEAF CO.**

GRAND RAPIDS,

MICHIGAN

## I. VAN WESTENBRUGGE

GRAND RAPIDS—MUSKEGON

Distributors:

# NUCOA

### BEST FOODS

Mayonaise - Thousand Island - Relish Spread

### KRAFT'S

Complete Cheese Line

### ALPHA BUTTER

### SAR-A-LEE

### HONEY

### HORSE RADISH

and Other Specialties

### QUALITY - CO-OPERATION - SERVICE



fine pin stripes. Colored neckwear in modest shades is permissible. Sweater coats may be worn over the dress or waist when necessary on account of cold, but colors will be confined to black, midnight blue, tan or gray, without figures or stripes.

Shoes in black, brown or dark tan may be worn with hosiery and spats in the darker shades that harmonize with the footwear. The well-dressed business woman, prompted by refinement and good taste, never indulges in a conspicuous amount of cosmetics, in extreme styles of hair dress or elaborate jewelry.

Men. You will avoid unusual color combinations of hosiery and neckwear and loud, flashy apparel. When not wearing vests in warm weather you will always keep your coats buttoned.

You will co-operate in every possible way in maintaining cleanliness about the building. To that end, all waste paper, strings, etc., will be deposited in the receptacles provided for that purpose.

If you find it necessary to stand upon the chairs, counters or other fixtures at any time, be sure to use some protecting material beneath your shoes.

Men and boys will not loiter around the store, nor in Holden Court, during the lunch hour.

Prescribing rules or principles of deportment in an organization of this type is governed by one idea—public service, as that is the reason for our existence. We should assume a cheerful attitude toward everyone, and always do our part toward maintaining a spirit of friendliness throughout the store.

When addressing fellow workers use the prefixes "Mrs.," "Miss," and "Mr." whenever consistent. Employees who use the regular passenger elevators will be courteous in manner and becoming in conduct: men will remove their hats when women are present; the mirrors will not be used for toilet purposes; whenever possible, employees will enter and leave by passing to the right, allowing customers to pass first; and employees will not enter into conversation in the cars unless it is necessary. When you are in the presence of customers, do not discuss any business of the house, as names and facts are likely to be mentioned which concern no one outside the store. Conversation in the section should be restrained and never carried on at a distance. Whistling, singing and humming are out of place during business hours and should not be indulged in. Strolling about arm-in-arm gives an appearance of idleness and should be carefully avoided.

The use of gum and tobacco is absolutely prohibited on the premises. Candy, fruit, nuts, or luncheon may be eaten in the lunch room only, and during the hour for luncheon.

The borrowing or loaning of money among employees is strictly prohibited. We also wish to caution against borrowing money from loan banks and agents. Should it seem necessary to borrow money, first consult the superintendents' office, ninth floor.

The visiting of gambling houses, whether through curiosity, or with the intention of playing must be avoided.

You will not bet on horse races, ball games, or anything of the sort. Neither will you buy or sell chances of any kind, in the store, among outsiders or among fellow employees.

The spirit which prompts the starting of a subscription for the benefit of an employe in distress, for flowers, or for the purpose of purchasing a present for some one in the house, is commendable in every way, but we must be mindful of the fact that, under such circumstances, there are those who will give who are not financially able to do so. If for any reason such a subscription seems desirable or wise, you will first consult the section manager or assistant, who will place the matter before the superintendent's office.

Any article found in the store by an employe will be delivered at once to a floorman, who will take it without delay to the lost-and-found bureau, third floor.

If a customer finds an article in the store and asks what she shall do with it, refer her to a floorman. He will record on the package the name and address of the finder, and take it at once to the lost-and-found bureau.

Many visitors come into our store daily who ask questions as casual observers. These questions may be cheerfully answered by anyone; but those visitors who desire more extensive information, necessitating an interview concerning methods, systems, plans, policies, intentions, and personnel of the business, should be referred to the manager's office on the ninth floor.

The truth about all merchandise has always been the policy of Marshall Field & Company, and that policy has built up a reputation for reliability which we desire to maintain. Never, under any circumstances, misrepresent an article.

The promise we make to a customer is a solemn contract which we are in duty bound to make good at any cost or effort, except under circumstances over which we have no control. Never make a promise which involves another employe until after you have gained from him the assurance that the contemplated promise will be carried out.

Customers requesting that goods be sent "special" must be referred to the floorman. When pressed for positive answers as to delivery, always obtain the desired information from the delivery card, or by consulting a floorman.

We never charge goods on the following month's bill. Never say anything to a customer that can be construed as a promise that we will do so.

In case of accident or of any other disturbance in the store, you are positively instructed to keep away from the place, and to do nothing that will in any way add to the excitement.

You will be very watchful in reference to theft, but must never accuse any one; arrest must be made only by those authorized. When you are positive that you have detected anything of the kind, you will at once bring the matter to the attention of a floorman, or the special service bureau on the second floor.

## Brown & Sehler Co.

Is a House  
of  
Quality  
and  
Service  
on

Automotive Supplies  
Garage Equipment  
Tires and Tubes



Mail orders solicited  
and treated as  
personal calls



Send for  
Our New Catalogue



Wholesale only

Grand Rapids, Mich.

We invite criticisms from all employees upon any point in system, method, or display, in either their own sections or elsewhere.

To stimulate a more watchful and studious attitude among our people, and a more general interest in the improvement of the store, we will give to any employee, with the exception of section managers and assistants, one dollar for each suggestion made to the manager's office, ninth floor, when in the judgment of that office the suggestion is practicable.

Our advertisements are "the news of the store." Just as we feel it our duty to read and know the news of our city, so we should feel a personal interest in the publications of the house. Every advertisement we publish is intended to be true and correct in every particular. To encourage employees to become familiar with the advertisements as rapidly as they appear, and to give them double interest to the reading of them, we will award one dollar to the employee who shall first call the attention of the manager's office to any error (other than typographical) that may appear.

Awards are allowed on the following: when there is an exaggeration; when the price is wrong; when a word is misspelled; when there is an error in grammar; when a false statement occurs.

We cannot too forcefully impress employees with the fact that our merchandise, quality for quality, is priced as low as and frequently lower than the same merchandise in other Chicago stores.

It is a fact that the price of an object is no sure index of its value; a cheap article may prove to be expensive in the end. The determining factor of value is the relationship between price and quality. It is our ideal to give the best possible quality for the price asked, and we go to any length to make this true. We never carry the flimsy or shoddy. We would rather give a better article for the same price than lower the quality to meet a price. We aim to allow no competitor to undersell us on the same merchandise.

Employees are entitled to special prices only upon merchandise paid for by them, for their own use or for the use of any one for whose entire support they are responsible. No employee, therefore, will purchase merchandise at a special price unless entitled to it on the above basis. Never discuss in a public place the savings effected by special prices.

Churches, charity schools, and other benevolent institutions are allowed special net prices (not to exceed ten per cent.) upon merchandise purchased for and charged to the institution; but ministers, teachers, nurses, or other representatives of such institutions are not entitled to discount upon goods purchased for personal use. Buyers for organizations of this kind will be referred to the ecclesiastical bureau, second floor, where they will be assisted in supplying all their requirements, and where identification will be provided and discount cared for.

Courtesy is a new word for old-fashioned politeness. It is born of a desire to serve. When naturally ex-

pressed, it enables you to make friends and to win customers.

Courtesy is more than mere politeness—it manifests a sympathetic interest in the welfare of others. It implies that rare gift of being able to take the other person's point of view, to think as the customer thinks, to appreciate her wants and her needs as she appreciates them. Viewed in this way, courtesy is simply the daily practice of the Golden Rule.

True courtesy abides within: it is sympathetic, earnest, sincere. It is one of those priceless refinements that differentiate the kind and considerate person from the one who is unkind and inconsiderate. You cannot buy it, but you may cultivate it and develop it by exercising a more scrupulous regard for the finer feelings and the nobler impulses of others.

Confidence in employees plays a large part in the growth and development of this institution. Every employee here is in a position of trust and owes to himself as well as to his employers a faithfulness to that trust. To fail in any trust, no matter how small, means that a great price is paid for a very small thing, because detection generally follows. One's good name, the confidence of friends and endorsers, and one's own feeling of strength in himself—all these go when one proves faithless to that trust.

#### Items Which Cut Into Net Profits.

One of the most troublesome problems now before the executives of department stores all over the country is to find some way of increasing net profits. Under the stress of modern competition, and with the steady growth of service features piling up the cost of doing business, the point has been reached where the net returns of numerous stores are by no means commensurate with the time and effort, not to speak of the money, that are put into these enterprises.

Theoretically, the desired end can be reached through increasing sales volume and reducing expenses, but this is not so simple as it might seem. It has been found by more than one store that constant forcing of sales volume has been offset to no small extent by an increased overhead resulting from this forcing, so that the final result, as indicated by the net profits of the business, has scarcely been worth the trouble. The secret of swelling the net would seem to lie in fostering a normal increase of sales from year to year, at the same time analyzing carefully the various costs entering into the overhead and paring these costs in every possible legitimate way.

Laying aside the question of sales volume, if an executive or group of executives starts analyzing business costs with a view of reducing them wherever possible, where shall a start be made? The answer is, anywhere. Take, for example, the question of stocks. While this sap to net profits does not exist now to the extent it did even a few years ago, due to the so-called hand-to-mouth style of buying, it is a fact that interest charges on a too large stock, especially if that

stock is carried for any length of time before its ultimate disposal, will in themselves put a decided crimp in the net profits of the business. Present-day competition has put a limit on the extent to which expenses of this kind can be put on the shoulders of the customers by way of increased selling prices, and the stores are finding it more and more necessary to bear for themselves the cost of errors they make.

Let a store for instance, have an average stock throughout the year that is \$500,000 larger than is necessary for the volume of business done and right there is an interest item of \$30,000 to be taken care of somehow. The remedy for such a situation, while it may be somewhat difficult to apply, is none the less obvious. The topheavy stock situation is particularly in need of curing if a good part of the surplus merchandise is of the "sticker" type, particularly in jewelry, furniture and other things that run into big money quickly, and on which interest piles up rapidly because of this.

Another source of depletion of net profits due to leaks or inefficiency is the advertising department. Probably in no other part of the store is it more difficult to determine leakages or to run them down. Merchandising authorities are agreed, however, that the store which spends a large part of its appropriation trying to correct its merchandise errors is wasting money. This is not because that type of advertising has long since lost its appeal to the customer. Nowadays a customer desires a store to tell her what it has that she may want to buy, not what the store thinks she should buy.

There is also the loss of net profit that arises through the cost of ineffective advertising. Sometimes this is the result of inability on the part of the advertising staff, but more frequently it results from lack of co-operation between the buyers and the advertising department. Usually it is due to the inability or unwillingness of buyers to give the proper assistance in building up an advertisement that tells the story it is supposed to do, and not infrequently it is due to the attempt of some buyer to "pass the buck" at the expense of the advertising manager and his assistants. In rare instances, however, does this happen in any really progressive store, large or small, for in these establishments the view was long since abandoned that the advertising department is a necessary evil and that it is not to be taken any too seriously.

Another of the more or less intangible sources of detriment to net profits lies in the selling employees, particularly those who are either unable properly to do what is expected of them or who have not properly been taught the routine of their jobs. Aside from the question of lost sales, there are several types of employee errors that not only cause annoyance and loss of good-will on the part of the customer, but which are a source of direct loss to the store. Even so simple a thing as a misspelled name or an incorrect ad-

dress plays a part in denting the net return for the year. Although, in a general way, these things are provided for in the overhead, no store can tell with any degree of accuracy just how large an allowance should be made.

In every store of any importance it is possible for the executives to check up on the salaries of sales persons and see if the latter are making a proper return, in the form of sales, on the investment in them. With non-selling employees, however, it is exceedingly difficult, if not altogether impossible, in many instances, to tell if they are earning the wages paid them. The result, if the direction of these employees is not what it should be, is "soldiering." This means the hiring of more employees than are really necessary to do a given amount of work which, in turn, means increased expense and a lowered net profit. Striking a happy balance in the number of non-selling employees required by a large store, incidentally, is not a simple matter.

Indiscriminate selling at special employees' discounts is a somewhat infrequent and, perhaps, not very important cause of lost profits, yet it is one of the factors which contribute to a low net return in some instances. There are known cases of "his sisters and his cousins and his aunts" being sold at the special discount as well as the employee himself. In such cases it is not difficult to picture a slump in profits.

One very fruitful source of decreased profits is the use by a store of many different things when a few standard ones would do. These range all the way from tiny price tags to the large and elaborate forms used by many stores for inventory purposes, and from bags used for "wrapping" small articles to the large boxes in which ready-to-wear garments are delivered.

The whole question of store supplies and the savings that can be effected by standardization and elimination has only in recent years been receiving the attention that it rightfully deserves. An estimate of the average cost of store supplies places it between 7 and 8 per cent. of the entire overhead, so it is obvious that in the case of a large store considerable money can be saved if this item can be reduced.

Some very important savings have been effected by co-operative purchasing of standardized supplies by prominent stores located in different cities, and similar savings might be made by merchants in actual competition if they were farseeing enough to confine their "dog eat dog" tactics to the actual selling of merchandise and service. The proof of this is the success which is being had with a co-operative engraving plant that has been in operation in an Eastern city for some time. In this case the stores forgot competition for the mutual good, and there is little reason why this idea could not be extended in scope and copied with profit by stores in other cities.

Any education which does not teach a man to work is a poor education.



**F. D. B.**

# BONDS

**Fenton Davis & Boyle**

Mature judgment, broad experience and  
 complete facilities for special investigation  
 and research are always at your command.

## Fenton, Davis & Boyle

CHICAGO

GRAND RAPIDS

Russell J. Boyle, President

DETROIT

### THE SPENCERIAN SYSTEM.

#### How It Was Introduced By Its Founder.

American handwriting is on a downhill slant. The hasty American scrawl has become notorious. Gone is the delicate, evenly shaded script that was the pride of our ancestors; and as for "flourishing," it is a lost art. Penmanship has fallen far from the lofty standards of grace and "elegance" set by Platt Rogers Spencer, the man who taught America to write—originator of the famous Spencerian "hand," and the man for whom Spencerian pens were named.

And now—as if typewriter, multi-graph, mimeograph, addressograph and telephone had not done enough—educators are proposing to banish the present style of handwriting altogether. In its place they plan to teach the rising generation a system of printing, executed with a broad pointed pen in the manner of the medieval monks. If they are successful (and already experiments in certain schools have shown that the idea is practical), penmanship in the best American tradition, the tradition established by Spencer, will definitely take its place with spinning wheels and goosequill pens.

One hundred and twenty-five years ago, on Sept. 7, 1801, when typewriters had not yet been thought of, Platt Rogers Spencer was born, on a poverty-ridden farm in the little settlement of East Fishkill, Dutchess county, N. Y. The century and a quarter that has passed since then has seen the triumphant rise and ignominious decline of the art of penmanship in America. But up to the present day the principles Spencer advocated have held their place among innumerable succeeding systems of writing.

He taught his first writing class when he was 14 years old, in a one-room log schoolhouse in Ohio, where he was a pupil. That was in 1815. In 1850 Spencerian copybooks were spread over the entire country, and half a century later the Spencerian system was still popular.

Spencer, who was probably the finest penman in the "grand manner" America ever had, started life as the eleventh and youngest child of a poor, up-State New York farmer. His father, Caleb Spencer, was a native of Rhode Island and had fought in the Revolution. It may have been despair at the increasing size of his family, or a post-war let-down, or just the customs of this time, but Caleb Spencer developed a weakness for the whiskey jug. In 1806, when Platt was 5 years old, his father died of hard work and hard drinking.

Widow Spencer was of sterner stuff. Before her marriage she had been Jerusha Covell of Chatham on Cape Cod, and possessed the courage and common sense that go with Down East ancestry. She sold the farm in East Fishkill and moved her family across the Hudson to the sparsely settled community of Windham, in Greene county, New York.

In spite of her labors as the manager of a farm she took a keen interest in developing the minds of her

children, passing on to them the fruits of her own scanty education. When Platt first began to form letters with charcoal on a board she recognized his ability and encouraged him in his writing.

Up to the time he was 7½ years old, the boy had not had a sheet of paper. What little paper the Spencer family possessed was too valuable for him to waste in experimenting with pen and ink. One day he was able to earn a penny and with it he decided to fulfill the wish of his heart. He entrusted the penny to a lumberman who was making a trip in to Catskill, twenty miles away and commissioned him to purchase there a full sheet of paper. Bedtime came and the lumberman had not returned. Full of apprehension, Platt was at first unwilling to go to bed. Finally, he revealed the secret to his mother, who comforted him and promised to take great care of the paper if it should come when he was asleep.

At midnight the lumberman knocked at the farmhouse door. From inside his shirt he drew forth the sheet of foolscap, rolled up and tied with a piece of black thread; it was wrinkled from the journey and the heat of his body. The widow took it and thanked him. Next morning she gave it to Platt.

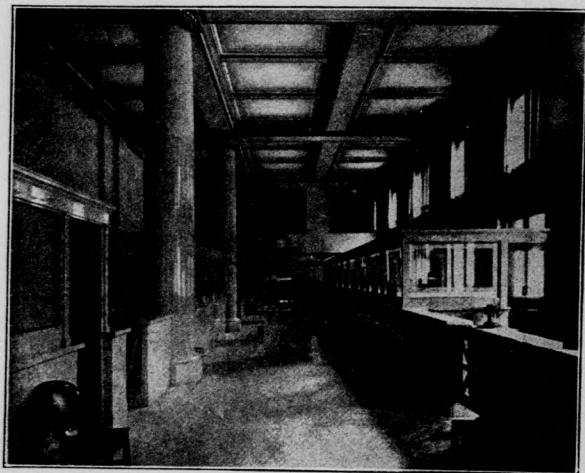
The small boy was bitterly disappointed in his first attempt to write on paper. The soft point of the goosequill he used for a pen responded to his shaky, inexperienced fingers by dropping ugly blots of the oak-gall ink. For fear of spoiling all his paper, he ceased before the sheet was half covered.

At that time Western emigration was in the air. The war for independence well out of the way, the pioneer instincts of the people grew active again. In 1806 the first canvas-topped Conestoga wagons, laden with household furniture had trailed across the Alleghenies into the far West of Ohio, at that time called the Western Reserve. Finally Widow Spencer came to a brave decision. She consulted with her older sons. Preparations for selling the farm, hiring a covered wagon and pushing on to the Western wilderness were begun.

In 1810 Platt Spencer traveled Westward with his mother, brothers and sisters. After many days of slow, difficult going over roads where mud, rocks and stumps combined to discourage emigrants, the Spencer family arrived in the Western Reserve. They halted in the forest at a little collection of log cabins the beginnings of the town of Jefferson in Ashtabula county, Ohio. There it was decided they should settle.

In this pioneer settlement Platt grew up, helping on the farm in the summer and in the winter combining household chores with reading and writing. Paper was unobtainable, but he wrote in the snow and on the sand; with charcoal on the floor.

The traveling cobbler who visited each farm in the winter to make a year's supply of shoes for the family left the boy his chalk and let him write on the large pieces of sole-leather that were waiting to be cut up. The fam-



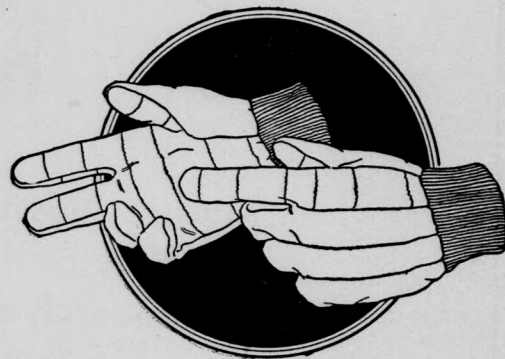
*Mechanics Trust Co., Harrisburg, Pa.*

## NACHTEGALL MANUFACTURING CO.

GRAND RAPIDS, MICHIGAN

Store, Office and Bank Fixtures

### "Mansfield" Double Palm CANVAS GLOVES



**Dependable-- Wear Twice as Long**

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

Manufactured Exclusively by  
**THE OHIO TEXTILE PRODUCTS CO.**  
MANSFIELD, OHIO



ily was proud of his skill and, as a special treat, on Sundays his mother allowed him to write her favorite Scripture texts in ink on the flyleaves of her precious Bible.

When Platt was 12 a district school was opened in Conneaut, ten miles away. It was only a one-room log cabin. A broad stone fireplace provided heat; slit logs were used for desks. A young Vermont Yankee was the schoolmaster. Platt walked the ten miles to and from school throughout the winter.

He was not a particularly sociable youth, and being serious-minded he partitioned off his desk in one corner, where he devoted much time to his beloved writing. The schoolmaster soon discovered this pupil's bent and kept him occupied furnishing copies of lessons for the school, textbooks being expensive and very difficult to procure. Spencer himself walked twenty miles barefoot in the late fall to get a copy of Daboll's Arithmetic that he had heard was for sale cheap. On the way home he slept in a barn, as he was too bashful to ask for lodging, and his only food was a raw turnip.

During his third winter he taught his first writing classes in the log schoolhouse. When summer came he ended his school career to become clerk and book-keeper in a general store. Those three winters of schooling were all the formal education he ever had. It was through his own efforts at study that he was able, in 1821, to become a schoolteacher, and later a college professor. He was largely instrumental, as well, in founding the business colleges of the United States and in promoting their growth and development.

When he was 22 he contemplated entering college, with a view to preparing for the ministry. But he reckoned without his ancestry. A taste for liquor, inherited from his father and aggravated by the prevalent drinking customs, was too strong for him. He failed to pass the entrance requirements.

If Spencer had not been a hard drinker, the course of penmanship in the United States might never have felt the influence of his brilliant pen. When the ministry was closed to him he turned to teaching handwriting and traveled through Ohio from town to town and even from farm to farm, gathering pupils around him.

William Gaskell, a popular and clever penman of the '80s, whose work was derived directly from Spencer's, gave an interesting sketch of the pioneer's early achievement. He wrote:

"Spencer, the originator of the Spencerian system, was, without doubt the most successful itinerant of his time. Wherever he went he was sure of a large and enthusiastic school. His manner of advertising was peculiar, all his 'bills' and 'posters' being done by himself, in his own hand and placed in conspicuous positions in stores and other places of resort on winter evenings.

"Spencer was an earnest, faithful teacher, a true friend and a chirographic genius. Thoroughly in love with the art he taught, he never failed

to impress upon his pupils its importance and its beauties. Long before the publication of anything 'Spencerian,' he had become famous. His arrival in a village was heralded as the event of the year."

If ever a man was born to the pen it was Spencer. He did not follow rules, he made them; and the versatility of his imagination was the despair of those who imitated him.

His brain was particularly fertile in the invention of varying forms for the same letters. One of his specimen sheets shows the capital letter S written in ten different ways, all simple, graceful and legible.

Beyond simple handwriting Spencer was a genius in the fascinating art of "offhand flourishing." This was the use of the swinging pen stroke to create swans, eagles, stags and palm trees, full of intricate shaded lines and swirls. The ability to make these drawings and designs flow from his pen increased the admiration in which he was held by his contemporaries. He believed, however, that "flourishing" of this sort was a separate art and rarely introduced it into his copybooks for the purpose of "showing off," as did many less talented penmen who came after him.

In 1832 temperance hit Ohio and Spencer became a total abstainer. When it became definitely known that he had reformed, popular approval took shape in his election to the office of Treasurer of Ashtabula county, an office he held for twelve years.

Spencer published his first copybook in 1848, long after his fame had spread through the East and Middle West. The volume was tremendously popular and firmly established Spencer's fame and fortune. Penmanship became the study of the Nation and Spencerian copybooks could not be published fast enough to meet the demand.

He traveled about the United States teaching and lecturing. Finally, the man who has failed to get into college as a student because he drank accepted a call to Electric Institute at Hiram, Ohio (to-day Hiram College), as professor of penmanship. While he was there a poorly clad, self-taught farm lad came to the college as a student. He supported himself by ringing the college bell and sweeping out the buildings. He studied under Spencer and later in life wrote a letter to one of Spencer's sons praising his father. The letter was signed "James A. Garfield."

He died on May 6, 1864. Business colleges throughout the country draped his portrait in black, and former students wrote encomiums in their best Spencerian hand. Then the latent jealousies that had grown up between the teachers of Spencerian and the newer systems of penmanship sprang into fierce activity.

Spencer's sons published a pamphlet claiming that Spencerian was the real, though unacknowledged, basis of all succeeding systems, with covert references in particular to the copybooks put forth by Payson, Dunton & Scribner. Somehow the latter secured advance printer's proofs of the pamphlet and immediately published one entitled

## A FEW FACTS FOR INVESTORS TO REMEMBER

- 1—Responsibility and experience are the fundamental requirements in a reliable investment banking house.
- 2—A. E. Kusterer & Co. devotes its time strictly to buying and selling investment securities.
- 3—No other business of any nature claims any of the time or effort of this organization.
- 4—For almost fifteen years this has been the unvarying policy of the Kusterer interests.
- 5—A. E. Kusterer & Co. has ample financial resources to conduct an investment banking business.
- 6—To give efficient and courteous service to every client is a primary aim of this institution.

## A. E. KUSTERER & Co.

INVESTMENT BANKERS AND BROKERS

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ANGLES,  
ROUNDS,  
SQUARES,  
FLATS,  
BANDS,  
REINFORCING  
PIPE, CULVERTS,  
GALV. SHEETS,  
BLUE ANNEALED  
SHEETING

## GRAND RAPIDS STEEL & SUPPLY COMPANY

Warehouse and  
Fabricators

21 SOUTH MARKET AVE.



"Payson, Dunton & Scribner's Refutation of the Absurd Claims of the Spencerian System to Originality."

The fight was on. Every one began to accuse every one else of stealing his system of penmanship and all tried to discredit Spencer. Then the indefatigable trio, Payson, Dunton & Scribner, dropped a bomb in the Spencerian ranks by announcing that Platt Rogers Spencer's famous lecture on the art of writing had been largely "cribbed." The bitter truth was that Spencer, like many another man who has had to speak on a historical subject, had gone to the encyclopaedia for help and copied a goodly portion of his lecture verbatim.

It was a knock-out blow and would have meant the finish of a less original and forceful genius than Spencer. The implied slur on his integrity, however, brought thousands of former students to his support, Garfield, from the House of Representatives, wrote: "I knew him intimately for many years and always admired his enthusiasm and originality." Spencer's name and fame were upheld.—Wm. H. Wells in N. Y. Times.

#### Union Persuasion.

John Goytan worked for the Enterprise Foundry at San Francisco. He had a little home, a young wife, a seventeen months old baby. He was earning good wages and happy; he had improved his time and worked up to be foreman. Another baby was expected and he was pleased that he had a good job and that the future looked secure. Then along came the union delegate and the picture shifts. He ordered Goytan to join the molders' union. Goytan couldn't see it; it did not seem sensible to trade his job and the contentment it was bringing him for a card which would throw him out of employment and had only a fictitious value. John knew something of union methods and was on his guard, nevertheless, on his way to work July 8, the hired gunman which all unions keep on their payroll shot him dead.

Most men will view with alarm the proposal of the Retail Millinery Association of America to develop hat consciousness among women. The milliners declare that the hat a woman is wearing this fall must indicate where she is going or where she is coming from. The result is to be obtained by insisting on a special form of hat for each of the various things in which women are interested, and the preference will be for higher crowns and broader brims. Doubtless it will puzzle the average man to distinguish between a tea hat and a matinee hat, but the higher intelligence of women will enable them to determine that point at a glance. The problem of storing such hats is likely to become serious. A group of large hat boxes scattered about an ordinary apartment in this city will make navigation at home as difficult for men as it is now in the streets. Five hundred years ago the Venetian Senate was compelled to pass a law limiting the number of gowns a woman might possess. We may yet have to pass a law limiting the number and size of hats.

#### OBLIGATIONS OF CITIZENS.

(Continued from page 51)

throughout the United States every year. Ponzi of Boston, Bischof of Chicago, Lindsay of New York, Kirby of Cleveland, Cassie Chadwick of Oberlin and Dollings of Columbus, have in turn swindled the people out of millions, and yet no lesson has been learned.

It is estimated that more than two billions have been invested by the people of the United States during the past four years in German marks, which have been proved to be worthless. The German government has been enriched to that extent, and yet this costly experience has apparently taught no lesson. A bank cashier of Springfield, Ohio, embezzled a million dollars from a single institution and was able to escape bank examiners for a period of years before he was finally spent in prospecting for every dollar discovered. It is estimated that \$2 is of returns in oil production, and though this fact is well known there is no difficulty in selling worthless oil stocks to the people of this generation. We have stringent blue sky laws to prevent fraudulent transactions in the sale of securities, and although our public officials are making strenuous effort to enforce these laws, it has been found that the trouble lies deeper, and that the remedy can only be found in the changed character of the people.

The divorce evil has assumed alarming proportions and one divorce is now granted for every seven marriages in the United States. In the State of Nevada there are more divorces than marriages. Throughout the United States the number of divorces has increased 20 per cent. during the last six years, while during the same period the number in England decreased 33 per cent. If this rate of increase should continue in the United States for the next sixty years the number of divorces would be equal to the number of marriages. One divorce is decreed on an average of every four minutes in the United States. In the State of New York, a judge granted forty-one divorces in one day, and a judge at Houston, Texas, not to be outdone by New York State, established a record of granting 212 divorces in six hours. This record was made by submitting to the entire class of applicants a questionnaire and then granting the papers in much the same manner as college students' test papers are graded. Evidently the questions were not difficult, because all applicants received a passing grade on won the prize of liberty from one entanglement and the opportunity to immediately try another.

Crime has increased to an alarming extent. In the United States 9,500 homicides were committed during the year 1922; throughout England and Wales only 63 homicides were committed; throughout France only 585. In the United States, out of a total of 9,500 homicides, only ninety-four murderers were executed.

During the year 1921 there were eighty-three lynchings; during the year 1922 there were sixty-one; in 1923

only 32. This reduction is due not so much to a moral awakening as to the alarm in the Southland over the emigration of negroes to the North and a wide-spread propaganda for more and better justice in favor of the colored race.

The records show that forty-six other lynchings were narrowly prevented by the authorities in 1923 and that in only eight cases out of thirty-two was any attempt made to punish the members of the mobs and only two persons were sent to the penitentiary.

In the city of Greater New York there were 2,600 burglaries and only 329 convictions. As an example of the greater efficiency in the administration of criminal justice, it is reported that in England and Wales there were 115 burglaries and 115 convictions.

The speed laws are disregarded on every hand, as a result of which there are more than 14,000 deaths annually by automobile accidents and more than 100,000 lesser injuries. From all causes there are more than 75,000 accidental deaths annually in the United States and probably more than 500,000 lesser injuries.

Legislators have sought to meet these problems by increased legislation until we have reached the point where an average of 15,000 new laws are enacted annually in the United States. Cities and villages throughout the United States create more than 200,000 new ordinances each year. It is estimated that in the 134 years of the organized government of the United States more laws have been passed by Congress and by the states and by the cities than in all the rest of the world in 6,000 years. It is estimated that it would require one-third of a lifetime for any man to read the laws especially applicable to him and that it would require any lawyer three years of time to read the decisions rendered by the courts of last resort throughout the United States during a single year. In the year 1923 more than 26,000 decisions of courts were published containing more than 275,000 pages of printed matter. It is estimated that this is a larger volume of reading matter than any lawyer could understandingly read in four years of time.

It is apparent, however, that many reforms cannot be compelled by law and that they must come through the changed character of the people. They cannot come alone through agencies of government, but must come through the moral and intellectual training of the people. They must come through the influence of the churches, the schools, the Christian homes, the newspapers, magazines, lectures, good literature and through the scores of civic organizations which have been organized throughout the cities and villages of our land. A distinct encouragement is found at this time in the rapidly growing numbers of civic organizations of men and women whose purpose and thought is to give closer study to the problems and obligations of citizenship. These organizations have their separate mottoes, but it is suggested that there is one common

motto which should be kept in mind by each and all, to-wit: to keep ever present before the eyes of the Nation the purpose and faith of the founders.

Citizens may be compelled to do right, but the real remedy for our present problems is to teach them to desire to do right, and this must come about, not through compulsory obedience to law, but through voluntary respect for law, and reverence for the authority which declares the law.

Carrington T. Marshall,  
Chief Justice Supreme Court of Ohio

The proper treatment of convicted criminals is as much a subject for discussion to-day as it has been for a score of years. Recently the number of violent crimes has led many persons to advocate a return to the drastic methods that formerly prevailed in our penal institutions. Not a few urge the restoration of the whipping post as punishment for certain crimes. On the other hand, there is no falling off in the number of philanthropists who contend that crime is merely a disease and should be treated as other distempers of the mind. The solution of the problem lies midway between these two extremes. At the annual meeting of the American Prison Association in Pittsburg William G. Shepherd read a paper which is worthy of further consideration. He pointed out that the State prisons throughout the country are becoming pleasure resorts and that the inmates are often provided with luxuries at the expense of the State, while their families suffer in dire need. As a practical reformatory measure Mr. Shepherd suggested that a sentence would make a greater impression upon the prisoner if it compelled him to earn a certain amount of money at labor before he could have his freedom, thus forcing him to earn his own living just the same as though he had never been convicted. There is much to be said for a plan that makes the time allowance of a convicted felon depend more upon his industry than upon his professions of reform.

For the present, at least, Soviet Russia seems definitely to have abandoned any hope of that world revolution with the dreams of which the Red leaders used to entertain themselves and their followers. Stalin's recent victory over the Trotsky group carried with it the definite abandonment by the Soviet of international propaganda. Having failed flatly with its proposal to have the rest of the world adopt its peculiar ideas of government and economics—and that, too, in the face of its own living example—it now seems evident enough that Russia is swinging back to conservatism. The country finds it rather difficult to get along in a world where the hated capitalistic system, instead of being undermined by Soviet propaganda, is more firmly entrenched than ever. In other words, Jim is beginning to realize that he is out of step and that instead of trying to make everybody change feet he must make the change himself.

Wind against bare masts does little good.



# MICHIGAN SUGAR COMPANY

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MANUFACTURERS OF

PIONEER  
BRAND  
SUGAR

▲  
GUARANTEED FOR CANNING  
AND PRESERVING USE

Grown by  
Michigan Farmers

▲  
SAGINAW  
MICHIGAN

## SUNDAY SELLING.

**Pennsylvania Grocer Delivers Smashing Blow Against It.**

One of the live retail grocery firms of Washington, Pa., is the Paul Grocery Co., Inc., which in every way open to it, exerts an educational influence upon the public life of the town.

For instance, Sunday closing has been under discussion in Washington, Pa., and the Paul Co. took an active part, running a series of advertisements on Sunday closing over its own name, that constituted some of the strongest blows against the Sunday opening of grocery stores which have ever been delivered. Copies of four of these advertisements are reproduced:

**Proper Sunday Observance.**

We may not all be of exactly the same opinion when it comes to some of the smaller affairs concerning exactly the last detail in proper Sunday observance.

But we feel quite sure that all who have any interest in the church and what she stands for will agree on the following:

That it is absolutely unnecessary for stores to be open on Sunday to sell such items as groceries, meats, tobacco, cigars, dry goods, cigarettes, shoes, clothing, ice cream, hardware, automobiles, gasoline, tires, bread, candy and many other items too numerous to mention.

There is absolutely no excuse for not being prepared with the necessities of life during the six legitimate shopping days.

Stores are open on Sunday because it is profitable.

If there were no buyers there would be no stores open on Sunday.

**Paul's Associated Stores.**

How Do You Spend Your Sunday?

What are we coming to? What is going to become of the church? These and many other questions are passing through the minds of the ministers, the church-going people, and yes, many of the folks who neglect the church are beginning to think seriously about it.

The time has arrived when it is necessary to stop and think, and seriously.

Are you planning to go early Sunday morning on a motor trip that will carry you 100 miles from home, from church and from rest, or are you planning to go to Sunday school and church in the morning, and possibly take a short motor trip in the afternoon and reserve enough time during the day to talk to your family, to get better acquainted with them, and take that much needed rest?

There is only one thing in this world that we cannot get along without, and that is the church. You can take any other thing out of any person's life, and they will manage to get along, but take the church away, clear out of existence, and we could not exist.

What then should we do? We should not only support the church, but we should attend the services regularly.

**Paul's Associated Stores.**

Sunday Observance! What About It?

The time has arrived when it is

necessary for each and every one of us to stop and give serious consideration to this one thought.

There are in the city of Washington and on the outside adjoining the city a number of stores that make special arrangements for Sunday shoppers. This is a direct violation of city ordinances and also the law of God.

We close our doors and a great majority of other merchants do the same, and we try to be law-abiding citizens. The reason the stores that are doing it now stay open on Sunday is because the buying public makes it possible. If there were no buyers there would be no stores open.

We do not refer alone to grocers and fruit merchants. We mean every line. Why should it be necessary for us to buy gasoline, tires, oil and, in fact, every item usually carried in a first-class garage? Why should we depend on the drug store for dozens of items that are not classed as drugs and most certainly are not classed as a necessity? Why should it be necessary for us to wait until Sunday to buy candies of all kinds?

The reason for all this is that we give little concern to the day, but accept it as a matter of fact day, coming once a week as all other days do, and the one day that most of us are privileged to stay away from our places of business, while a few prefer to remain at their shops or stores and make that additional profit.

There is, or should be, proper city regulation to make our Sunday what it is intended to be. One class of folks respect the law. For the other class let us have laws with teeth and then let the proper officers enforce the laws or elect ones that will do so.

**Paul's Associated Stores.**

Sunday—What It Is Not For

It is not for the selling of groceries.  
It is not for the selling of meats.  
It is not for the selling of candies.  
It is not for the selling of hardware.  
It is not for the selling of clothing.  
It is not for the selling of automobiles.

It is not for the selling of gasoline.  
It is not for the selling of accessories.  
It is not for the selling of tobacco and cigars.

It is not for the selling of soft drinks.  
It is not for the selling of fruits.  
It is not for the selling of real estate.  
It is not for the selling of insurance.  
It is not for the selling of live stock.  
It is not for the trading of horses.  
It is not for the trading of automobiles.

It is not for the baking of bread.  
In short, it is not for the selling, trading or bartering of anything that is not an absolute necessity.

See next Saturday's papers what Sunday is intended for.

**Paul's Associated Stores.**

As propaganda for a good cause this paid and as advertising for the Paul Stores it paid, at least that is what Lewis M. Paul, treasurer and general manager, claims. He says: "I have had hundreds of personal comments on the stand which we had taken on the Sunday observance. We had a number of letters that came in through the mail with favorable comments, also had some letters from secretaries of

**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

**HART BRAND  
CHOICE OF THE LAND**

Look for the Red Heart  
on the Can

LEE & CADY

Distributor



5 lb.,

1 lb.,

1/2 lb.,

1/4 lb.,

Pkgs.

**HARRY MEYER**

Distributor

816-20 Logan St.  
Grand Rapids, Michigan

A COMPLETE LINE OF

**Good  
Brooms**

AT ATTRACTIVE PRICES

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

**AUTOMOBILE  
ACCIDENTS  
Increase in  
Winter Months**

The wet slippery roads in the fall and winter months are reflected in an increase of automobile accidents. With the traffic congestion on all main highways, it is unsafe for any man to drive an automobile without automobile insurance.

The leading automobile insurance company of the state has had twelve seasons of experience. It has the largest number of automobiles insured of any company in the state and therefore is able to give good service in every city and county. Its business and assets have increased with the years until it now has over \$800,000 of admitted assets. It has paid out since organization over \$3,500,000 in claims and includes among its policyholders state and county officers, lawyers, bankers, farmers and business men in every portion of the state.

If not insured, call on the local agent or write to

W. E. ROBB, Secretary  
of the  
**CITIZENS' MUTUAL AUTOMOBILE  
INSURANCE CO.**  
Howell, Michigan

**Ask for these  
KNOWN QUALITIES**

For Wrapping—  
THINWRAP  
SPARTAN KRAFT  
XLO KRAFT

Bags—  
WAHA  
SAMPSON

Toilet Papers—  
SNOWWHITE Bleached Crepe  
DUPACO, 1M Sheets Crepe  
KYBO, 1M Sheets Best Quality  
Tissue

**The Dudley Paper Co.**  
Paper Merchants  
Lansing, Michigan

ASK FOR

**KRAFT CHEESE**

A variety for every taste



organizations who had recognized the value of this work. Moreover, from a financial standpoint there is no doubt but that the Paul Stores have profited in a very definite way."

#### The Joys of Business.

An honest man is entitled to happiness in his work. It is the one sure sign that he has found his true vocation. He greets his work each day with a singing heart and loves his business. Love is the greatest thing in the world, and love for one's business is as natural as love for one's family. Indeed, love is the great partner of success in life. There can be no joy without it.

The morning tells an intelligent man many things. Generally, it rules his day. If it starts wrong for him, the day is spoiled. A headache in the morning tells him he is not living right. A dislike, on the part of a healthy man, for beginning the work of the day, is usually a sure indication he is not in the right place. The Psalmist declared "weeping may endure for a night, but joy cometh in the morning." If joy does not come, then to the man in business he may be sure something is radically wrong, either with his habits, his health, or his occupation.

When a young business man wakes in the morning with regret that he must get up and go to work, he may as well understand that a vital necessity of success and happiness is not his, and that it is high time for him to make a change in something—in his diet, his conduct or his vocation—for he is certainly off the road that leads to prosperity. Business brings joy to more people than any other occupation because it comes nearest to being universal. It is above labor and the trades in rank, and does not require the prolonged preliminary educational training necessary in the professions of law, medicine and general science. It is therefore open to a vastly greater number. But there is one thing absolutely necessary to any great success in it, and that is the commercial instinct which is born in the true business man. With it a man will educate himself by observation and experience in all things which promote profits, and become industrious, acquisitive, economical, and learn to know the goods he handles or manufactures, and their markets. In this education and work he will find constant joy, whether it be in production, manufacture or distribution of commodities. He will love what he makes, sells or handles, be it newspapers, groceries, dry goods, machinery, drugs or what not.

Where there is love there will be success, because love creates eagerness to do and work and think for the thing loved, in order that it may prosper. The young man in a job only for the pay check, who confesses that he "does not care a damn" for his work, has, if he but knew it, only discontent and unhappiness ahead of him. He may, if he will, learn to love his work and so become loyal to it and change his entire outlook ahead to joy.

There is no objection to watching the clock to see how much you can do in a short time.

#### Recent Improvement in Small Town Retailing.

Although several things impressed him not a little, two in particular left their mark on the memory of a sales executive of a textile concern who recently took his first trip in several years through many of the smaller cities and towns supplied by his house. The merchandising strides that most of the retailers in these places had made since his last visit, he said recently were very noticeable.

"Not only did I find stock assortments, though smaller, as full of variety as those of the metropolitan stores," he said, "but I was much surprised with the way the retailers in the towns I visited moved out their goods. Their display methods and their advertising made a particularly good impression on me.

"One thing in particular that took my eye was the number of stores even in the smaller places, that have abandoned the old, street-line type of show windows for what, for want of a better name, I call the lobby type of display windows. The latter type, of course, not only greatly increases the amount of space in which to show merchandise, but also enables better and more attractive displays to be arranged.

"Newspaper advertising also impressed me favorably in most cases. Not only was there a great deal more of it in the local papers than I noted on my last trip, but it was well and attractively put together. Most of it had real sales appeal, and in very few instances did I see the old-time business card type of advertising.

"One thing that impressed me adversely, however, was the failure of most small city and town merchants to realize the sales-building value of lighting the show windows when the store is closed. In one town I visited the lack of lighted windows was especially noticeable. In a business section that embraced three long blocks, only one store had its windows illuminated, despite the fact that quite a large number of townspeople were on the street all through the evening and the number of cars parked along the curbs indicated that many persons from the surrounding territory were in town to attend the 'movies.'

"The only store that had its windows lighted was an infants' and children's supply shop, and the contents of its windows certainly came to the direct attention of many prospective customers."

In China there has been adopted a speedy, if somewhat harsh, method of sustaining the value of military currency issued by the authorities of the Fengtien province. Brokers who do not agree with the government's financial policies are executed forthwith. Within three days fifteen unfortunates of this type have been decapitated or otherwise deprived of existence. As a consequence, many have fled to the protection of Japanese concessions, while others have been content to forego personal opinions and quote exchange rates at official figures.

Fear nobody—if you are doing right,

Put your surplus  
funds to work

4%  
Certificates  
of  
Deposit

You might just as well be getting 4% on your surplus money. We pay 4% on funds left three months, but you can withdraw your money anytime you wish. Many people outside Grand Rapids put their money into our 4% certificates. This is an especially safe bank, because we make no unsecured loans, hence have no losses from bad credit.

Resources over  
\$5,000,000.00

HOME STATE BANK  
for  
SAVINGS

GRAND RAPIDS, MICHIGAN

Corner Monroe at Ionia



President, Charles B. Kelsey  
Executive Vice President, Martin D. Verdier  
Cashier, Neal Van Ostenburg

## TWO GOOD EARS ONE NUBBIN

## We Need More Patriots and Less Politicians.

It was five o'clock on the afternoon of a chilly, nasty, drizzly November day and as old man Hudson looked out of his office window down on the wet and slimy pavement, he came as near to being blue and discouraged as it was possible for a man to be who was naturally a genial and optimistic temperament.

"What does it all amount to?" he thought. "Here I am sixty-five years old, I have worked hard all my life to build up this business with the thought in mind that after I was through my boys would have something to carry on with, a business that was clean and solid and substantial, but somehow I seem to be out of joint with the times and I guess I might as well throw up the sponge, call myself whipped and let it go at that. Well, I've played the game on the square, I can say that and I guess maybe that's the trouble. I—oh, hello George, come in old boy and rest your bones! The world and I are not on very good terms to-night and maybe you can set us right."

"Well, this is rather a strange mood to find you in," said George, "whenever my spine gets weak I always come over for you to stiffen me up and now it seems you are the sick man and I must play doctor. What's happened anyway? Have you lost an account? Is your rheumatism bothering you again or have you been soaking up all this stuff in the papers about everybody being a crook and the world going to the how-wows? You remember the old camp meeting song, Jim, 'Speak and let the worst be known, speaking may relieve you,' so just unload your troubles on me, old man, while I look wise and disagree with you and that, of course, will help your heart action."

"Don't joke, George, I tell you things are serious. Why do you know that right now you can't trust anybody. Every morning when you pick up the paper you read that a half dozen more Government officials are charged with every crime in the calendar except murder and it just makes a man sick at heart when he thinks what a wonderfully fine world this would be, if folks would only play fair and tote square and then when he realizes what an awful mess we've made of the whole business, he wishes the time would hurry up when the few friends he has made will walk slowly past the reviewing stand and say, 'Well, he made a lot of mistakes but he meant well; I am afraid though he didn't leave very much for his family.'"

"Well you sure have got 'em Jim," said George. "I never knew you to be in just this state of mind before. What you need is a good dose of liver medicine or a long vacation or a hair cut or something in order to change your viewpoint."

"That's all right," said Jim, "you can laugh if you choose, but I tell you that there isn't any such thing any more as old fashioned honesty. Take it in business, for instance, why, great

Scott man, we can't compete any more, you and I with the chaps in our line who make shoddy goods and sell 'em for first-class simply because they use a lot of putty and no conscience. No sir, things are all wrong and they are getting worse every minute. If I could get out of business I'd like to go out on a little farm and raise chickens and, believe me, I'd never come into town again only when I had to in order to get a few groceries or a little smoking tobacco. I tell you, George I'm plumb discouraged with everything and everybody."

"Jim," said George, "you're an old fool, but I love you. I wasn't inclined to take you seriously when I first came in, but I see that you think you mean all you say and now I want to tell you something for your good

who are too big to pass through are our friends.

"The trouble with you and me, Jim, is this. When men reach your age and mine, they are quite apt to become standardized. They set up standards of business and morals and religion and everything else under the sun and then they become so opinionated and self-righteous that they honestly think those who do not measure up to their standards are crooks, perverts and pagans.

"Now, as a matter of fact, you and I know down deep in our hearts that, man for man, there are just as many honest men in business to-day as there were years ago, when we first started out, but right here is the difference. Everything to-day is broadcasted. If a prominent man in San

you going to pay this time," said Ed. "Well, said Charlie, 'I guess you'll laugh, Ed., and maybe think I am getting religion, but I've made up my mind to pay twenty-five cents on the dollar this time if I have to pay part of it out of my own pocket.'

"No, Jim, you're wrong. You never saw a crib of corn which did not have a few nubbins mixed in with the good ears, but in our small circle you and I know hundreds of business men who are absolutely reliable, men whose word we would take just as you take mine and I take yours. Of course, I'll agree with you that a few more patriots and a few less politicians would not harm us any right now, but I'll bet you dollars to doughnuts that you would not trade your country just as it is for any other country on the face of the globe, with all of the balance of them thrown in for bad measure, and I'll just bet you another thing, Jim, if some man from across the pond should come over here and throw the hooks into our Government representatives, claiming that they were dishonest and a bunch of crooks, you would get right up on your high horse, shake your fist in his face and tell him that for every crooked one he could pick out you would show him a hundred who were straight and you would be right about it.

"If business takes a slump in this country, Jim, it will be because men like you who really know better, express themselves as you have to me this afternoon.

"Business is good or business is poor depending very largely upon the kind of thought men like you broadcast, and so shake yourself, Jim, put on your coat, go home to your good wife and your fine boys and thank God that you live in the best and most prosperous country on the face of the earth and this, too, in spite of an occasional spoiled berry at the bottom or perchance on the top of the box."

Wm. L. Brownell.

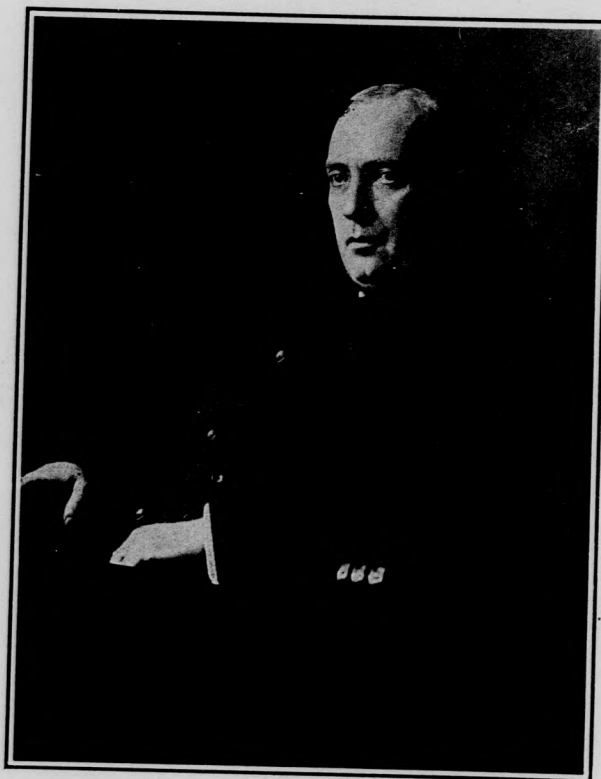
[Copyrighted, 1926]

## Prize For Safety Signs.

Herman Richter, a twelve-year-old boy of Springfield, Mass., has devised pavement warning signs of such originality and cleverness that he has received a prize from his home city in recognition of them. The boy's idea was to try to safeguard children at busy street crossings near schools, and to this end he illustrated the warnings, "Stop!" and "Look!" A comic figure with hands upraised warns children to "stop"; while another figure, with head turned to watch approaching traffic, urges the children to "look." Both figures and letters are painted large enough to catch the eye from afar.

## Fortune Finding Hen.

Recently a hen, scratching for food in a Kentucky garden, solved a mystery of sixty-two years' standing. Her industrious search uncovered a gold piece that was a part of a \$1,600 treasure buried by a man as he went to war in 1864. He died in prison without telling his family where to find his buried gold. The piece uncovered by the hen led to the finding of the entire amount.



William L. Brownell.

and mine too, I guess, because while I am not laboring under just the kind of brainstorm with which you are suffering at this minute, nevertheless, I too have spells of slipping off the main track and so here goes.

"You and I are about the same age and we have been factory neighbors, you in one line and I in another for a good many years. We are old friends, Jim, and we have weathered the storms of life together. You were the first man who came to me with sympathy and help when my boy lost the way and nearly broke my heart and when your daughter died I remember you cried like a baby on my shoulder and at that time I got a peek at your soul and knew you for the big man that you were and that you still are to-day, in spite of what you say. Yes, Jim, trouble is a sieve through which we sift our acquaintances. Those

Francisco slips on a banana peel at 8 o'clock in the morning, when the noon edition of the New York papers is printed the fact is mentioned and if he happened to be a man in a Government position, or one who was rated high in financial circles, the item will break both his legs, jab out his eyes and dislocate his spine for him. You, of course, remember Charlie Gushcomb who used to run the shoe store over on Grand street when we were young fellows. You will remember that Charlie failed very frequently. When he came down to the store in the morning if he was feeling kinda blue and out of sorts he would yawn and say, 'Well, boys, I guess I'll fail this afternoon,' and he did. One of these times he met uncle Ed. Newcomb on the street and Ed. said, 'Charlie, I see you've failed again.' 'Yes,' said Charlie, 'I've failed again.' 'What are





**Flavor  
Aroma  
Body  
Quality!**

## The coffee choice of Michigan housewives,

"Gentlemen prefer-----" Light House Coffee.  
Sales prove it.

That makes it the choice of Michigan housewives who do the family buying.

When Light House Coffee is on a grocery list, somebody's "regular customer" goes to the store that sells it.

That's why Light House dealers say business is great.

NATIONAL GROCER COMPANY  
Branches in 17 Cities

# LIGHT HOUSE

# COFFEE

EQUALLED ONLY BY ANOTHER CUP

## ECONOMIES AND WAR.

## New Conceptions of National Rights and Sovereignty.

The basic argument for world peace is that the welfare of humanity requires it. War is an immoral and un-economic method of settling disputes. This is generally admitted. But moral considerations are cast aside when a nation is oppressed or over-crowded or seeking raw materials to keep its industries going. Economic interest, real or fancied, is the great cause of modern wars. If all peoples were prosperous and economically secure, it is doubtful if many wars would be started in these days. Political oppression in the shape of despotic monarchy is practically overthrown throughout the world.

There is no way to remove the economic causes of war except by dealing with economic needs in the light of the changes that have taken place in recent years. A fact of primary importance is that mankind needs a world organization to deal with international economic relations. The prosperity of each nation depends to a greater or less degree upon its imports and its exports. The number and extent of these economic contacts is understood by few people. They are so vital and so complicated that they cannot be left to take care of themselves. The business of the world needs organization with due and just recognition of the interests of each nation.

A notable sign of the times is that several of our steel magnates are now advocating a world merger to do away with war-provoking rivalries and to arrange for the just distribution of raw materials needed by every country but located in limited areas of the earth. Our own United States Steel Corporation, for example, imports forty materials from fifty-seven countries. The factories that make our shoes, clothes, hats, carpets, linoleums, furniture, radios, electrical instruments, cutting tools, automobiles, tinware and other commodities could not operate without various materials imported from other countries. Most of the friction between nations is due to the political policies and agitations arising from these economic relations of one sort or another.

It is absurd to talk of an isolated United States or a United States whose business would go on as usual no matter what the political conditions of Europe or Asia may be. To say we have no interest or stake in the politics of the world other than to uphold the Monroe doctrine is to ignore the conditions in other countries that affect the whole industrial life of this country. What the foreign world thinks about the United States and how it will deal with its forests and mines, its factories and plantations which help to keep our factories open, cannot be a matter of no concern to Americans.

The mistake many people make in thinking about proposed world leagues or associations of nations is that the exclusive object of such organizations should be to police the world or to

make war impossible by law. What good would police or soldiers be in America if our people were starving? The need would not be for police but for work and food.

So the world need is not for soldiers but for world organization of manufacturing, trade and transportation, which would deal with labor problems, raw materials, tariffs, export taxes and general trade regulations.

Suppose other nations should shut down on our supply of hides or rubber, or materials for hats, or shellac, or jute? Would we be interested in what they do? Suppose the other nations in our debt should organize to raise the prices on a score of materials, ores

it not time to begin to build up a body of international law that will meet the conditions of our time, and of the near future, instead of trying to run the business of the modern world on medieval ideas and philosophies, for in many respects that is what men everywhere are trying to do.

I am making no defense of the present league of nations. This concrete expression of an idea, this attempt to solve world problems, may or may not deserve our support. I will not argue the point. What I do maintain is that modern civilization will be destroyed if nations do not learn international co-operation and provide the government (call it economic, political, legal or what you will) to deal with the new

skilled in argument and eloquent in the defense of errors and traditions doomed to death by progress.

One could have more patience with patriotism that scorns internationalism if it would deal with the situation I have briefly sketched and tell us how it proposes to remove the economic causes of war and also tell us why national egotism or national selfishness so reprehensible when shown by other nations is noble and inspiring when seen in one's own nation.

In view of the world situation how can any reasonably broad-minded man declare that the sole duty of patriotism with respect to foreign countries is to prepare adequate military defense? How can the armies and navies of the world solve the problems of international relations, any more than they solve the problems of industry and education within the nation. Granted that preparations for war are necessary, is there no obligation to deal with the real causes of war?

If false conceptions of national interests, national sovereignty, national rights and honor are a constant source of friction between nations often ending in war, they demand revision.

It is safe to say that fifty years from now an entirely new set of ideas will rule the minds of those who manage international affairs.

A new international mind is now in the making that will result in a body of international law vastly different from that of to-day. Law is the outgrowth of social habits and social needs as interpreted by the human mind in the light of principles believed to be true as a result of experience. The revision of political philosophy is in progress and it will end in new conceptions of national rights and national sovereignty, and new economic relations between the nations of the world.

A. W. Wishart, D. D.,  
Pastor Fountain St. Baptist Church



Alfred W. Wishart.

and chemicals, for example, absolutely indispensable to our factories, what then? Would we smile contentedly and say: "They are but exercising their rights of sovereignty. No outside interference! Every nation has a right to control its own resources and to dispose of them as it pleases." That is good, American doctrine, 100 per cent. patriotism, in many American circles. How about the theory when adopted and applied by other nations. Do we keep silent about rubber?

This country spends annually for war, directly and indirectly, \$2,500,000,000. Is it not about time to spend money, something at least, in an organized effort to get at the truth about world relations, and to spread it among our own and other peoples. Is

needs that have come to exist among the nations of the world.

If this organized world co-operation is impossible without a new state of mind for all nations then it is high time to begin to create the new mind. A misunderstanding is the root of much of the indifference or opposition to a revision of our political philosophies and the creation of a world organization and law to meet the conditions of modern times. In saying this I do not mean to reflect upon the intelligence of able leaders of public opinion but very many of them, though educated men, do not seem to grasp the significance of the changed relations among the nations.

There never was a great step forward which was not opposed by men

Common sense is not a conspicuous characteristic of the discussion of prohibition, but it marks an editorial in the Oil, Paint and Drug Reporter on the danger of using industrial alcohol as a beverage. Twenty years ago the prohibitionists fought exemption of industrial alcohol from the internal revenue tax as if it were a drinkable. To-day the anti-prohibitionists are attacking the law relating to industrial alcohol on the ground that it makes the Government particeps criminis in the deaths of those who are so reckless as to swallow what is not meant for the stomach. The new onslaught on industrial alcohol is no less fanatical than the old. As the editorial to which we refer points out, freeze-proof liquid for hydraulic jacks and other non-drinkables were used as beverages long before National prohibition was a live issue; "its manufacture is no more contributory to suicide than is the manufacture of rope." It is ridiculous to argue that poison is put into industrial alcohol for the purpose of punishing those who drink it. It can be denatured only by the employment of such substances as will not interfere with its use in the arts. Even a rabid partisan ought to be able to see a fact like that.



# Square Dealing Honest Values Good Service

WE GLADLY avail ourselves of this opportunity to express our appreciation to the trade for the generous patronage accorded us and to express the hope that it may be continued in unrestricted measure so long as we are worthy of same.

We are represented in Michigan and Northern Indiana by ten of the strongest hardware salesmen it has been possible to secure. All of these men are top notchers and richly deserve the generous patronage they are accorded by the hardware trade:

W. L. GRAHAM	-	Kalamazoo
EMERY M. JOHNSON	-	Detroit
M. J. KILEY	-	Grand Rapids
J. E. HEFFRON	-	Grand Rapids
V. G. SNYDER	-	Cadillac
A. UPTON	-	Petoskey
L. L. TAYLOR	-	Kalamazoo
H. E. DEWEY	-	Alma
CHAS. WILL, Jr.	-	Grand Rapids
LYMAN M. KATZ	-	Grand Rapids

## Michigan Hardware Company

*Largest Wholesale Hardware House in Western Michigan*

**Grand Rapids, Michigan**

## WHY HE BECAME BOY SCOUT

### God Beckoned Him To The Great Out Doors.

Why did I become a Boy Scout?

That query has often been asked of the writer.

It is not quickly answered, for it is a world wide topic.

I think it was Shakespeare who said, "To thine own self be true, and it must follow, as the night follows day, thou canst not then be false to any man."

When the Scout oath and law were being formulated as the goal for Boy Scout development and became the basis for Scout obligation, the committee in charge obtained much of the material from the Scout movement in England, as well as from the leaders of our own boys in America, and submitted their findings to the presidents of 4500 colleges in our own land.

This selected body gave back to the committee their best thought on what should be the obligation for the American Boy Scout.

In less than 500 words they gave an obligation that is broad enough, deep enough and high enough for the desire of any one.

#### The Scout Oath.

On my honor I will do my best to do my duty to God and my country and obey the Scout law.

To help other people at all times.

To keep myself physically strong, mentally awake and morally straight.

There are twelve Scout laws:

1. The Scout is trustworthy.
2. A Scout is loyal.
3. A Scout is helpful.
4. A Scout is friendly.
5. A Scout is courteous.
6. A Scout is kind.
7. A Scout is obedient.
8. A Scout is cheerful.
9. A Scout is thrifty.
10. A Scout is brave.
11. A Scout is clean.
12. A Scout is reverent.

With such an obligation we may hope to develop leadership in boys, but we must have the proper leadership among men who embody in their own lives the moral and social principles which are being taught to the boy. Any man who falls short of this is not worthy to lead boys.

Where would you expect to find such leaders? Where would you expect to find a home for the troop if not in the school or church?

#### Boy Scout Education.

Many people think scouting is mere play. They think it is giving the boy a good time.

We are glad to have fun and recreation. We plan to give him a program in action, doing things he likes to do.

We try to develop an interest to make a man out of him before he makes a failure out of himself. A Scout is a Scout just so long as he wants to be. He may go to school because the truant officer is after him and he may go to Sunday school because his parents send him, but he will come to the Scout meeting only because he wants to come and because

the Scoutmaster gives him things to do that he likes to do.

The Scout program is a boy-centered program.

It has had many years of success with more than two millions of boys.

Scouting is a program about ninety per cent. learning by doing. The boy of Scout age is more interested in doing good than he is in being good.

Some one has said that "Scouting has eliminated the gang." Scouting has capitalized the gang. It is a world wide brotherhood among the boys of all nations. The sun never sets on the uniform of the Boy Scouts of the world.

Our American Boy Scouts returned about one year ago from the second

able to bring the world together in friendly competition because men who are forty and fifty years of age cannot change their ways of thinking; but these boys of the world had been able to come together. Work together, play together and compete with each other, and come away with the strongest ties of friendship for each other.

The League of Nations thought it was so important to have this friendship among the boys of the world that they sent representatives to our world conference, and these men said, "We hope you will organize scouts so completely in every nation as to reach every boy in the world, because through this comradeship in scouting we believe you may give a soul to the

sound, but only seventeen per cent. arrive at the age of 21 without a physical handicap.

Scouting has a very plain program for vocational guidance.

There are seventy-three merit badge subjects, covering many of the arts and trades. In winning merit badges, many a boy discovers his gifts or native ability for what may prove his life work.

The Boy Scout is the emergency man. Following his training, he is prepared to bind up a broken arm or leg, to stop a bleeding wound, to save a life from drowning, to aid the police or fire departments. In time of disaster, to aid the Red Cross.

Everything the Boy Scout does, from tying his tender foot knots to the seventy-third merit badge test, increases his personal efficiency for community service.

#### The Making of a Boy Scout.

Physical educators tell us that the best way to train the boy and girl is to train the senses, by live moving pictures, by living birds, wild flowers, trees and talking life over with the brook or it may be by creating things with tools, expressing one's mind with the pencil and paint brush, hiking through the hills, paddling the canoe on a lake and stream where the arm and leg muscles work with the brain to cultivate friendship. Keeping on good terms with one's self.

Some people do not know that God is out of doors. How well I remember that when a small boy I used to wander away in the mornings before school or on Saturday's and Sundays, to hike along the shores of Grand River, miles down stream, away from traveled roads or beaten trails, or sometimes threading my way through the forests to some land locked pool which thrilled my heart by the magic of Nature's wonders.

My father, a good church man, did not try to correct this habit, for he, too, saw God in the dusks and dawns and twilights and noons, indoors and out at toil and on holidays.

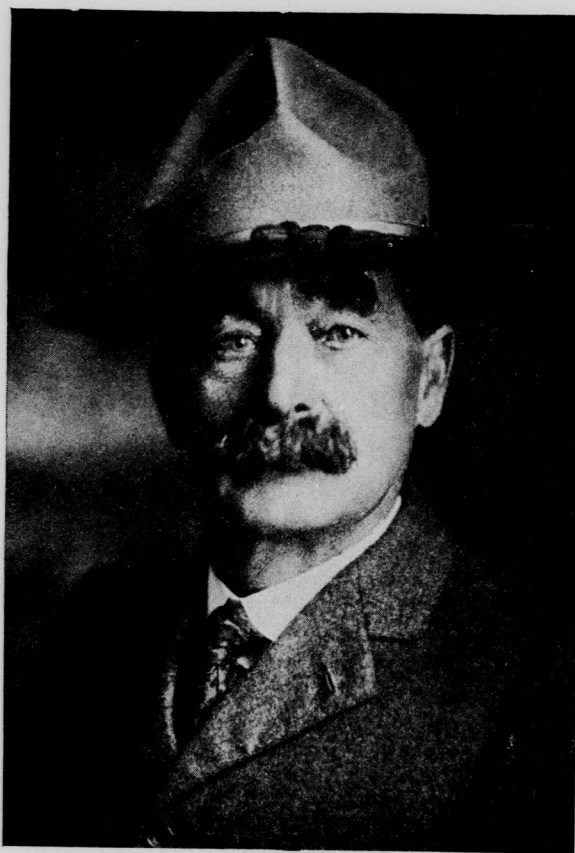
Thus I found where the fringed gentian and the Indian pipe grows and where the sycamore stands in winter and where the ducks wing like ghosts through the night skies, heard but unseen; the trees where the birds nest and the birds that nest there; the white sea gulls and the robin with its song; the dune land that borders the inland sea and the marshes where the wild rice grows and the river sleeps. They all belong in God's out of doors and God is out there looking His premises over. And as I looked His way to ask Him if I might go, He looked my way, saying, "Come on, boy, let us go into the out of doors."

With a river bank sapling for a road, I have cast a lure and listened to the music of the trees, the chirp of the wren, the notes of the reed bird, the war cry of the king fisher.

What matter if the king of the pool snapped the cotton line. Even from the Izaak Walton's of to-day with their store tackle the big ones get away.

And so, readers of the Tradesman, you will see a few of the reasons which cause the writer to be a Boy Scout.

Charles E. Belknap.



Hon. Charles E. Belknap.

world jamboree, which is the Olympic games of the Boy Scouts of the world. They brought home the highest honors—trophies they had earned by fair, square play. Our Scouts were winning the canoe race when they looked back and noticed the Dutch Scouts stuck in the mud, with their collapsible canoe. Our boys cast a line and pulled them out of the mud; then went on and won the race with a good turn to their credit.

At the end of that week of competition, when the Olympic games of the Boy Scouts of the world were ended, there was the finest spirit of comradeship and friendship. The press of Europe commented on the fact that the militarists, bankers, statesmen, authors and international tradesmen had not been

form and machinery of a League of Nations."

#### Scouting Is National Building.

First, there is the physical benefit. It teaches personal health, public health, hygiene and sanitation. It takes the boys into the out of doors where there is sunshine and fresh air, woodland and water. It gives the out door life in which our pioneer race developed its strength. Nineteen per cent. of our youth were rejected in a selective draft as physically unfit for service in our armies in time of war.

Forty per cent of our young men were put into deferred classifications for physical handicaps.

The Child's Welfare Magazine publishes the statement that 82 per cent. of our babies are born physically



# HEKMAN'S

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and Crackers*



*First  
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appropriate dainties  
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**Hekman Biscuit Co.**  
Grand Rapids, Mich.

## MERCHANDISING MEN'S SHOES

## Some Things Retail Dealers Ought To Do.

The merchandising of men's shoes has become almost as much of a problem as has the sale of women's shoes.

It is true that women buy more pairs per year per individual than do men. It is also true that women's styles change more rapidly and that it is more of a gamble to-day to hold a style too long should it prove to be a slow seller. Lasts and heel heights are also more of a gamble in women's than they are in men's.

Men's shoe business can be increased in pairage but it will take constructive suggestions to do so and not ridicule. Styles in men's shoes are changing more rapidly than formerly—you know that. Admitting this, don't you realize that it takes more intelligence in buying and merchandising men's shoes? Men's lasts are grouped more in families than are women's—to-day you have three such groups to figure with: The narrow and more conservative, the medium French type, and the balloon. Though some higher heels are being shown at the present time in men's this is not so much of a problem, as the shape of the last governs the height of the heel.

I have two boys in my family. Jack, the older, is a little over four and Tom, the baby is about two and a half. They are real live boys and regular Katzenjammer Kids. The other day Mrs. Pickenbrock heard Jack tell Tom to run in the house and tell his mother to wash his hands and face. Looking out of the window she discovered Jack sitting in his toy auto out on the street in the midst of traffic. I'll tell you those kids demand supervision. Your business is your child and it requires the same supervision as a child. A good many of us haven't been on the job as we should be. Men demand attention and thoughtful selection of their footwear styles. Men however trust you to give them these things, whereas women, who keep more abreast with the trend of fashion, demand them and see that they get them. But a man will quit you cold without taking the trouble to let you know he is checking up your errors of omission.

A good many merchants have been asleep at the switch in their men's departments. They give about 90 per cent. of their time to selecting and selling their women's shoes and the men's game can take what is left. I know of some merchants who have boys who know nothing of material, style and fit of shoes or running their men's departments. I can mention instances where the men's department is shoved to the back of the store and a man coming in to buy a pair of shoes has to pass rows of women before he gets where he is to be shod. Men resent these things but they don't tell you about it. They try another store and if they get their dollar's worth of service, style and comfort they stay with that store until it mistreats them and drives them out.

With the methods that some merchants use in their men's business, is it a wonder that they kick? I'll tell

you they are not on the job. Really it would do some of them good if they again had to punch a time clock in their own establishment. They holler about the chain store competition and the fact that the clothing store is getting their men's business and they themselves are to blame.

You can wipe away this competition if you are willing to use your noodle and work. That's what the chain stores are doing. A clothier who is successful is usually a hard worker and a student of merchandising.

Now how can you alter these things? What is the remedy? Here it is: Shake it well before taking; measure it out; try it for six months and see if the tonic does the work.

1. Take an honest inventory of your stock. Just what you would give for it in cash if you were trying to buy it from another merchant. Then get ready for a sale and get rid of your "frozen" stock at any price—make this shelf-warming stock work, by turning it into cash, for cash will buy you shoes that will move.

You might derive a good lesson from some collar, shirt, or clothing manufacturers, who insist that no goods from the last season are to be carried into the next season when the new goods arrive.

2. Next, take the management of the men's buying and sales policy out of inexperienced hands and give the men's shoe stock the same fair chance to make good with proper supervision that you are now giving to the women's.

3. Put a quota on the various departments in your store as follows:

Say you have a stock of general shoes—men's, women's, children's, hosiery, rubbers and slippers. It invoices \$12,000.

Your sales are \$40,000, derived as follows: sale of men's shoes, \$10,000; women's, \$20,000; children's, \$5,000; hosiery, \$2,000; rubbers, \$2,000; slippers, \$1,000.

Then your average budget of buying should read like this on a \$12,000 stock:

Men's cost value \$3,000; women's \$6,000; children's, \$1,500; hosiery, \$600 rubbers, \$600; slippers, \$300.

Please bear in mind you must continually check up your ratio of sales in order to buy the right amount for each department.

4. Putting a quota on each department necessitates more frequent buying. More frequent buying makes it necessary to be on the job during business hours. However, don't buy so frequently that when you do buy your orders are so small that they cost you too much to get.

Turnover is a great thing. But like everything else it can be driven to an extreme. I know of an auto accessory merchant who went to one of his conventions and came home imbued with the idea that turn over is the thing he had to get in his game. He started in on his business and went so far that if he bought two spark plugs to-day and they were not sold out the next some clerk was sure to get hell. He kept continually pounding the idea of turnover into them. He bought his goods at times in 1/12 of a dozen, and

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Secured by

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Bonds are sold in denominations of \$100, \$500 and \$1,000 at par and accrued interest to yield 6%.

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## GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN



I think even then he wanted it assorted. It worked on his mind and he could think of getting nothing else but turnover.

5. Your failure in keeping just one date with a salesman or miss seeing one salesman might make you miss the hottest style bet of the season. Don't always get it into your head that only the salesman is the loser when you miss each other. Shoe business is so clearly interwoven that every branch of it is dependent on the other.

Many merchants do not know where they are at because they try to pick the hot styles out of every line they see. They split their business to such an extent that it does not mean much of anything to the manufacturer.

In their own house their clerks wonder what it is all about. The whole store is cluttered with odds and ends—the hiding place of their profits. And the clerks are afraid to move them because they are afraid they won't have the proper size.

Be loyal to as few manufacturers as possible. Make your business mean something to the men you deal with and these men will in turn help make your business. It's the only salvation to-day for the individual merchant to combat the chain store.

6. Analyze your trade-getting territory. Is it a college trade or is it a more stable trade? Is it the younger trade or is it the older trade? John Jones out there goes to the University of Wisconsin. He comes home and the first thing his little brother twelve years old sees is the nobby cut of

John's clothes, and the shoes he has on. He calls at your store with his mother or dad and you haven't sensed the demand for styles such as he has in mind. You show him what you want to sell. He thinks you are a back number in a hick town and makes no bones about spreading his own thoughts. Result: The Jones family is trading in the nearest big city. Merchandising must be done in modern methods regardless of the volume of the business you are doing.

This takes time and study. The goodness of success demands of you all that you can give. Unwillingness on your part to give is the difference between success and failure.

Now you may put the question: "What can I do to combat modern competition in my line of business?"

Be just as discriminating in the buying of your men's shoes as the sharp-shootingest chain store buyer.

Think of your season's plan in advance, such as window trims advertising and price policy.

Train your help to give the best service possible at all times. Teach them what type of person each type of style shoe that you have purchased is going to.

Analyze your local conditions as to what retail price will be most popular in your community.

Educate your public to continually look at your store windows. Make your windows original. Give them something new to look at. I heard of a stunt that one dealer pulled that drew the crowd to his window and

added to his sales. He went to his friend, the hardware dealer, and borrowed a scale. Then he got an entire wardrobe a woman would wear at an evening party, including stockings and combination and the light turn-soled slippers. These he draped on one side of the scale and on the other he put a pair of men's \$5 shoes with a little sign: "What men can buy for \$5 and what women get for \$200."

Show your customers you are thinking of them by keeping an up-to-date list of names with a notation as to their size and width. Then at intervals write them letters telling them that you have some new shoe style in their size that you would like to have them see—or something of that sort. I know of one merchant who has for the last year had 25 replies to every 100 letters he has written—and he wrote them during spare time in long hand, mentioning some little characteristic the person had, thus getting under that person's skin by an intimate appeal. Always play on a man's hobby. If he is a golfer, talk golf to him; if he is a hunter, talk hunting; and if he is a church man, talk religion—and see how much closer this puts you to him and how much it overcomes sales difficulty.

Men's shoes are being sold. If you are not selling the number of pairs you feel you should in your city, look around and check up. Your fall season will be a "dud" if you persist in trying to sell what you have instead of buying goods that the people want. I know of one concern whose head is

a former president of the National Shoe Retailers' Association that sells 40 per cent. of its entire business in men's shoes. A. E. Piekenbrock.

When there were fewer big cities and much less congestion in centers of population educators were greatly troubled over the question whether it was better to conduct a college in the city or in the country. The educators never did solve the problem. It solved itself. Colleges carefully established in isolated places soon became universities and parts of a growing city. That most of the dangers the educators feared were imaginary was clearly shown by Chancellor Brown at the all-university convocation of New York University in his address on "The Urban University." The chancellor whimsically said he would not undertake to warn the students against the dangers of the city; that would be trite; but that the trend of university life was unmistakably away from the grosser temptations of urban life and that those who were inclined to dissipate simply found themselves in the wrong place. The wide range of sports, recreations and amusements in a great city is enough to freshen the lives of the students and an urban university tends to throw its influence against the vulgarities of that city's life. The urban spirit places upon men those wholesome limitations of usage which says, "This thing or that thing simply is not done," the whole resulting in a higher type of citizen responsibility.

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Quality Packers  
of  
Michigan Fruits

SHELBY  
MICHIGAN

## ELECTRICITY ON THE FARM.

## Few Features Yield More Genuine Satisfaction.

Few, if any, phases of modern American farm life yield a more genuine thrill of satisfaction to the thoughtful observer than its beneficent invasion by electricity. Probably that satisfaction is greatest when this invasion is viewed as an advance of civilization, an extension of distinctively modern comforts and luxuries into a difficult frontier.

But the electrical invasion of the American farms has other elements of interest scarcely second to that of its direct benefit to the farm families. The manner of that invasion throws a revealing light upon the latest meaning of a new commercial and industrial word and the practice for which it stands. Small business often uses the term "Service" in a loose and vague way—but not so Big Business, against which there has been so much popular outcry! There are few better illustrations of the solid and constructive meaning which big business puts into this word than the patient, resourceful and determined effort which the leading electrical corporations are putting into their missionary work to convert the farmers of this country to the electrical faith and practice.

Virtually every large public service corporation in the country engaged in generating and distributing electric light and power maintains at least one electrical engineer who is an electrical missionary to the farmers of the territory served by his company. These missionaries are not primarily salesmen; they are engineers whose technical knowledge is at the service of farmers without charge to them. For example, suppose that a salesman from the light and power company has "sold" a farmer on the application of electricity to a single phase of farm work; for example, shelling and grinding corn. The electrical missionary follows up this lead with a personal call and makes an engineering survey of the entire farm situation. If he is thoroughly successful he will show that farmer the economy of applying electrical power to many other forms of farm work and also to the household end of the farm enterprise, to those purposes which make farm life more attractive to the entire family and the work of the farm woman easier and pleasanter.

Some twenty of the leading agricultural colleges of the country, with the co-operation of the electric light and power companies and the manufacturers of electrical equipment, are conducting experimental farm lines for the purpose of proving the exact costs of operating the various forms and types of electrical devices for the farm and the farm home. The burden of this electrical pioneering falls on the power companies, the agricultural colleges and the manufacturers of the machines and devices involved.

Naturally, no mistress of a farm home is going to object to "trying out" an electric cookstove, washing machine, mangle, dishwasher and dryer and all the other household appliances of electricity under these con-

ditions. And no farmer will shy at being asked, under these conditions, to thresh his grain, do his elevating, his shelling, feed grinding and roughage cutting by electricity. Therefore, these experiments command the most enthusiastic and painstaking co-operation on the part of the farm families along these lines.

The main obstacles to the rapid electrification of the farms are those of costs—costs to the users and costs to power companies. The farming territory which yields more than three users of electricity to the mile is thickly settled, and the farmer who has electricity and makes a general application of it to all the labor-saving tasks to which it is adapted is rare. Therefore, the problem of costs is an acute one both to the seller and the buyer of electricity on the farm. Hence, the willingness of the power companies, the manufacturers of electrical machinery and devices and the agricultural colleges—as the guardians of agricultural progress—to invest much money and energy in finding the facts as to the value and the costs of employing electricity on the farm as an offset to the farm hand and the hired girl, for that is virtually what farm use of electricity amounts to in most instances.

The importance of these pioneering adventures is not easily realized because they are not heralded by brass bands. They are, in fact, precisely what they assume to be—field experiments conducted on a sound technical basis and a wide range of application.

How systematically this pioneering work is being done is suggested by the existence of the Committee on the Relations of Electricity to Agriculture, with offices in the Garland Building, Chicago, adjoining those of the American Farm Bureau Federation. This is a national organization composed of members from the agricultural colleges, the light and power companies and the manufacturers of electrical machinery and devices. It is an energetic and going concern which maintains close and constant contact with all parties involved in the experiments and in strictly commercial lines not operated experimentally. It is particularly close to the electrical missionaries of the light and power companies.

The facts thus far developed by this committee indicate several important conclusions, among them these: the use of electricity on the farm is still in the pioneer stage and not as general as its economies and its results warrant; its beneficial effect upon the family life of the farm is outstanding and greater than could reasonably have been expected at the outset.

As the farm is distinctly a family enterprise, operated for the benefit of the family, this fact is highly important. In all the experiments and all the missionary work involved in pioneering electricity on the farm this objective is an outstanding consideration. In a report covering 486 farms in a section of the rural territory served by the Public Service Company of Northern Illinois is an interesting revelation of the comparative popularity of the various uses of electricity

on the farm. Electric flat irons are in use in 90 per cent. of these farm-houses and electric washing machines in 66 per cent. of them. Water pumps rank next, to the extent of 34 per cent. with vacuum cleaners a close second. Toasters, ranges, hair curlers, cream separators, milking machines, heaters, feed grinders, battery chargers and percolators, hot plates, butter churns, grain elevators, refrigerators, fanning mills, chick brooders, incubators, grills and mangles follow in popularity in the order named. At the tail of the list is a solitary malted milk mixer.

Novel applications of electrical power on the farm are constantly appearing to speed up the interest of the electrical missionary. One of these modern circuit riders gets a big kick out of the fact that, on a farm at Algonquin, in the beautiful Fox River Valley, electricity is used to treat 4500 young chicks with violet rays. He reports that this experiment is giving satisfactory results and producing much stronger chicks, with a lower percentage of deaths and weaklings than were secured without this treatment.

According to these sharp observers, the electric kitchen range and electrical refrigeration are due to move into high rank as favorites in the farm home. "They're coming fast," declares one missionary for electricity on the farm, "and as a direct result of the thorough and widespread work that is being done in getting costs of electrical applications on the farm down to definite figures." As a rule the farm women think the costs of cooking by electricity are prohibitive. That prejudice has to be met in every farmhouse. In the case of one farm woman in my territory who had the courage to put in an electric range the showing was decidedly interesting.

For the month preceding its installation her cookstove fuel had cost her precisely \$7. The first month of use of the electric range cost her \$5.50; the following month brought her bill down to \$4.98. What induced this farm woman to try an electric range? A research covering the operation of ranges on 17 farms showing the average cost per person to be \$59.41 for the year. An electrical missionary traveling the territory in which my home is located tells me:

"In considering the use of electricity the average farmer thinks first of its direct application to the work of the farm as a business enterprise, as an aid to production or a means of lowering labor costs and, at the outset, gives scant consideration to its use inside the home. This is quite natural because farming has not been highly profitable for the last few years, and most farmers have had to figure closely and plan their farm operations carefully in order to make even a living. Therefore, his main concern, as a rule, is to increase production and to lower its costs. If electricity will do that he wants it; if he is not convinced that it will achieve this purpose, he is inclined to feel that he can't afford it as a 'household luxury.' It is the job of the electrical missionary to use this opening to extend the application of electric energy to the home

itself and to the work done there by the women of the farm household.

"It is a part of our service to draw complete wiring plans for farm buildings where electricity is to be used. A few days ago, for this purpose, I visited a certain farm near Wheaton, Ill. The farmer wished to use electrical power for grinding feed; the wife wished to have electric lights in the house and an electric flat iron. This led, of course, to a discussion of all the various applications of electricity to housework on the farm. We went through the list rather thoroughly and she said:

"When I get most of those things in our house I shall have no desire to move into town, as we have planned to do some time."

"The hired girl on the farm is fast becoming an extinct species. Girls who are willing to do housework go into the cities and the towns. They would rather do so at lower wages than they can get on the farm, because they will, as a rule, have more conveniences and pleasanter surroundings in their work, to say nothing of shorter hours and the other attractions of town life. This means that the farm woman generally must do her own work. The only way by which she can lighten her burdens is by mechanical helps. Without them she must choose between deserting the farm or working herself out before her time. Whether or not she is able to pay a reasonable wage to a hired girl has nothing to do with the case, excepting in rare instances. They are simply not to be had.

"Under these circumstances you can get a glimpse of what the possibilities of electricity in the farmhouse mean to the farm women. Take the matter of cooking, for example. Probably most farm cooking is still done with wood stoves. This means a winter fire in the farm kitchen when the weather is hottest. The oil stove has been greatly improved and helps to make farm-kitchen temperature far more endurable in hot weather. But they have their limitations and require much work to keep them clean. Reduction of work and increased comfort in doing it are necessities to the farm housewife to-day because she must do her own work. 'If you can demonstrate to me that an electric cooking range is no more expensive than my oil cookstove, I'm ready to make the exchange in a minute, because it will save work on my part and make my working hours far more comfortable.' This is the way the alert and intelligent farm wives talk, and this is why the agricultural colleges and the electric light and power companies are establishing experimental farm 'lines.'

"The farmer and his wife are 'from Missouri' when it comes to spending money for household equipment; they have to be when farming is in its present condition. But if you can demonstrate to them that electricity in the farm home will not increase the cost of operation and will 'save' the mistress of the farm home, they will make the investment. The average farmer is inclined to look upon electrical equipment as an offset against

(Continued on page 78)



# PETOSKEY PORTLAND CEMENT CO.

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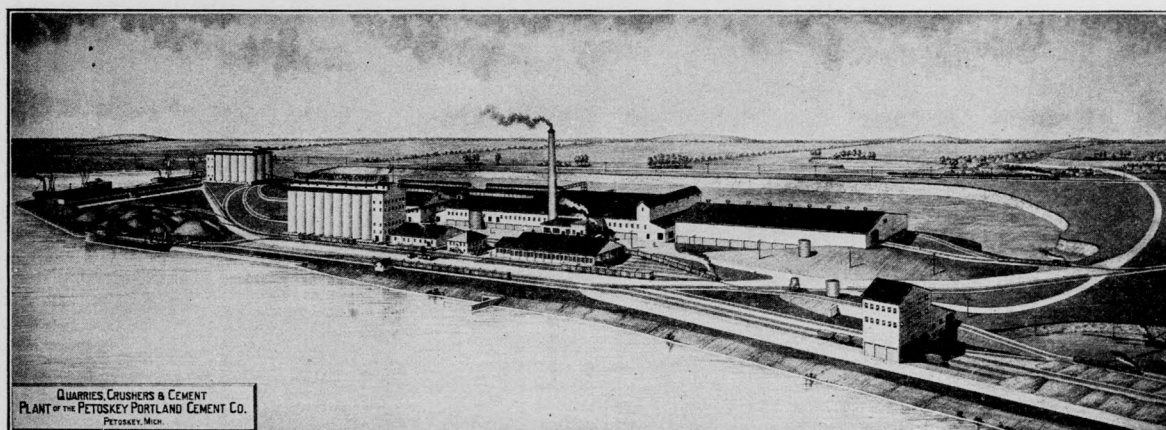
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"Petoskey quality and service are testified to by the fact that better than three times as much Petoskey Cement was required to meet the demand in 1926 than during 1921, our first year of operation. An actual increase of two hundred and twenty percent (220%) has been experienced in five years. This enviable record has been made possible only because it has been and still is backed by a composition for excellence of workmanship and a sincere desire to serve well."

### GROWTH OF YEARLY SHIPMENTS SPEAKS FOR THE QUALITY OF PETOSKEY CEMENT AND SERVICE

1921 --- 421,671 Barrels  
1922 --- 560,115½ Barrels  
1923 --- 708,387½ Barrels  
1924 --- 736,773 Barrels  
1925 --- 967,376 Barrels  
1926 --- to Oct. 27 --- 1,134,103 Barrels

## CANNED GOODS.

## Both Grower and Packer Should Cultivate Quality.

All fruits and vegetables are now canned or preserved in a way to have them keep indefinitely in every clime. Fifty years ago this was not so, for housekeepers prided themselves then on their skill in preserving and felt insulted if one were to suggest the use of food preserved in the factory—jams, jellies, mince meat, catsups. The store room was the pride of our mothers, but time has demonstrated that factory products are of the best and are now so extensively used that over 2,000 establishments in this country are engaged in the art of preserving. How strange it is that the human family glory in the great destruction of their fellows and perpetuate their memory in bronze and granite! History has glorified Caesar, Hannibal, Napoleon, Washington, Grant, Sherman and Lee because they were adept in killing men. Those who contributed great things which benefited the race received no such honor. It is only a little over 100 years ago that Appert, the Frenchman, discovered the art of hermetically sealing perishable articles of food so that they would keep five, ten, twenty-years or more. And yet it is only a few years ago that France set aside a small sum to have a bronze bust of Appert placed in one of the departments in Paris. The day is coming when Appert will be honored rather than the butchery of men. It was Lieut. A. W. Greeley who wrote to the writer that he attributed the good health of his command while in the Arctic regions to the excellent quality of the canned goods used, and they would have been just as good under an Equatorial sun. To-day there is a single firm in Syracuse turning out 30,000,000 packages of mince meat every year. In Camden another puts up 50,000,000 tins of soups. The old-time prejudice has disappeared as housekeepers have acquired confidence in factory made products, realizing that skill and experience and the adaptation of scientific methods, conducted in factories kept as clean as any private kitchen, make their work superior to home products.

There are three factors working to make growing of farm products, particularly fruits and vegetables, a source of getting rich—cold storage, the cannery or preserving establishment and the growing demand for fruits and vegetables in their fresh state. This created competition between buyers and made a continual struggle which worked for higher prices and enabled farmers everywhere to make money out of fruits and vegetables, which in former days were wasted. As an example, take the establishment of a cannery at Hart, at which place over 15,000,000 tins of peas were put into cans, besides various fruits, corn and other vegetables.

It is a fact that within two hours and twenty minutes from the time the farmer mowed the pea vines the peas were sealed in tins ready for distribution, and from the time the seed was sown until placed upon the table they were not touched by human hand.

Now, what did this factory do for Hart? It created a home market for the farmers. It gave employment to the villagers and in two years raised the value of real estate 35 per cent.

Unfortunately, Americans have a furor for Quantity, neglecting Quality. What is needed is greater attention, as previous writers have intimated, to scientific methods of cultivation. I have heard of apple growers who cultivated their orchards, pruned the trees, sprayed the fruit and thinned same, producing very profitable results. These are the exception. It is humiliating to know that France and England produce finer peaches, berries and other fruits than are grown in

on that line and this year has sold corn at 10 cents per dozen more than was secured for the finest brands put up in Maine. Pay more attention to Quality; less to Quantity and, with an unlimited demand, there is no limit to the market for the products of the farm. Do this and in this great country, with its vast range of every sort of soil and climate, we should raise the finest fruits and vegetables of any country on the earth, and it will no longer be said that France and England produce the finest fruits. State and National food laws have come into play to improve conditions and establish confidence in the integrity of preserved foods. Let Quality be the

conditions if they are satisfactory. While times are good, let the machinery alone. Prosperity is proof that the machine is a success. If hard times should threaten, it will be timely and necessary to take stock, examine the fiscal machinery and make required changes. Only a fool stops his motor when it is running perfectly and begins to tinker with it."

In a recent speech, President Coolidge pointed out that there is serious danger in attempting radical changes in government from the principles laid down by the fathers of the Nation. His exact words were, "There is far more danger of harm than there is hope of good in any radical changes."

In his opinion there is very little of just criticism attached to the theories and principles of our institutions, and he says that persons who sponsor so-called reforms on the supposition that this country needs something more modern are in fact reactionary instead of progressive.

It is quite evident to everybody that the country is doing very well. This fact is daily made apparent by government reports and the testimony of industrial leaders. The surest guarantee of continued business prosperity lies in the general volume of employment. Workers are more generally engaged than at any time in years and at high-wage levels.

Prosperity in the United States could be halted in a month by any one of several things. Announcement, for instance, of any tremendous overturn in the tariff, or access to power by radical politicians, or an increase of government interference in business or the abandonment even temporarily of the safe and sane policies under which the country is now conducted.

Within a few weeks the country's voters will have an opportunity to go to the polls, there to register their wishes regarding the election to office of a number of men in whose hands will be placed, to a great extent, the destinies of the republic.

It is a sad commentary on our civilization that this franchise has been regarded too lightly in the past. Perhaps when it is realized that failure to assist in the selection of the people's trustees may jeopardize the prosperity now enjoyed there will be a change.

Don't vote for and help to elect any one who will "monkey" with the machinery of prosperity.

Henry H. Lewis.

## How I Got a Raise.

I got to work and forgot the clock.

I gave my employer the benefit of my brains, even though I knew I was only being paid for the work of my hands.

I got ready for my promotion long before I saw the remotest possibility of being promoted.

I fell in love with my job. Are you in love with yours? If not, my advice to you is—Fire yourself and get a job that you can fall in love with.

Jason Swift.

"Mind your own business" means: Keep your mind on your job and stop woogathering.

## Patience

Patience, the grace oft deep in hearts impearled,  
The gem of worth least noted in the world.  
'Tis like the spring from out of sight that goes  
To some lone spot, and sparkling, overflows.

'Tis something all untiring in its moods,  
Between the lines, the "knowing," find the goods.  
'Tis not expressed in special concrete ways,  
But waits and waits nor tires in long delays.

It is the sum of every human grace  
And trusts alone the merits of the case.  
Its way is clear, it never courts with doubt,  
It takes no step save on an upward route.

It holds all things to reason's calm survey  
And waits in naught save in a hopeful way  
For justice to at last bring to its sight  
That which belongs to it by every right.

It fondly hopes for what may be the best  
As measured by the value of the quest.  
And all the more as it knows no control  
The less it bares the secrets of its soul.

But O the woe that oft comes on apace  
When there's a lack of its sweet, calming grace!  
Its opposite adds fuel to the flame  
That never yet has found its rightful name.

It chancs naught on merely formal prayer  
But hopes and trusts and finds the better fare  
That comes, somehow, through some wide open gate  
To those who still in patience wait and wait.

L. B. Mitchell.

America. We do not grow as fine strawberries as are grown in England and France, where they have the experience of centuries and give the greatest care to fertilizing and cultivating the best. At Onarga, Illinois, I saw 2,000 acres of corn in adjoining fields and altogether 3,000 covered with sweet corn. The owner raised the seed, sought its improvement and strove to improve its cultivation, studied the best methods of preservation. He believed the soil of the corn belt in Illinois and its climate could grow as fine sweet corn as Maine, the banner State for quality, and he could not find any good reason why his canned product should not bring as high a price as that of Maine. He worked

watchword and, with an unlimited demand for goods of Quality, the farmers will grow rich in a way little dreamed of fifty years ago.

Frank N. Barrett.

## Don't "Monkey" With the Machinery of Prosperity.

Recently the editor of a great metropolitan newspaper was asked what he considered from his wealth of experience was the most timely bit of advice he could give his vast audience. The reply was immediate. He said: "Don't 'monkey' with the machinery of prosperity," and added with characteristic emphasis:

"The last thing that any American should do is to disturb existing con-



If it's done with heat---  
You can do it Better with **GAS**



*The absolute dependability of gas as an industrial fuel has resulted in its use by great newspapers. Here may be seen gas-fired stereotype casting equipment where about 1,500 stereotype plates are cast every day.*

## Gas Service Never Fails!

Let the Gas Company holders be your fuel bins—let the Gas Company assume your fuel problems. You can always count on gas not only to furnish constant, controllable, clean heat in any quantities and instantly, but also to bring down production costs, increase efficiency, and insure accuracy and precision in your plant.

### **GAS**—the Economical Factory Fuel

*Phone 81331 for an expert industrial engineer to call on you and talk over your fuel problems, tell you something about Gas as the most Economical Factory Fuel. No obligation to you.*

# GAS COMPANY

47 DIVISION AVENUE, N.

## DOROTHY DIX.

## Highest Paid Woman Writer in United States.

[Dorothy Dix wrote the Woman's World department of the Tradesman every week for over twenty years, relinquishing her connection with the publication to conform to an exclusive contract she entered into with a New York publication.]

## The Woman Who Laughs.

The announcement, recently made in a society journal, that a class had been formed in New York for the purpose of studying the art of laughing, will suggest to many people of refined sensibilities that a long-felt want is about to be filled, and they will cherish a lively hope that it will find many imitators throughout the length and breadth of the country. We are often told that God's crowning gift to mankind was the ability to laugh, but when we hear the shrill, mirthless cackle or the boorish guffaw that is so often made to do duty for laughter, we can but wonder if we shouldn't have been as well off, and a deal more peaceful if mankind had been left on the same plane with the other animals in this respect.

Yet how we should miss it if we had no laughter? It is the music to which the world dances and above all, in man or woman, is the one undistinguishable, betraying characteristic touch of nature they can never hide. If a man may "smile and smile and be a villain still," a woman's smile is even more deceptive. No sensible person would ever attempt to judge a woman by her smile. It may mean anything or nothing. It may be her quick appreciation of an amusing incident or the bright herald of a joyous thought or merely a mask she holds up between herself and the world and behind which she sits impenetrably concealed. Many a woman has smiled to hide a broken heart, but she has never laughed. Laughter does not lend itself to deceit. It must bubble up from a spring of mirth or else it is a fraud so palpable that even a child can tell it.

In the expressive slang of the day our laughter is "a dead give away," and this is even more true of women than men. No doubt one reason of this is because women, as a rule, laugh far less than men. When men get together they tell good stories and jokes. Women sit solemnly around and discuss their clothes and ailments. Men's love of a laugh even goes to the extent of playing idiotic practical jokes on each other; but no woman would expect to find any comedy in a practical joke of which another woman was the victim. Instead, she knows well enough it would be nothing but tragedy from start to finish and that she would have made an enemy for life.

Any one who is rash enough to try to tell the average woman a funny story knows it is one of the most discouraging things in life. One-half of the time she doesn't see the point and the other half she looks at you with a weary expression that seems to say, "Oh, I see what you are driving at, and it makes me very, very tired." Mark Twain used to say that he tried all his new jokes on his wife, and that

when one of them made her smile he knew it was funny enough to convulse the rest of the world; and it will be generally found, I think, that anything that makes a woman laugh is genuinely, uproariously amusing.

Perhaps this is why women's laughter is apt to be so characteristic. Personally, I have a theory that there is no other thing that is quite so good a key to a woman's real nature as her laugh. Just take, for instance, the woman who laughs merrily and easily and heartily. You may depend on her every time for being a satisfactory friend—true, loyal, honest and considerate—such a one as it is a comfort to know and a pleasure to live with. She always sees the funny side of things, and you couldn't put her in

almost atone for overdone steak and underdone bread.

As a wife, she is incomparable. If I were a man contemplating matrimony I shouldn't ask to see a girl's church letter or her diploma from the cooking school. I should simply listen to her laugh, and if she could do that honestly, heartily, infectiously, I should embrace the opportunity and take the chances on her other faults. I should know that she had too keen a sense of humor to run off with cranks and fads and too much perception of the ridiculous to expect a plain business man to go about posing in stained glass attitudes like absurd heroes in novels. I should also know that she would be capable, upon occasion, of looking at life from a man's

something funny and she giggles. Tell her something sad and she giggles again. It is all the same to her.

The woman who "snickers" is of another type. This kind of laughter may not be catalogued in the dictionary, but every woman knows it. It is a little flicker of sound and it generally belongs to a woman with steely-looking eyes and thin lips and a general ability to "get there." She never laughs outright. She never laughs with people, but always at them. The things that strike her as amusing are always the little peculiarities of others and her laugh stings like a blow in the face. We all know her and fear her. The sweet young matron with no pretensions to be literary, but who is doing her honest best to make her club a success, looks up from the paper she is reading and, catching the wintry gleam of that "snicker," falters and grows miserable with dread. The young girl who has only a fresh, untrained voice, but who is singing some homely ballad with all her heart, hears the ghost of that laugh and stops suddenly, her pleasure all spoiled and her innocent enjoyment gone. At a crowded reception the hostess has only to hear one note of that malicious, hateful sound to know that her refreshments are being dissected and her decorations shredded. Beware of making friends with a woman whose laugh is a snicker. The day will surely come when she will turn upon you and rend you.

The woman whose laugh is cold and mirthless is generally insincere. It is a shallow little sound with no brightening of the eyes to bear it company. She laughs because she thinks it is the proper thing to do, and by the same token she chooses her friends in the same way, and with an eye single to what they can do to advance her interests. When she courts you, reflect on what she expects of you by way of return. You can count on her belonging to the fashionable thing in the way of societies, that she will patronize the most fashionable church and that her theories will do credit to an angel. But you will seldom find her giving alms to the beggar at her back door or helping the poor creature who, all unworthy as she may be, is still hungry and cold and of one clay with us all. You can count on that part of the role being filled by some woman whose laughter and tears lie so close together she finds no difficulty in rejoicing and weeping with all who are happy or oppressed.

It is often said that a woman's greatest weapon is her tears. I don't believe it. In a little while we grow everlastingly weary of complaints and mourning, and the person who continually weeps is, as Mr. Mantalini used to say "such a demd damp, moist, unpleasant body" that we flee from her; but we never grow tired of brightness, of a brave, cheerful spirit that, however the world goes, still turns a gay face up to the sunshine and finds something to laugh about. No other charm equals that; no other spell can be laid upon us so potent; and in all sober earnestness, there is nothing better worth a woman's studying than the art of learning how to laugh.



Dorothy Dix.

such adverse circumstances that she couldn't extract a gleam of amusement out of it and a ray of sunshine for herself and others. Go on a journey with her and she doesn't leave a trail of lamentations as long as the railroad schedule behind her because the porter didn't devote his time exclusively to her or she couldn't regulate the hotels where she stopped. Get caught in a rain with her and she doesn't scowl at you like you were personally responsible for ruining her best skirt. Instead, she finds amusement in watching people crossing the street or her own bedraggled condition appeals to her mirth and her infectious good humor is like a rift in the storm. A bad cook or an incompetent servant doesn't reduce her to pessimism and tears. On the other hand, her amusing anecdotes of their short comings

point of view and sympathizing with it, and that she was a feminine philosopher who would make the best of everything, me included. All the schools in the world cannot teach that kind of woman anything about the art of laughing; but if they can teach others that accomplishment the world will have reason to rise up and call them blessed.

This kind of laughing is not to be confounded with giggling. The woman who giggles is the greatest bore in the world. She is silly and shallow, and is the kind of friend who wears your affection out by her unreasonable demands, and who, when she finally gets married, leaves off giggling and goes to whining about everything that goes wrong. There is neither mirth nor intelligence in a giggle. Tell a woman afflicted with this malady

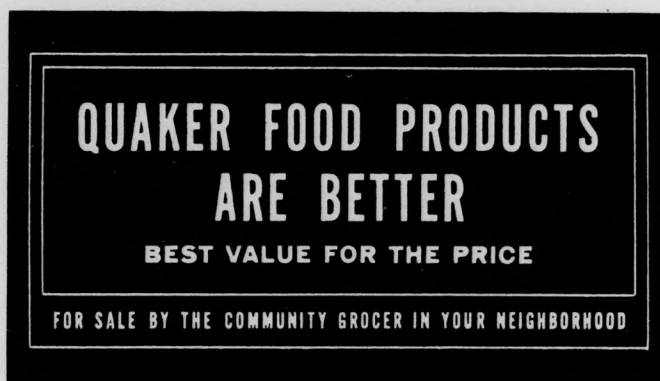


# Home of "QUAKER" Products

"Quaker" Food Products are known brands and sell themselves and they *stay sold* to the housewives who use them because their quality does not vary and they always give satisfaction.

*Keep a full stock of these "Quaker" winners.*

"QUAKER"  
Coffee  
Mince Meat    Salmon  
Peaches    Tomatoes  
Evaporated Milk  
Jelly    Stick Candy  
Prepared Mustard  
Vienna Sausage  
Salad Dressing  
Sandwich Spread  
Lunch Rolls  
Maraschino Cherries



"QUAKER"  
Corn    Peas    Rice  
Pineapple    Candy  
Baked Beans    Catsup  
Extracts    Currants  
Pickles    Spices  
Fig Bar Cookies  
Chip Beef    Apple Butter  
Vinegar    Corn Starch  
Red Kidney Beans  
Pepper Sauce  
*and many others*

*They make friends for the dealer!*

Known for years as "The Prompt Shippers" we are better prepared today, than ever before, to co-operate with you in every way for the success of your business.

## Worden Grocer Company

*Wholesalers for Fifty-seven Years*

Ottawa at Weston

The Michigan Trust Company, *Receivers*

Grand Rapids

## HELPING RETAIL GROCER.

### How Jobbing Salesman Can Render Valuable Assistance.

The question frequently arises as to how the wholesale grocers' salesmen can aid the retailer in merchandising his goods. This subject is both broad and long, but can really be answered in a few words. In the first place the salesman for the jobber must be something more than an order taker. He must know something about merchandising, display, premium marketing, window display, the merchants stock, his condition, etc.

There are salesmen who blow in with: "Anything you need to-day?" and they are gone in a hurry. They take orders if the merchant offers them.

Then there is the salesman who pays the store a visit. He drops in, shakes hands like he is glad to see the merchant, talks to him about community conditions, agricultural or industrial conditions, or whatever conditions make for good or poor business in that particular district in which the merchant is located. He asks him about slow-moving merchandise, and aids the merchant in displaying and getting the slow-moving stuff moving.

Some years ago the writer was connected with a suburban retail grocery in a large city, helping with the books, the buying, handling the organization, and even soliciting and helping handle anything from collections to waiting on store trade. It was a good store, in a good location and with a good business. A great many salesmen dropped in, from local jobbers and from outside concerns who sent in men to place new merchandise through the leading stores of the district.

A great many of the salesmen were order takers and nothing else. There were a few who knew their merchants and knew merchandise. Such men were valuable to the merchant.

A good salesman came in one day and noted a large quantity of canned goods stored in cases in the rear of the store. He remarked on the amount, and was told that there was three times as much in the store room.

He then asked: "What are you doing toward moving it?"

He was told that there had been nothing done as yet, and that the stuff wasn't moving. Naturally it wasn't, because the merchant had not sent out hand bills, hadn't put in any special window displays, or done anything else to start it. The salesman offered to install a window display, pulled off his hat and coat and went to work. There was a big window running clear across the store with a raised platform and also a side window on the other side of the corner entrance. He stacked several large pyramids of canned goods, with the window covered with crepe paper, installed some hand lettered cards, etc., and drafted up a dodger, which was printed and distributed throughout the neighborhood by boys. Canned goods started moving and released some tied-up capital.

At that the merchant had overbought and was long on canned goods. The salesman knew it, and he also

figured the market was due to advance and advised the merchant to hold on to his surplus stock, and found him a buyer, who took it off his hands at a profit.

In this case the jobber's salesman helped a merchant out of a tight place and showed him how to better gauge his purchases in the future, and how to display and start merchandise moving.

A great many retailers know nothing about window display, window cards, and never think of getting out dodgers. A lot of salesmen don't know much about merchandising and never suggest anything, or help the merchant sell. They pass in and out and only pick up an occasional small order. The salesman who spends some time with the merchant and helps him sell, becomes a favorite and picks up the big orders.

There are plenty of retailers who probably have never heard of premium marking of merchandise, under the plan whereby the clerks get a percentage on all sales of so-called stickers, that the merchant is anxious to sell. Perhaps the merchant is long on boxed fruits, such as prunes, apricots, peaches, etc. If he doesn't dispose of them before hot weather they will go bad. Then there are goods in which weevil will cause trouble, or an oversupply of cheese will become wormy. In the butcher shop there may be an accumulation of ends from smoked meats. There are lots of things that can be moved if the salesmen are suggesting them to customers and really trying to sell them, and the salesman will try to move them if there is special inducement to help the salesman.

There are salesmen who come into the store and who are hardly known except as the representative of such a house. The merchant may know their name and perhaps he doesn't. Then there is the salesman who comes in and who is known as Harry or Tom to manager, clerks, and everyone. The chances are that Harry or Tom has been making that store's troubles his personal troubles. He is an ace high favorite, because of the fact that he is not only interested in selling merchandise to the store, but in seeing that his merchandise sells, as well as any other merchandise that is sticking on the shelves, and keeping the merchant's capital inactive.

It pays the salesman to work in this way. The success of the merchant means more and bigger orders for the salesman. If the merchant fails the house represented by the salesman is fairly likely to lose some money, and the salesman loses a customer.

The successful jobber's salesman today is a man who studies merchandise and merchandising, display, soliciting, collecting, etc. Some of these jobbers' salesmen know a good deal about law and are able to offer some very valuable suggestions at times regarding matters pertaining to collections, etc.

The jobber's salesman has to know his own business as well as that of the merchant who buys from him. In fact he should know more about the merchant's business than the merchant does himself, probably not in dollars and cents, but wherein he is falling

down, and how to remedy the situation.

One successful jobbing salesman used to spend a lot of time in preaching to retailers against the policy of taking on new, unadvertised and unknown lines of merchandise. Concerns with new lines hire high-pressure salesmen, whose entire business is that of getting new merchandise into stores. They will come in, present a fine picture, offer long datings, easy terms, and paint a beautiful picture of how the merchandise is going to sell and how it is to be backed by a local and national advertising campaign. Frequently there isn't much local or national advertising. The promoters fail to get enough business in the district to warrant the advertising, and the retailer is stuck with a supply of unknown merchandise which he has a hard time selling, even on the argument that it is just as good, or better, than some known and advertised brand.

There are merchants who will stock any new tobacco, cigar, cigarette, brand of canned goods, macaroni, spaghetti, condiment, or other item that a high-pressure salesman offers them, on long dating. Go into a good many stores that have been running say 5 or 10 years, and you will find plenty of buyer's mistakes on the shelves. There will be 9 or 10 out of an original dozen of this or that, which have been on the shelves until the containers are faded and yellow, or the labels are fly specked and browned until they are hard to read. Perhaps the stuff is as good as the day it was placed on the shelves, but it is hard to convince the housewife that it is, and she will buy some brand that she knows.

A lot of grocers get tired of having to personally eat up their buying mistakes, for which they have no sale. In the case of cereals, macaroni, spaghetti, etc., the stuff may go bad or get loaded up with weevil long before it can be sold.

Frequently the retailer can rip off the packages and place such merchandise on sale as bulk goods, and sell it readily, whereas he couldn't sell it in the packages, especially if the packages have become soiled looking.

The chain stores have made it a harder problem for independent retailers to survive, and the independent to-day has to use a lot of ingenuity, hold his expenses down, and be very careful in his buying, to get results. He can't afford to carry too many brands of merchandise, as it means taking up too much shelf room and too much of an investment, with the increased danger of losses on merchandise which fails to move. Before stocking a new line of merchandise a close check of the number of enquiries should be made—also of the number of sales missed, where the customer would not accept some other brand. High-pressure salesmen sometimes in an effort to get their merchandise into a store will arrange for a number of persons to go into that store and ask for a given line, and walk out. Then the H. P. salesman walks in and catches the merchant in a wondering attitude, and finds him rather easy to

sell. Later the merchant wonders why he had all of those enquiries before he stocked the line, and none afterward.

Some merchants to-day have pads located at convenient places about the store. Every item asked for and not in stock is marked on a slip and placed in a box. If the customer walks out without buying, that also is checked, and if it is a regular customer, or stranger, that likewise is checked. If several calls come from regular customers it is fairly certain that the enquiry is a legitimate one, and not a ballyhoo stunt for some high-pressure artist.

The writer was recently talking to a retailer who operates a considerable grocery, confectionery, bakery, delicatessen and lunchroom business, occupying about four adjoining and connecting stores. The retailer remarked that he hardly knew what to do about stocking the many, many brands of malt syrups that were on the market. He stated that he had been stockign practically every brand called for, and had about forty-eleven different varieties. If these are carried in dark, light and bock it means a considerable stock. Some malt concerns put out five or more varieties, including hop-flavored, and separate boiling varieties. If the merchant endeavors to carry all of these brands he shortly has a considerable investment, and a lot of shelf room tied up. He may carry three or four of the ones which are being asked for the most, but he has to draw a limit somewhere, or soon he will find that he is operating a specialty malt shop, instead of a general grocery store.

The jobber's salesman generally knows quite well what lines are getting the call and can give the retailer some valuable advice regarding buying. The jobber's salesman who has made a real friend of his customers, is frequently asked for information on a wide variety of subjects. Therefore he has to be an expert on buying and selling.

One old German grocer reached a point where he depended to a considerable extent on a salesman named Wheeler. He wouldn't buy and stock any line of merchandise until he had discussed it with "Mr. Veeler," as he called him. In fact it became a joke that to get a line into that store it was first necessary to get Mr. "Veeler" to endorse it and then get Mr. Schmidt to okeh the order. That is what may be termed real co-operation of jobbers' salesmen and retailers.

A. W. Williams.

### Success.

Many people think of success as they think of a four-leaf clover. If they are the chosen favorites of fortune, they think they will find it. But success is not luck. Success is playing the game; playing on the team. Organized effort will produce a more far reaching brand of success than individual work. It is a curious contradiction of nature that the greatest help towards the success of one's self is unselfishness, and he who works best for all certainly works best for himself.

L. M. Boomer.



# Foster, Stevens & Co.

Founded 1837

## WHOLESALE HARDWARE

NESCO GASOLINE and OIL STOVES  
UNIVERSAL ELECTRICAL and VACUUM GOODS  
WINCHESTER GUNS and AMMUNITION  
FISHING TACKLE  
RU-BER-OID ROOFING  
CORBIN BUILDERS HARDWARE  
PYREX WARE  
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EVEREADY FLASHLIGHTS

DRY CELLS, HOT SHOTS  
RADIO BATTERIES  
ROYAL ENAMELED WARE  
WHITE and WHITE ENAMELED WARE  
CEL-O-GLASS  
MAYDOLE CARPENTER and MACHINISTS HAMMERS  
DISSTON and ATKINS SAWS  
MACHINE SHOP SUPPLIES  
CABINET HARDWARE

*New Lines Being Added Weekly.*  
*We Ship Promptly.*

# FOSTER, STEVENS & CO.

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

## ELECTRICITY ON THE FARM.

(Continued from page 70)

a 'hired girl' and is willing to concede 'kitchen help' as a necessity."

The fact that electricity on the farm is likely at any time to develop important surprises of great value is illustrated by its application to the curing of alfalfa. A relatively inexpensive machine has been perfected, which, according to those who have subjected it to severe tests, is capable of curing alfalfa, as it is cut, more perfectly than if it is sun-cured even in the irrigated sections of the country where there is no rain at the time of cutting. This curing is done by the application of electricity and is accomplished in a short time. My authority says:

"Within about fifteen minutes from the time the sickle cuts down the green alfalfa it is a perfectly cured product of higher food value than any sun-cured alfalfa on the market. This not only eliminates the element of chance from the curing, but it insures a product of the highest quality. This is one reason why big producers and distributors of raw milk which supply New York City and other large centers of population in the East buy this electrically cured alfalfa in preference to sun-cured alfalfa."

Another reason for this preference is found in a further application of electricity to the handling of this "wonder crop." From the electric curer it is passed to a grinder, also electrically operated, ground fine and sacked. This permits it to be shipped at much less expense than if it were baled. When it reaches its destination at the big Eastern dairy farms it is combined with other food elements in a form which is convenient to feed and is an ideal milk-producing ration.

In many sections of our country alfalfa is little grown because of the extreme difficulty of curing it by the ordinary method. This is a double loss to the farmers of those localities. As it yields two to four cuttings a season and is a wonderful milk producer, the primary loss in not being able to harvest it successfully is great. There is, however, a secondary loss of great importance. As a nitrogen gatherer the alfalfa plant is a wizard. In other words, it prepares the ground for the heavy production of other crops in a manner that nothing else will prepare it.

This one contribution of electricity to agriculture is perhaps the most novel that has yet appeared. It suggests that other applications may follow which are not thought of at the present day. Much ingenuity and resourcefulness are constantly being exerted to make the more ordinary applications of electricity easier and less expensive. The electrical missionaries of the power companies are constantly working on problems of this character. For example, the mounting of a farm machinery motor on a sled which makes it easily portable, has in many instances saved farmers from purchasing added equipment. In other words, it has extended the use of electrical power to a wider variety of tasks.

Farm life as symbolized by the kerosene lamp and the smoldering lantern

is not the brightest thing in the world. No wonder the farm boy and farm girl were tempted to desert to the "bright lights" of the town and city! And small wonder that "Mother" secretly yearned to follow them and leave behind the dimness and the drudgery of the farm home! Now that the electrical wizards have brought the bright lights to the farm, along with the electrical pump, washing machine, cookstove and a score of other labor-saving devices, the mother on the farm sees not only her own drudgery, but also a bright hope that the exodus of her children to the town may be checked.

And the farmer himself is entitled to hope for an equal portion of liberation from hard and wearing toil as a result of the coming of electrical power to the farm. He may not be able at once to afford the equipment necessary to permit this strange force to perform its full repertoire of service, but an electric pump, hoist, corn sheller and feed grinder will, he well knows, take a heavy load off his own back. The electric thresher or milking machine may come later. Something to look forward to!

With greater economies in the generation and distribution of electrical current and the placing of American agriculture upon a sounder economic basis he may well hope to make electrical energy serve him in many ways not now available to him. At the present moment he needs to look at all the cheering signs which the horizon affords. He can do worse than to reflect that the genius of his country which has given him this marvelous farm power should, in all reason, be able to devise a plan of crop distribution which will equalize the farm dollar with the industrial dollar and give him a fair chance to enjoy a modest prosperity.

Who shall say that a country which originated a financial shock absorber as beneficent as the Federal Reserve Bank System is unequal to the task of dealing successfully with the farm surplus problem? Let the farmer turn on his electric light and take hope. It's not a bad symbol of cheer.

Forrist Crissey.

## Teaching From Actual Tests.

The best way to convince the housewives of the low cost of cooking by electricity is to have actual tests made of the amount and cost of power used when cooking certain standard dishes on the various types of electric stoves or grills advertised. The domestic science teacher at the local high school or someone recognized in the community as an authority on household economics could no doubt be got to conduct the tests, while the local power company, which will profit directly by every article of equipment sold to the public, will no doubt be glad to lend the services of one of its employees for the calculation or verification of the calculations of power consumed and costs.

These tests should be given the widest publicity possible, both through newspaper advertising and the distribution of the data in leaflet or booklet form direct to the housewives.

## Managed To Make Odd Moments Useful.

Once upon a day, Thomas A. Edison was hammering away at a telegraph-key. It was at the time when he was a telegraph operator at a cabin near a tank where the engines would come up rumbling and jerk to a stop, take on a few hundred gallons and puff their way out again. It was a small job with salary to match.

But he thought, in his odd moments. Between messages he planned the first of the inventions which have brought him millions of dollars.

He used the by-products of his job: spare moments of time.

Time—how many volumes could be written around that little word! All things are produced and judged by time. You will sometimes hear talk about "killing time," but the men who kill time kill their own chances in life.

'Way back in the seventeenth century, auctioneers used to hold "Time auctions." Anything from a wagon to a "wench" was put on display, an inch of candle lighted and the sale was on. "Only a half-inch of time left, gentlemen!" As long as the candle flickered you could bid, but as soon as the candle went out the goods or the girl was knocked down.

There was a time when it took fifteen yards of material to make a woman's dress. Those were the days when they had nickel movies, 5-cent sodas, \$3 shoes, and 50-cent dinners. Dinners—seven courses—it's hard to think back that far, but in those days you could get a seat on the baldheaded row for \$1.25, and no tax! You paid \$5 a week for board, and the butcher would hand you a chunk of liver for the dog—for nothing. Now, try and get it!

How time changes!

Once it took six weeks to get from England to America. Now it takes six days. Shades of Jules Verne! Once it was the Pony Express. Now it's the night flyer. While a woman powders her nose, or while a sluggard sighs, a 'plane, weighing tons, wings through two miles of space.

To-day, time is a vital factor. A few years ago we should have had to wait for our sport results or stock market news until the presses could grind it out. To-day, we pull the switch and station WXYZ describes the actual scene through miles and miles of nothing.

What does it all mean?

Will mental decay set in because things are so easy? Is time going to make it possible for us to earn our daily bread by simply knowing the right mechanical combination?

The answer is no!

Some of our institutions have been shaken in this machine age, and our morals may have been slightly bent by the gain of playtime over worktime and the consequent struggle to digest knowledge mechanically.

But time is the only thing we possess and the progress of the world depends upon the use of it, and its by-products, the odd moments.

Edison used his odd moments, so did Franklin. In a hundred different

ways he managed to make the odd moments useful and productive.

## Do You Consider Small Sales Important?

Do you consider small sales important? I am asking this question of the men behind the counter as they are the ones who have to make such sales. Most merchants realize the importance of small sales, but I feel that in many instances, salesmen are inclined to give them too little thought and too little importance. They seem to think that a five cent sale does not amount to enough to call for more than a passing notice, yet the Woolworth company relies entirely upon the small sale for its business.

I believe that it is just as important to cater to the purchaser of small quantities or small items as to those making large purchases. This type of buyer is a customer regardless of the amount of his purchase, is entitled to the same service whether his purchase be a 10c roll of tape or a \$10 purchase of tools. I contend that when a salesman shows marked indifference to the purchaser of some small item or refuses to sell a small quantity of goods he is working for the interests of competitors more than for his own employer. Some one is always willing to sell this type of buyer his wants and the store that caters to the small purchaser stands to get his business when he has larger purchases to make.

I was in a hardware store recently when a young man came in and asked a salesman for five cents worth of shellac, evidently to be used in "setting" a bicycle tire. Five cents worth was all he needed for his job at any rate, but the salesman refused to sell him so small a quantity, explaining that a half pint was the smallest amount which he was able to measure out. I will admit that 5c worth of shellac, at present prices, is a pretty small quantity and that it would have been somewhat of a bother for the salesman to put it up. Still, I believe it would have been worth while. At any rate, if he had, the young man would not have left the store disgusted as he did when he met with refusal. In refusing this fellow the salesman not only lost that small sale but he lost a customer for the store. I have no doubt that someone sold him his shellac and it is quite likely that that someone will get his business in the future.

A small sale does not mean very much profit in itself although a volume of such sales have made some men rich. But my point is, that retail salesmen should realize that when the sale of a small amount of goods means a service to a customer, that customer should receive the same attention as any other. It tends to keep them there. In short, it is good business to cater to the small purchaser, it creates friendly feelings and good will.

Charles Scott.

## Suggesting a Cure.

"I have been suffering from loss of memory," said the patient. "What shall I do?"

"Why don't you lend money to your acquaintances?" asked the doctor. "Then you'll have a perfect memory."



# Michigan Bankers *and* Merchants Mutual Fire Insurance Company

Fremont - Michigan

Chartered August 14, 1916



## *Safe, Sound, Conservative*

Unsurpassed Record for Growth, Strength and Prompt  
Payment of Losses

*Correspondence  
Solicited*



### *If your store burns today -- could you prove your loss?*

Would that loss represent the saving of a lifetime?

Is your earning power decreasing? Would a fire loss ruin your credit?

In figuring your overhead expense, do you realize that the item of fire insurance is most important?

For net profit, which would you choose, to reduce your over-head 1%, or increase your volume 20%? Result would be the same.

If you choose to do one or both, we can help you to a saving of from 30 to 50% on the item of fire insurance.



For Rates and Terms on any  
Mercantile Risk in Michigan, write to

**WM. N. SENF,** Secretary-  
Treasurer

## SEARCH FOR THE PASSAGE.

### Discovery of Michigan While Looking For India.

Written for the Tradesman.

When Columbus sailed out of the harbor of Palos, Spain, on the third day of August, 1492, he had not the slightest idea of discovering a new world. He simply sought a passage to Eastern Asia, called India, by sailing West. He was correct in his theory that the earth was round, but he, with the others of his day, believed the distance around the globe was very much shorter than we know it to be to-day. On the twelfth of October, when Columbus landed, he supposed that he had succeeded in the undertaking just as he had planned and called the natives Indians. It was not until his third voyage that Columbus found the main land and even then he had a theory that there was a passage about where the isthmus of Panama is located. During his fourth voyage he first landed in North America. By 1507 there were two distinct opinions in Spain, formed, no doubt, from several voyages, the only record of which is certain maps which come from that period. One side of this controversy maintained that North America was the Eastern side of Asia, and the others declared that somewhere would be found a passage through America to India. In 1513 Balboa ended the contention that such a passage existed where we know the isthmus of Panama to be and sent the hunt for the passage to the North. As late as 1541 the idea that America was part of India still had its followers, as the king's commission to Cartier for his third voyage in the interest of French discoveries spoke of the vicinity of the Gulf of St. Lawrence, heretofore explored to some extent at least, as "making and end of Asia on the Western side."

Cartier, however, seems to have been of the other great school of thought in his day and devoted much energy to various attempts to discover the passage through America to Asia. On his first voyage in 1534 Cartier made quite an exploration of the Gulf of St. Lawrence, but a heavy fog shut out his view of the river. In two places he thought he had found the passage, but more thorough exploration convinced him of his mistake. Just before sailing for home he enticed two Indians aboard his ship and carried them with him back to France. These Indians proved a great incentive to another voyage. When they learned to speak French they told that they were only visiting in that region when they were brought away; that their home was in the interior which was reached by a great river which Cartier believed was really the passage he sought. This belief was strengthened when they told of great bodies of water beyond the great river and could find no words to tell how many days journey one could go on these great inland seas of which they really had little idea of their extent. This led to another backing of royalty for a voyage of Cartier, to investigate the stories of the Indians. Incidentally it is interesting to show how sure were the

early voyagers that the Gulf of St. Lawrence was but the opening of this passage to India, that it had not yet been named and was not for many years. The St. Lawrence River did not receive a name until 1552, and was generally referred to as the great river of Canada, so sure were they that it was part of the much sought passage.

Cartier's vessels were separated in the stormy weather coming over, but they all made the Gulf of St. Lawrence and started up the shore, when the Indians recognized their surroundings. When they arrived opposite where Montreal now stands, the Indians conducted their visitors to the top of Mt. Royal. From there they gave Cartier to understand that the St. Lawrence was obstructed by rapids, but that another river, the Ottawa, branched and could be traveled many days to Great Lakes. Unquestionably the Indians intended to tell him that they went that way and portaged across from one lake to another. Catching the idea from them that no matter which river they followed they came out at the same place, Cartier thought that the land between the two rivers was an island and a number of maps of that period so show it. Cartier had been given a piece of copper. The Indians told him that in the land at the end of this passage, on the great lake there, they could find red copper, white copper and yellow copper, meaning gold, silver and copper. Beyond question this was the first reference to any white man of the land we now call Michigan, Oct. 2, 1535.

Before returning to France the next spring, Cartier raised a cross with an inscription declaring that the king of France owned all the land drained by the great rivers and their tributaries. Considerable pains was taken to impress the Indians that all that this cross and its inscription meant was the real truth of what he had accomplished. Little did he realize the trouble and bloodshed he was preparing for in that act of taking possession. Some of the Indians about him were Iroquois who could never understand how people could own land. Even to this day a thoroughbred Iroquois will tell you that land was made for everybody and could be no more sold and owned than could the air we breathe. A hundred years later when the French really tried to settle Canada and work to the interior, the Iroquois had moved to the region South of the St. Lawrence River, but their fathers had taken great pains to impress them that if the white man came he would own the land. They rallied to that tradition and placed themselves as a wall along the St. Lawrence with the slogan, "No white man must pass." Cartier was an ardent Catholic and made some attempt for the conversion of the Indians to that faith, but his planting of the cross and taking possession of the country created the most bitter enemy to the work of the Catholic missions which they ever had. In fact, Cartier himself with his two subsequent attempts at settlement, met the Iroquois hatred and was obliged to turn back to France.

During the last third of the sixteenth century the theory that the Great

Lakes were part of the much-sought passage to India was generally adopted in England and Sir Humphrey Gilbert became the leader of all who sought for the passage. He thought out and presented the theory that in the interior of America were the great lakes which formed a sort of reservoir from which rivers flowed in both directions, thus forming the passage. In 1583 Hakluyt, an English writer, made a lengthy study of this theory, not only visiting scholars and navigators of England but also of France, and wrote an elaborate treatise favoring that theory. Hakluyt devoted a great deal of time and labor to a careful study of all that developed during the following years. French fishermen and traders and other unlicensed sailors made many voyages to the new world. Hakluyt went to see all of them he heard of and gradually developed a series of writing and maps upon which he made numerous changes, as the information slowly developed. France made some attempt to secure the services of Henry Hudson, but before it was brought about the Dutch East India Company stepped in and sent him to America to find the passage to India. When he found the river which bears his name he eagerly explored it, thinking he had succeeded in finding the much-sought channel. While Hudson was busied another Frenchman entered the search and succeeded in changing a whole lot of conjecture to real knowledge. Samuel Champlain explored the St. Lawrence and found the Great Lakes. The journal of his voyage in 1603 is colored with two great errors with which his mind was clouded. He had gathered from the Indians that the last of the series of great lakes was salty water and he believed in the theory that the lakes were a great reservoir with rivers running to the sea in each direction.

In 1615 Champlain reached the opportunity he had so long sought and made his trip to the interior, during which he thoroughly examined the Ottawa River to its source, discovered the shore of Georgian Bay and coursed for some distance along the East side of Lake Huron. Whether he also saw Lake Ontario upon this trip is uncertain, but from the information he took back to Quebec maps were drawn which show the East shores of those lakes practically as we know them.

Upon this trip Champlain became acquainted with the Huron Indians in person and returned to Quebec wounded, because of assistance he gave them against a party of Iroquois, another grievance which the Iroquois treasured against the white men and especially against the French. Champlain died on Christmas day of 1635, but he lived in America long enough to dispell the theory that the Great Lakes were the great interior reservoir on the passage to India as well as to accomplish much which led to the first settlements in what is now Michigan.

A. Riley Crittenden.

When a youngster comes into your store to learn the business, you assume a responsibility toward him and toward your line of business.

## Gossip.

To most people when they hear the word, gossip, comes a mental picture of two women exchanging scandal over a back fence or an afternoon tea with a general tongue-wagging about someone's character or behavior, but the women are not always the worst offenders in this respect.

My experience has been that there is altogether too much gossiping in retail stores. A customer comes into a store, makes a purchase and immediately after her departure, the salespeople begin discussing her family history, her clothes, her husband, or something that need not and should not be talked about. Perhaps the evil would not do so much harm if the conversation was always confined to the salespeople, but oftentimes it happens that another customer hears the gossip or enters the conversation too, and the customer usually realizes that he or she is just as likely to be talked about as any other customer.

I believe that most of us have plenty to do if we tend to our own affairs, and if we do a good job at that we will not find time to bother with the other fellow's. Gossiping in a retail store harms the store, the ones who gossip, and the persons who are talked about. So, it would seem that anything that can harm as many as that at one time is something that should not be done. I would suggest to salespeople who have this habit that they do something more profitable with their spare moments, and to employers who have clerks who indulge in gossip, I would suggest that they break up such conversations and put their clerks to work.

John T. Brown.

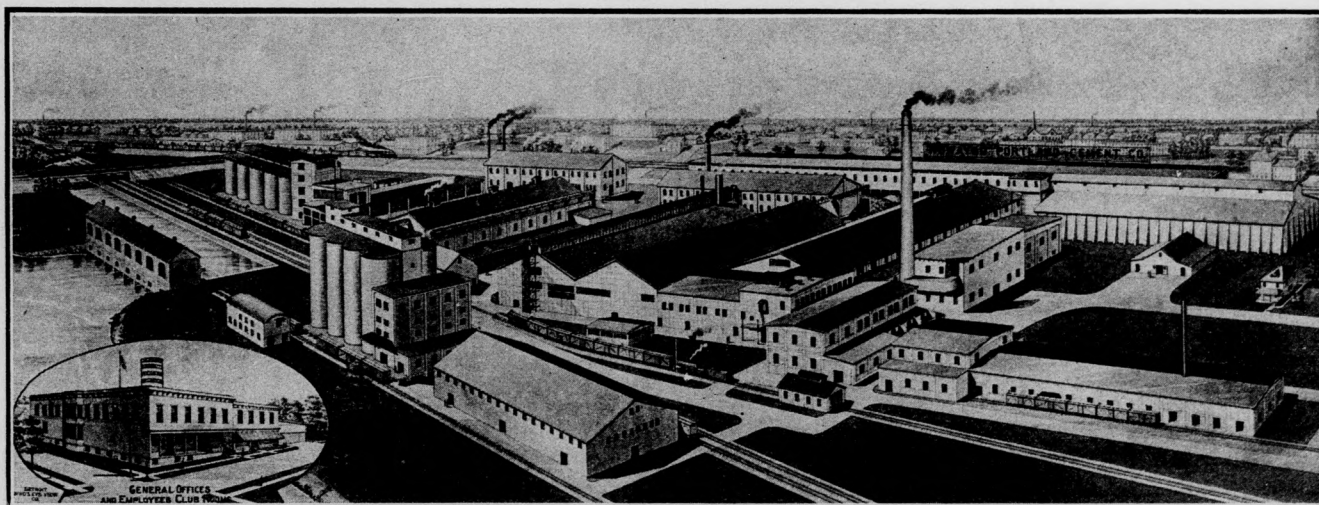
## Loyalty.

Loyalty is its own reward. The man who will not do his best under all circumstances, who will not render the highest service of which he is capable, is not only disloyal to his employer, but he disregards the dictates of his own highest self. Remember that it is a much greater thing to build a life than to make a living. Whatever you do for the interests of the man who employs you, reacts upon your own life and character. Every new idea or method you originate, and every bit of exceptional service you render, is of infinitely greater value in the way of developing your own possibilities than it can possibly be worth in the way of immediate financial reward. The man who is disloyal to his employer defrauds him, but what is much worse, he robs himself. "We make a living by what we get, but a life by what we give." Most people are so busy thinking about what they can get, that they have little time left to think about what they are going to give. If they stopped to analyze the situation they would know that if they placed the emphasis on the giving and the service they ought to render, their getting, or income, would take care of itself.

If you are an easy boss, letting mistakes and carelessness go unnoticed, who is to blame if mistakes and carelessness increase in your store?



# NEWAYGO PORTLAND CEMENT



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For more than a quarter of a century NEWAYGO PORTLAND CEMENT has met with conspicuous success and unqualified approval in the building and construction field. It conforms to the most exacting and rigid specifications and is unsurpassed for uniform strength and color. Our facilities are continually being enlarged to meet the ever increasing demand. We offer high grade true portland cement coupled with painstaking service.

## NEWAYGO PORTLAND CEMENT CO.

General Office and Plant: NEWAYGO, MICHIGAN

Sales Office: BUILDING AND LOAN BUILDING, GRAND RAPIDS, MICHIGAN

## TRADE RULES THE WORLD

## Three Rules Comprise Book of Business Righteousness.

When the great Lombard merchant, Dinde Desponde, said to the Duke of Burgundy: "Trade, my lord, finds its way everywhere, and rules the world," he spoke the words of wisdom and of truth. Even in the fourteenth century, Italy understood what Great Britain learned later on—that trade broadens a nation's experience while it increases her resources, and that it feeds her sturdy pride no less than her sturdy sons. It was long the boast of London that, after the great fire of 1666, not a single merchant evaded his liabilities; and if ever a city had cause for pride, London was that town. Four hundred closely built-up acres lay in ruins; but there was not a shopkeeper who did not hold his honor too high for defalcation.

The history of trade has been a trifle scamped, because the history of conquests and the history of governments have filled up the historian's pages; but back of the conquests and back of the governments stood ever and always the supporting wall of industry. It was the English merchants, not the great English Queen, who fitted out a force and sent it at their own expense to help the revolting Netherlands in their despairing struggle with Spain. It was an American merchant, Robert Morris, who raised on his own promissory notes over a million dollars with which to feed and clothe Washington's needy army. It was the undaunted courage of the British merchant marine that saved England from a blockade in the great war. And it was a little group of American manufacturers who, only a few months ago, asked the rampant American Senators to consider more lenient, and therefore more practicable, terms in the settlement of Europe's debts to the United States. For generosity, as well as for justice, we must turn to the records of trade.

The conditions of American life are largely determined by the American business man. In emergencies he must act, and act with speed and judgment. In easier days, which yet are none too easy, he must make possible the common ways of living. Sheer necessities and foolish frills come from his distributing hand. Huxley said that the professional man is one who applies science and education to meeting the wants of men. This is what the business man does along other, but no less essential, lines. The wants of men are as the sands of the sea, and they must be met on terms profitable alike to buyer and to seller. The headlines of a recent editorial in a weekly paper ran thus: "Is there a sound way to make customers want to buy?" As though there were any possible way, sound or unsound, to prevent customers from wanting to buy. They may be unable to buy (a great many well-disposed customers are in this predicament); but they want to none the less, and they never wanted to more than they do now. If we may believe the old adage, money has always burned a hole in the pocket; but to-day it burns out the pockets them-

selves. To its other amiable qualities it adds the charm of the transient.

Business statesmanship is a great asset to a nation which is handling the biggest business interests of the world. There is a wide reach between the simplicities of banking (which was little more than money lending) in the days when the first Lombard Jews brought their wealth and their keen wits to London, and the complex system which now rules and regulates the finances of civilization. Credit is the life blood of commerce, nourishing and sustaining all classes of citizens. The administration of credit is a task too vast for measurement, and the administrators rule the social system under which we live in something akin to security. To compare the measured and orderly processes of banking and of trade with the befuddled extravagance of State and Federal legislation is to understand once and for all the dangers of governmental control.

The more business can be let alone, the better it does its work. For the matter of that, the more men can be let alone, the better they run their lives. "Freedom in the blood, and a long tradition of common sense in the mind." There is the best recipe for citizenship. The reformers who see in paternalism the remedy for all ills would fetter us socially and financially. Their faith in leading-strings is based upon the assumption that—so led—we shall come to no harm. The fact that we do not get anywhere gives them no concern. Individualism is the keynote of business as it is the keynote of all effort and of all progress. It is essential to creative work, and it is essential to man's desire to work. He is part of a whole; but he is also a vigorous entity, pushed forward by his own needs and aspirations.

It took England a long time to learn to let business look after itself. She was much given to passing laws for its restraint and encouragement—laws as absurd as any upon the statute books of nations. The retention of Friday as a fish day after the Reformation, which was designed for the benefit of the fisheries. The compulsion to bury the dead in woolen shrouds, which was designed for the benefit of the wool-growers. England knew then, as we know now, that the welfare of a nation depends on the welfare of its industries; and she earned later what we are learning now—that the economic blundering of a government does more to destroy such welfare than the individual and highly instructive blundering of private citizens. When President Coolidge intimated to the New York State Chamber of Commerce that he thought business could now worry along without Federal intervention, he struck a note of supreme common sense which reached the altitude of wisdom.

Mr. Hoover's phrase, "constructive self-government in business," indicates his agreement with the President. No one has known better than Mr. Hoover how to co-operate with business instead of interfering with it, and how to save it from being hampered too heavily by the solicitous oversight of Federal bureaus and

# MORE MONEY IS LOANED

*on a building  
built of*

## BRICK

*than on an other kind!*

### Why?

BECAUSE, it is almost everlasting, has no depreciation or deterioration of any moment, and will not burn down.

THEREFORE, the investment is always a good one, and because of no upkeep expense, such as repairs, painting and insurance, more is paid on the loan and it is reduced faster.

SAND LIME BRICK is beautiful, economical and the safest and best material for all building purposes, whether it be "sky-scrapers," factories, residences, garages, basements and foundations, porches, drives, walks, garden walls or any other construction.

IDEAL WALL construction of Sand Lime Brick is most economical type of Brickwork known, and as low in cost as frame. We will be pleased to help in any of your building problems.

**GRANDE BRICK CO.**  
GRAND RAPIDS



departments. The saving he reports of \$500,000,000 to the American business world is the best possible guarantee of his methods; and he paves the way for the request of Senator William H. Butler, Chairman of the Republican National Committee, that the Government should credit the business men of the United States with common honesty and reasonably good intentions, and that it should decrease rather than multiply its supervising agencies. The work of such agencies is apt to be negative and inhibitory rather than stimulating and helpful. They create hostility because they are prone to prejudice. "Without fair-mindedness," says Voltaire, "there is nothing."

Business and business men, being dependent upon law and order, have always stood as a bulwark against those sudden and violent changes which are started by the well-intentioned, and play into the hands of tyrants. Small tradesmen were anathema to Soviet Russia. She permitted her aristocrats to escape, and her intelligentsia to die peacefully of starvation. The class she warred with was the bourgeoisie. Revolutionary France was ostensibly the Nemesis of the aristocracy, which stood in need of chastening. But the lists of the condemned in Paris, during the Reign of Terror, are congested with the names of shopkeepers, barbers, wine-sellers, manufacturers and clerks, men and women who never had a chance to even serve the aristocrats in the whole course of their lives, but who were

guillotined because of their ineradicable preference for security.

Santayana says that the test of American education is not whether it produces enlightenment, but whether it produces competence and public well-being. This is a just and fair criticism. Enlightenment is, and has always been, the possession of the few. Competence and public well-being spell content for the many. President Wilson said that America was made for the ordinary man, and there were those who demurred at his dictum; but without narrowing the designs of Providence to this extent, we know that America produces the environment in which the ordinary man thrives best, and is of greatest service to the State. He wants more than he has ever wanted before. He spends freely, and he gives freely. His standard of living is a decent one. Comfort is his quest, and education is his hobby. If the ordinary man be poor, he is none the less determined to keep his children at school as long as they can extract anything useful from the schooling. If the ordinary man grows rich, and enters the class of the extraordinary, he begins at once his long career of endowing educational institutions. An incredible number of schools and colleges all over the country are asking for a still more incredible number of new laboratories, new libraries, new gymnasiums, new auditoriums, new dormitories—and the business man is kept at work providing these indulgences with a patient prodigality that has no equal on the earth.

So trade "rules the world," because it serves the world. Credit rests on it as on a sure foundation, and lends it in return its powerful aid. Glenn Frank has compressed into three short lines the whole duty and the whole value of business to civilization. Efficiency in the production of wealth. Justice in the distribution of wealth. Wisdom in the consumption of wealth. These rules comprise the book of business righteousness.

Agnes Repplin.

#### The Vanishing Farm Wagon.

The doom of the farm wagon carries with it a moral which no business man in any line of industry can afford to ignore, in the opinion of E. W. McCullough, manager of the Department of Manufacture of the Chamber of Commerce of the United States. The moral is that no particular line of business is certain to last forever. The business man who does not count his costs—the moving finger that writes his destiny—does not know what the future hold for him.

"It seems but yesterday," Mr. McCullough told the American Foundrymen's Association, "that I entered the business of making farm wagons. It was an indispensable necessity twenty-five years ago. The sixty or seventy manufacturers were turning out 600,000 farm wagons annually. The buggy and carriage makers produced fully 1,500,000 horse-drawn vehicles. In addition there were the horse accessory lines—whips, harness, blankets, horse shoes.

"To-day these lines have practically

passed out to make room for the rapid-moving automobile and truck, and even the wayside smithy is replaced by a garage.

"I could enumerate a hundred lines of business this evolution has wiped out, and lines without number which have changed in materials, construction and form. Progress has always promoted changes, but never have we moved at so rapid a rate as now.

"The ideal of manufacturing is the conversion of natural resources into the greatest number of useful commodities at the lowest cost. The manufacturer who does not know his costs is like one who sails a hazardous course with a rudderless ship."

#### The More the Merrier.

A very High Church missionary—a good and devoted soul—was sent to the Adirondacks, where most of the people had grown up Baptists. An old man of that persuasion died and his family wanted him buried from the church. The missionary, uncertain whether he might use the church for an unconfirmed sectarian, telegraphed to the bishop, asking what he should do. Back came the cordial answer: "Bury all Baptists possible."

#### Compiling a Directory.

"But, lady," a marriage-license clerk explained to a movie-actress applicant, "the law compels me to record all previous marriages before I issue a license."

"Great guns!" exclaimed her prospective husband. "And I've got a taxi waiting!"

## FEEL ALIVE

*If you want new skin vigor, new beauty and soothed nerves, try this Health Flesh Brush with JAP ROSE.*

Dealers everywhere are making big sales increases by advertising this brush offer. A beautiful and practical JAP ROSE FLESH BRUSH with every purchase of 3 cakes of JAP ROSE SOAP—all for 59c.

You can do it too! With every box of JAP ROSE SOAP 100's, you are allowed 20 of these very useful brushes which are billed to you with the soap at a figure below the actual cost of the brushes. You make an extra profit on every brush order that you sell—and give your customers a real bargain—merchandise valued at \$1.30 for only 59c.

Write us today about this business getter so that you can get your sale started.

JAMES S. KIRK & COMPANY

CHICAGO, U. S. A.

# JAP ROSE



## STOLE SEVENTEEN THOUSAND

## Loot of Crooks Filled Four Big Vans.

(From the Fairbury, Nebr., News.)

The grand larceny case of the State vs. Mrs. Effie Austin is progressing rapidly considering the amount of work to be done. It was hoped the work of invoicing the large stock taken from the Cliff Crooks store would be finished so that the hearing could be held last Tuesday, but on that day the inventory was a little over half finished and the hearing was postponed until some future date. As district court opens Monday and the lawyers will be busy with numerous cases in the higher court the hearing will probably be held after the close of district court.

According to a statement made to the News by Mr. Kramer, since taking over the bankrupt stock of the Jenkins-Crooks Dry Goods Company about three months ago, goods had been disappearing from his store and there was no record of these goods ever being paid for. He began a quiet investigation and saw Mrs. Austin taking packages out of the store. She would wrap up packages that were presumed to be phone orders, place them in a drawer in the rear of the store and then take them out making no record of the transaction. Saturday morning he became confident that this was responsible for the leaks occurring in his inventories and asked for a search warrant to search the W. P. Austin home at 925 H street. At first the authorities were reluctant to grant the request as Mrs. Austin had been employed in the store for a long period of years and had always been considered a trustworthy employee. About 10 o'clock Sheriff Tippin and I. Kramer went to the Kramer & Grossman store and asked Mrs. Austin to accompany them to her home.

Upon entering the Austin home the sight that met their eyes was almost unbelievable, the home was simply a store house for merchandise. Thousands of dollars worth of dry goods were piled promiscuously about the house, some rooms being so filled with goods they could hardly get into them. Merchandise was piled upon the beds and the floors of some rooms were so covered with dry goods that it was necessary to walk upon them to enter the rooms.

Sheriff Tippin summoned the other officers of the city, employed a monster moving van and began taking the goods that were alleged to have been stolen. One large van load was placed in a room in the court house and finding this room would be inadequate to hold the merchandise, the Steel building on the south side of the square, formerly occupied by the Nu-Wae Mercantile Company, was secured. The officers worked until late in the evening and placed three van loads in this building. In the meantime they questioned Mrs. Austin for over an hour regarding this unusual amount of merchandise in her home, she maintained that she had bought and paid for every article in her home, stoutly denying that she had acquired any of

the goods in any other manner. At first she implored Mr. Kramer to set a value upon the merchandise that was alleged to have been stolen and she would pay anything he asked in order to settle the affair without any publicity. When this was refused she declined to give out any information other than that the goods had all been bought and paid for. She was released under \$2,500 bonds.

The work of invoicing the large stock that is being held by the sheriff in the basement of the court house and in the Steele building on the South side of the square has proven much larger than anticipated. From six to eight clerks have been working since a week ago Monday. They began at 8 o'clock or 11 o'clock each evening. The work was made more difficult and tedious because the stock first had to be sorted and placed in piles, then these goods had to be measured or counted, if there were no price tickets on them the clerks had to place a price similar to the price marked on them at the time they were placed in the Jenkins-Crooks stocks. The inventory was made as nearly as possible according to the retail price of the goods at the time they were placed on the shelves. All merchandise that had been worn or laundried was returned to Mrs. Austin, and this was a considerable amount, the balance, all brand new merchandise was invoiced and held by the sheriff.

Last week County Attorney A. J. Denney filed a charge of grand larceny against Mrs. Austin, this week he is preparing to file several other charges. He will charge her with embezzlement, conspiracy, and conspiracy against the State of Nebraska to defraud the State out of tax monies. The county attorney claims that the majority of this \$17,000 stock of goods was in the Austin home on April first when the tax assessors assessed the Austin's personal property and that Mr. Austin failed to include this in his statement of taxable property. The maximum for this offense is a fine of \$2,000.

Following is the complete inventory of the goods which were taken from the Crooks store and found in Mrs. Austin's home:

100 shields	-----	\$51
716 spools of thread	-----	53
580 D. M. C. cotton, etc.	-----	43
108 cards safety pins	-----	10
398 lace collars	-----	487
251 cards of snaps	-----	25
72 H & E	-----	7
841 handkerchiefs	-----	202
158 jewelry ornaments, misc.	-----	76
189 misc. and notions	-----	97
54 flower ornaments	-----	34
51 hand bags	-----	223
160 bunches seed beads	-----	30
80 bottles of beads	-----	34
Bead trimmings	-----	7
5 fancy combs	-----	6
Oil cloth	-----	5
16 umbrellas	-----	91
63 bead necklaces	-----	85
76 skeins yarn	-----	54
67 packages needles	-----	7
23 Windsor ties	-----	16
Notions	-----	7
Sanitary belts, aprons and powder	-----	
puffs	-----	24
2956 cards of buttons	-----	681
98 pairs kid and fabric gloves	-----	255
61 long silk gloves	-----	146
114 short silk gloves	-----	178
110 paper patterns	-----	26
365 yards trimmings	-----	146
Notions	-----	9
279 rust craft	-----	82
3235 yards lace and embroideries	-----	743
1319 pieces stickers, rick rac, bins, tape, cotton tape, silk braid, kid curlers, hair pins	-----	263
611 yards silk ribbons	-----	210
157½ yards velvet ribbons	-----	67
Fur trimmings and beltings	-----	45
232½ yards military braids	-----	42
451 hair nets	-----	57
Notions	-----	2
76 yards veilings	-----	38
130 leather belts	-----	75
4 hair switches	-----	5
Bathrobe blankets and 20 yards corduroy	-----	32
23 bed spreads	-----	153
5 rag rugs	-----	6
17 corsets	-----	60
14 brassieres	-----	7
290 yards white flaxons	-----	156
66¼ yards silkoline and canvas	-----	21
44 towels and lunch cloths	-----	23
33 yards Jap drapery	-----	13
14 dozen Jap napkins	-----	14
42 Jap lunch cloths	-----	124
272 yards table linens	-----	894
19 patterns table cloths	-----	85
15 dozen linen napkins	-----	101
48 yards art linen	-----	58
1692 yards fancy white goods out-ings, art linens, plain white goods, 36 inch bleached and brown muslin	-----	790
325 yards muslin and wide sheet-ings	-----	142
125 sheets and cases	-----	99
324 suits knit underwear	-----	680
1381 yards curtain nets	-----	1218
949½ yards silk	-----	2156
63 shirtwaists	-----	177
55 pieces muslin underwear	-----	72
15 kimonos	-----	36
2 skirts	-----	80
2 sweaters	-----	5
4 pieces fur	-----	35
151 pieces muslin and outing un-derwear	-----	261
67 house dresses and aprons	-----	60
20 silk petticoats	-----	76
65 house dresses	-----	126
60 pieces fancy linen	-----	103
476 pairs hose	-----	787
70 yards linen finish suiting	-----	35
72 dress linens	-----	80
126 yards misc. piece goods	-----	50
94 yards satins	-----	47
168 yards linings	-----	108
694 yards voile	-----	492
304 yards cotton wash goods	-----	123
162 yards printed crepes and dim-ities	-----	60
222 yards silkolines and cretonnes	-----	111
59 yards fancy ticking	-----	38
64 yards cretonnes	-----	21
108 yards cotton and crepe poplins	-----	66
Remnants	-----	9
420 yards ginghams	-----	89
189 yards percales	-----	45
386 yards ginghams	-----	216
810 yards tissue ginghams	-----	416
7 bath mats	-----	14
124 wash rags	-----	18
85 towels	-----	65



Character  
with  
Mildness

**VAN DAM**  
CIGARS

TUNIS JOHNSON CIGAR CO.  
GRAND RAPIDS, MICH.



310 yards toweling .....	87
334 yards of wool piece goods ..	966
43 yards of velvet .....	103
Miscellaneous items .....	338

Approximate total inventory \$17,200

#### The High Cost of Children.

It costs about \$6,150 to bring up one child from and including birth to the age of 18, according to the Metropolitan Life Insurance Company, which is making a series of studies on "the value of man" based on the approximate expenditures in dollars and cents for a growing child during the nonproductive period of life.

This total is reached by adding to the initial "cost of being born," estimated at \$250, the sums of \$2,500 for food; \$1,620 for rent, reckoning the share of the child as one-sixth of the total so expended; \$300 for fuel and light, \$351 for furniture and household maintenance; \$144 for first cost of installation of the home; and for clothing, \$912 for a boy and \$1,002 for a girl.

Now, somebody ought to go ahead and figure out the just value of a matured boy or girl to his or her community.

#### Our Republic Safe.

The republic is not an experiment, it is a fact; it can even withstand the outbursts of the superheated patriots who are mere jingoes masquerading as statesmen and leaders. Democracy has proved itself in America: for, with all the little faults, we make and magnify—our country is the most blessed on earth. Charles W. Eliot.

Long strides have been taken in the direction of the protection of forests from fires during recent years, although the losses still remain great enough to occupy a principal place in the recent Nation-wide discussion of the whole problem of fire prevention. During the present season more than 906,000,000 feet of timber have gone up in smoke, the material for some 90,000 dwellings. The careless camper, once so grave a source of danger to the forests, has learned his lesson; recent studies of the problem show that the inhabitants of timber country are more often responsible for fires than are visitors. This reform may well be charged to publicity, which has kept the menace of neglected campfires so steadily before the eyes of tourists that they have at last learned to be careful. Lightning sets more fires than any other agency, and not even the power of publicity can cope with that factor, but increased patrols can minimize the resultant losses. Forest fires, like other kinds of conflagrations, are rarely difficult to cope with in their infancy. It is estimated that an expenditure of three cents an acre would afford practical protection for our forests, the total expenditure being figured at \$13,000,000 as compared with the \$3,000,000 to \$5,000,000 at present, a reasonable enough increase in proportion to the value of the property concerned. President Coolidge's interest in the problem gives special hope for improvement in the near future.

*This Company Was Organized in  
1889 for the Express Purpose  
of Acting as*

**EXECUTOR  
ADMINISTRATOR  
GUARDIAN  
TRUSTEE  
ASSIGNEE  
RECEIVER  
AGENT**



**T**HIS was the first Trust company organized in Michigan.

Being a corporation, it never dies and always is in its office.

Its complete organization enables it to give the best possible service to large and small estates at minimum cost.

Its officers and department heads have had many years' experience.

It is not susceptible to illness, death or change of residence, as is an individual.

Property such as real estate, mortgages, bonds, stocks or business undertaking immediately is distributed in its various departments, and placed in the charge of experts.

Being a corporation, this company is impersonal and is not influenced by family disagreements.

The intricate task and worry of the administration of an estate would be a burden to impose upon your wife, child or friend.

This company will not resign or refuse to act because of a caprice or simple request of the person to be protected, but can be depended upon to see that your wishes and instructions are carried out to the letter.

It gives the same careful attention to a small estate that it does to a large one.

It renders regular reports of all Trusts to the beneficiaries and also to the Court having jurisdiction.

Its system of accounting is simple, accurate and complete. Many Trust companies have endeavored to copy it.

This company is equipped to handle estates and properties in any County in Michigan.

It has qualified for doing business under the laws of many of the States and in British Columbia.

This often is a great advantage in handling estates having property outside of Michigan.

It keeps the property of each estate entirely separate and distinct from its own assets and from the assets and property of every other estate.

It confines its energies and efforts to doing a Trust business.

It is not a bank and does not do a commercial nor savings bank business.

Its experts personally investigate all investments made by it of Trust funds.

It has a ready market for investments made by it of Trust funds which enables it to meet the requirements of beneficiaries.

Its charges for administering estates are regulated by law and are the same as allowed to an individual.

Its charges for acting in other capacities may be and usually are designated in the Trust Agreement.

In all estate matters it is under the control of the Probate Court having jurisdiction.

Where conditions will warrant, it advances funds to an estate or Trust whenever necessary to prevent its assets being sacrificed.

It will give your estate and affairs immediate, careful attention upon your death, relieving your family of this burden at this most critical moment.

It will give your estate the benefit of all of its experience and all of its machinery for handling such proceedings without additional expense.

It is subject to frequent and thorough examinations by its own directors and by public authorities.

All investments for Trust funds are made AT COST and WITHOUT PROFIT to the Michigan Trust Company.

We would like to send you the last issue of our booklet  
"Descent and Distribution of Property"

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

*The first Trust Company in Michigan*

## SERVES MANY INTERESTS.

## Business Scope Undertaken by the Michigan Tradesman.

The Michigan Tradesman serves many interests. Bankers, investors, brokers, commission salesmen, packers, underwriters, importers, exporters, jobbers and retailers of all forms of merchandise consult its pages for information desired in the management of their various lines of business. Dealers in dry goods, clothing, footwear, groceries, house furnishings, table ware, fruits, vegetables, meats, medicines and kindred necessities consider the Tradesman as valuable as a source of business intelligence as the dictionary and the encyclopedia are to the student. Manufacturers of tools, machinery, supplies and equipment for industrial plants find in the pages of the Tradesman facts of unmeasured value in the operation of their factories.

The foregoing paragraph imperfectly describes the interests that are served by the Tradesman. Its readers do not, and could not, comprehend the labor and care involved in the collection and printing of the information that fill its pages from week to week; information that must be accurate to serve the purposes of those who use it. Hundreds of news agencies must be consulted. The telephone, the radio, the telegraph, the mails and messenger service, almost constantly in use, are necessary to enable the publisher to serve his readers.

I have been interested in the Tradesman since the initial number was printed and distributed, forty-three years ago. Mr. Stowe had been employed in the editorial department of the Grand Rapids Eagle. When he stated his purpose to undertake the publication of a trade journal, that stiff-necked old iconoclast, E. F. Harrington, of the Eagle, was reminded of the experience of the little bull that tried to toss a locomotive off the rails with its horns. He admired the bull's courage, but damned its judgment. Alfred Baxter, the genial managing editor of the Eagle, added the story of the boy and a dog. The boy had persuaded his father to get down on all fours and fight the dog. During the tussle the dog caught one ear of the man and refused to loose his hold. Father cried aloud for help and the boy responded, "Never mind, Dad. It will be the making of the pup."

The first issue was a small folio of four pages. It contained reviews of market conditions in various lines of trade, current trade news items, well written editorials and other features of value. Mr. Stowe continued his work on the Eagle, spending about nine hours a day in such employment, and ten hours in the collection of news for the Tradesman and in setting the type upon which it was printed. Long hours at hard work did not seem to affect the efficiency of his rugged body, nor the dynamic spirit which enabled him to accomplish tasks that few would undertake. The field he had determined to occupy with the Tradesman was not an inviting one and many friends predicted his failure. He was accorded more sympathy than encouragement. His dogged deter-

mination, his unequalled mental and physical resources, his never-lagging energy and his confidence in the ultimate success of his undertaking served to develop a publication of great value to the business world and to earn for its owner a competence.

Arthur S. White.

## Fuel Conservation.

Raymond Orteig, who offered a \$25,000 prize for the first non-stop flight from New York to Paris, was talking about the new auto speed record of three miles a minute. "These new automobile and airplane speeds," he said, "are as fantastic as Sinnickson's story."

"'Yep,' said Sinnickson, 'I got my car in good shape now. I put in pat-

## Kansas May Oust "A. &amp; P." on New Issue.

Reference in this column a few weeks ago to the unwisdom on the part of the A. & P.—or any other preponderant factor in the food supply trade, for that matter—riding the bigness idea too strong, lest it invite reactionary legislation or other retaliatory measures, appears to be developing in fact: for out in Kansas a suffering competitor grocer of the single-store variety has kicked back in what looks like a very potential legal issue.

It appears that he has brought charges of violation of the Kansas anti-discrimination law with the Attorney-General of Kansas against the Atlantic & Pacific. It is claimed that the A. & P. store in the Seventh Ward of the

Mr. Riddle says that he can cite many specific examples of price discrimination on the part of the store at Oakland. One example, he claims, is Loose-Wiles Krispy Krackers in three-pound cartons, which are sold at all the A. & P. stores in town, except Oakland, for 48c. In Oakland the A. & P. cut the price to 40c, then to 39c and then to 38c, which is below cost of handling. The Loose-Wiles people claim they are sorry, but can't do anything to stop it.

This is an issue of greater importance than the local situation in Topeka, for other states have similar laws and some of the Federal anti-trust laws contain substantially similar provisions. The only surprise is that no one has ever before invoked this statute in chain store competition for it is a comparatively common recourse in localities.

It was one of the traditional tricks of the old Standard Oil Company to cut prices in one locality after another until small traders had been forced to the wall and then preempt the location for itself exclusively at profitable prices, even extortionate prices. It is one of the tricks of which not only individual grocers, but even some chains complain.

It was substantially the same issue which has cropped out at the Chain Store Grocers' conventions as an accusation against the prodigiously big systems, used to drive out smaller chains; along with outbidding small stores for choice locations, opening stores in neighborhoods of limited trading capacity to kill off others and then retire, hiring away clerks and managers, etc. Price slashing has always been a choice weapon, according to the complainants, neighborhood price war, not uniform in a whole town, or county or state.

But until now, no such determining issue has been raised with a prosecuting official. The issue will be watched with National concern.

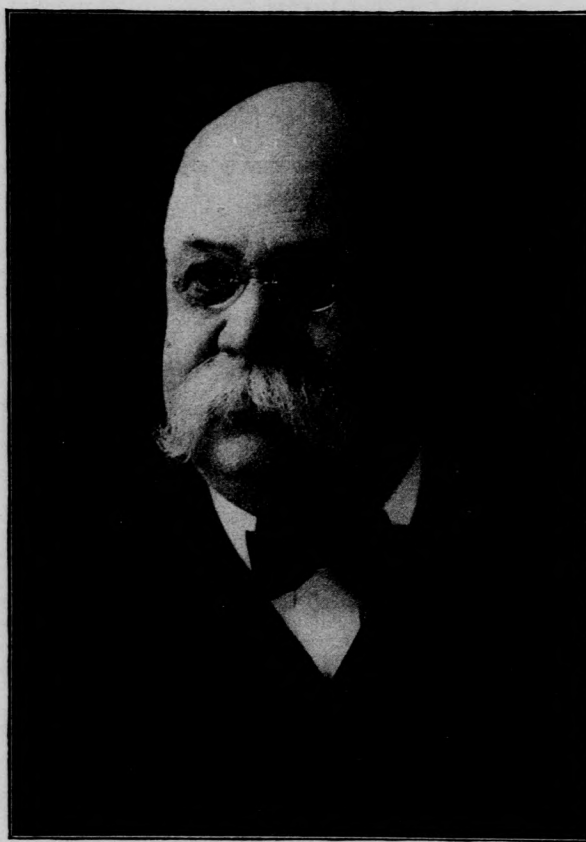
## Americans in London Will Eat Coolidge's Big Bird.

To eat what at present is reputed to be the world's biggest and worst tempered but, it is hinted, will not prove to be the world's tenderest, turkey will be the duty of Ambassador Houghton when he takes the chair at the Thanksgiving dinner of the American Society of London, to be staged at the Savoy Hotel on Nov. 25. The turkey, named Jim, was raised on the presidential farm in Vermont and was sent to London by the President's father, Colonel Coolidge last year. Jim was reprieved when the dinner was cancelled because of the death of Queen Alexandra. The over due dinner guest has since been living in retirement in the country, where his size has increased and his temper has deteriorated.

## Probably Correct.

The class was studying magnetism. "Robert," asked the professor, "how many natural magnets are there?" "Two, sir," was the surprising answer.

"And will you please name them?" "Blondes and brunettes, sir."



Arthur S. White.

ent spark plugs guaranteed to save me 30 per cent. I followed this up with an axle saving 40 per cent. With all a carburetor saving 45 per cent. and these savings on gas—115 per cent., I have to stop the bus every hundred miles and bail out the gas tank to keep her from runnin' over."

## He Was a Quick Worker.

Mrs. Smith was expressing her regrets to Old Epp, whose wife had passed on. She had been Mrs. Smith's Washerwoman for many years.

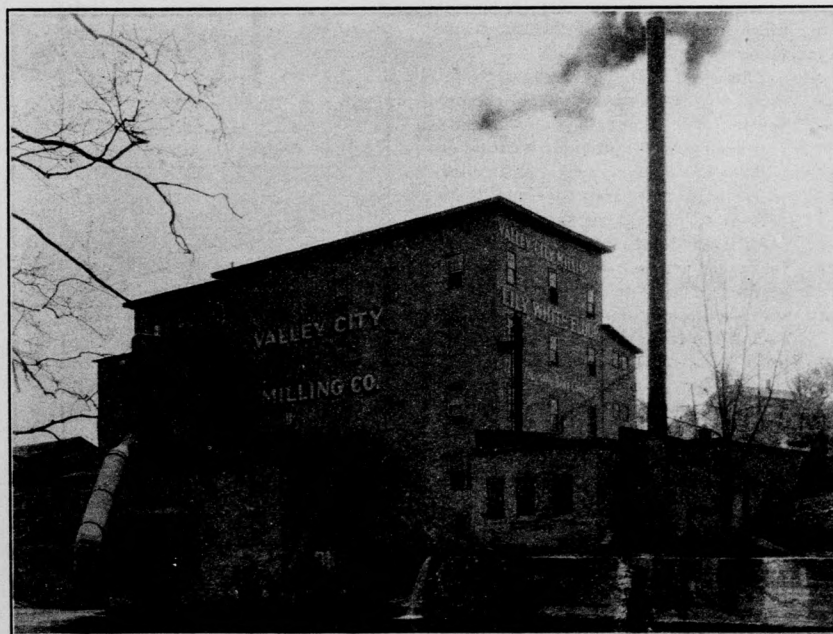
"I don't know what I am going to do for another laundress," Mrs. Smith was saying.

"Now nevah you mind, Mrs. Smith," Epp broke in. "Ah's co'tin again, and ah co'ts rapid. Jes' you wait a week or so."

city of Topeka, formerly the town of Oakland, is cutting its prices on many items, much below the prices charged in the other Topeka A. & P. stores, for the purpose of driving out of business the "H. S. Riddle store," one of its competitors in that section.

The anti-discrimination law provides that any concern which, for the purpose of destroying competition, sells at a lower rate in one community than it does in another, freight rates being equalized, shall be liable to a fine of not over \$5,000 and its officers or agents may be sent to jail for not over one year. Under the provisions of this law the Attorney-General may bring a criminal action against the A. & P. Co., or can file ouster proceedings.





*Always Sell*

# LILY WHITE

*"The Flour the Best Cooks Use"*

because when you sell Lily White Flour to your trade, you sell them more than just flour.

You sell complete satisfaction, the highest possible quality and guaranteed baking results.

Everybody knows Lily White Flour is *good* flour. Those who know it intimately say it is the best flour made.

Repeat orders are what you want, not promises, not trouble nor disappointment, and "once a Lily White customer, always one" is a common expression among the trade.

Flour lying in the store means expense, not profit, irrespective of how cheaply you bought it.

Lily White Flour sells and sells and sells. That's why it is one of the most profitable flours for you to handle.

Furthermore, Lily White Flour is sold under a guarantee your customers will like it better than any flour ever used. Under this guarantee we will refund the purchase price if for any reason whatsoever they do not.

Let your next flour order be a "*LILY WHITE*" order.

*Our new Portland plant is in full operation.  
We are now in position to render first-class service.*

## VALLEY CITY MILLING COMPANY

GRAND RAPIDS, MICHIGAN

## EGG BREAKAGE.

**Reduced From \$5,000,000 To \$600,000 Per Year.**

In 1920, losses incurred by breakage of eggs in transit were estimated to be slightly in excess of \$5,000,000. In its report, just issued, covering the first quarter of 1926, the Freight Claim Division of the American Railway Association states that "there have been received at New York 698 cars of eggs from South and North Pacific Coast points, containing a total of 362,323 cases of thirty dozen eggs each, all of which were delivered to consignees without breakage. These eggs were packed in standard California cases using cup flats and cardboard fillers."

Improvements in packing and shipping methods during the past few years have been instrumental in reducing the country's egg-breakage bill to the extent where trade estimates place the total loss for 1926 at a figure around \$600,000, as compared with a total of almost ten times that amount in 1920. Probably the most important factor in this reduction of breakage has been the introduction of suspension methods of packing, which is now used for more than 75 per cent. of all eggs shipped within the United States and for export.

The principle of suspension packing is that articles are supported in such a manner that the ends are protected while the more fragile sides are prevented from moving in such a way as to touch any other substance which would cause breakage. Articles thus packed are arranged so that no two can touch each other, and the space between articles is clear, so that the possibility of damage by impact is entirely eliminated.

Columbus, who first demonstrated the difficulty of breaking an egg by pressing its ends, may be credited with being the real inventor of suspension packing, which may be one possible reason why the system was first tried out with eggs. Now, however, development of the method is being worked out for innumerable other fragile or perishable commodities, such as lamp chimneys, electric light globes, radio tubes, china and glassware, fruits, etc. Co-operating in the erection of factories fully equipped for the production of suspension-packing equipment are the General Electric Company, the International Paper Company and the Holid-Tite Packing Corporation.

The basic idea behind suspension packing is that if the ends are protected the surface will take care of itself. By holding the article rigid enough to prevent lateral movement, chances of crumbling are eliminated, because shocks, transmitted only to the ends, are absorbed. Any shocks received by merchandise in transit can come only from the outside; by preventing each article from touching its neighbor there is no danger of disastrous impact.

Suspension containers for eggs, commonly known as "flats," resemble in appearance nothing so much as an ordinary muffin tin made of waste pulp, identical in texture with the material used in making printers' matrices. These flats, their cup-like indentations

fitting over the ends of the eggs, are soft and resilient, so that they absorb shocks, yet they are thick enough and firm enough to hold packed articles firmly in place so that there is no slipping or sliding within the outer container.

There are many advantages to this method of packing, aside from the prevention of breakage. The air surrounding each article provides ventilation, which in many cases, particularly where food stuffs are concerned, is important to prevent spoilage.

As it eliminates individual wrapping for each article, suspension packing permits packers to attain a maximum speed with a minimum effort, thus reducing the labor cost. This same factor is also valuable in reducing material costs in packing, as it eliminates excelsior, tissue paper and other expensive packing materials. The suspension flats, being made of the waste otherwise discarded and destroyed by paper mills, are much cheaper of themselves than any other known packing materials.

Designing of different types of suspension packing equipment for different commodities is extremely simple, requiring nothing more than molds of the proper size and shape. The same flats that are used for eggs, for example, may be adapted without change for many types of radio tubes. Ordinary waste paper or paper mill residue, ground to a pulp and molded into suitable forms, constitutes the entire equipment necessary for the packer who employs the suspension system. These molds are in the shape of trays with annular rings or cups which fit into or over the ends of the articles to be packed.

In packing eggs in suspension, each tray or flat is molded with thirty-six cup-shaped raised rings. A ring at the top and bottom of each egg supports the egg so that it cannot shift in the case. As these raised rings give sufficient cushioning to absorb all shocks encountered in commercial transportation, it has been found possible to eliminate the excelsior padding formerly required for all egg shipments. Being raised, these trays also act as a trough, so that if a cracked egg is packed through oversight, the leaking contents will not smear the other eggs in the case.

About six million eggs are stored in New York each year, and each individual egg must be candled before being put away in storage. Under former methods of packing for storage, handling costs were enormous, but since the introduction of suspension packing this expense has been reduced materially.

In the case of eggs, formerly packed with no more protection between layers than a thin layer of strawboard, unmolded, the suspension method of packing has added a cost of about 3 cents per case of thirty dozen eggs, or one-tenth of 1 cent for each dozen eggs. To offset this added cost of materials, it has reduced the breakage cost by 90 per cent.

Another article now being packed successfully in suspension is the glass lamp chimney. More than 100,000,000 chimneys are manufactured annually.

# 1862-1926



## 64 Years Of Fair Dealing

*Honesty, Service, Quality and Price have been responsible for our steady growth. They are the foundation upon which this business was built, and the standards which this institution will continue to follow.*

**PAUL STEKETEE & SONS**  
Wholesale Dry Goods

GRAND RAPIDS, MICH.



Under old methods chimneys, packed seventy-two dozen to the case, were each enclosed in a corrugated conical sleeve to protect the surface. With suspension packing no wrapping is used. The trays are so embossed or molded that the cups fill the top and bottom of each chimney, supporting it at the ends in an upright position. The cups act as cushions to absorb the shocks, and chimneys are held apart so that they cannot touch each other or the sides of the case. Lamps thus packed are easily handled without the delay incident to covering and uncovering each individual chimney.

Suspension packing offers innumerable opportunities for development; the trays can be molded to fit almost any product. Work is now under way to develop a means of suspension packing for electric light bulbs and radio tubes, which offer a particularly difficult problem because of their fragile, easily broken filaments.—N. Y. Times.

#### Key West Turtle Center.

Although Key West, Fla., is popularly known as the terminus of the railroad on the way to Cuba or for its cigar industry, one of its most picturesque activities has never received much public attention. This is the turtle industry, and Key West is said to have the only green turtle canning factory in this country.

It also ships live turtle via Mallory Line steamships to New York. To supply the demand for the toothsome turtle in the North four crawls have been built by the turtle company which can accommodate 1,500 head pending shipment.

It has been nearly a decade since the waters of the Florida keys supplied enough green turtle to meet the demand of the company, and as a result they are brought from as far away as the Mosquito Islands off the Nicaraguan coast. Turtles from Grand Cayman, in the Carribbean, make practically all the catches for the company. Four schooners make regular trips here with loads of green turtle, and sometimes they arrive so closely together that the crawls are taxed to their capacity.

Particularly at low tide there have been times that the crawls were so filled with turtle that they could barely move about, while in the corners they were stacked one above the other, so that when those underneath wished to come up to blow there were mighty commotions in the water. That condition, however, lasts only a few days, because the daily demand of the factory and the New York trade speedily cuts down the surplus.

Green turtle at one time were so plentiful in the waters of the Florida keys that catching them was hardly worth while commercially. But despite the State's stringent laws for their protection, their numbers have been so depleted they are almost a rarity except during the laying season, from the middle of May until the latter part of June.

#### The Dutiful Son.

"Now, Joe," said the fond mother to her son, "if you ever have any questions to ask, come to me instead of asking your little friends."

A few days later Joe dashed up to his mother. "Mamma, will you tell me the answer if I ask you a question?"

"Yes, Joe, if I know it."

"Promise me, mamma, that you'll tell the truth."

"I promise."

"But will you tell me everything?" he insisted.

"Yes, everything," replied the anxious mother, a bit worried as to the outcome. Then there was a long pause, at the end of which Joe enquired eagerly: "Mamma, how do they make bricks?"

It is only in the achievements of science that our civilization differs from the civilizations that flourished hundreds or even thousands of years ago, Professor Robert A. Millikan declared in one of the three Terry lectures at Yale this year. In this one field, where there has been a real and discernible advance, America has long held a high position, especially in applied science. Dr. Vernon Kellogg returns from Europe with the news that there is a great opportunity open to our savants just now to take up the work in pure science which was in progress in the laboratories of Europe before the World War put a stop to all such things. Hitherto we have relied upon European scientists to do the pioneer work and have followed up their findings with practical applications; now this important and incidentally expensive work—much of it, of course, not directly remunerative—is crippled because of the lack of money in Germany, France and the other nations whose names stand high on the rolls of science. We have the money here, the laboratories and the intelligence. Dr. Kellogg thinks we must do the work to save our industries. If we can benefit ourselves thus directly and at the same time advance the cause of science for the whole world we shall have lived up to what appears a magnificent opportunity. In time the great European research organizations will be back at work, but there is a breach to be filled and America seems the logical nation to furnish the men and the money to fill it.

The wealthy tourist from Chicago found himself stranded in a small backwoods town in Northern Minnesota on his tour and was forced to stop overnight at the local hotel until he could get more money in the morning by return wire. Upon arising he sought some way to take a bath, there being no bath in connection with his room. As soon as he explained what he wanted the clerk promptly yelled toward the kitchen. "Hey, Olaf, here's a gent wants to take a bath. Bring the fixin's out, will ya?" A tall, yellow-headed Nordic promptly appeared with a bar of laundry soap, and a pick-ax slung over his shoulder. "What's that pick for?" asked the guest in astonishment. "Yu skoll tank yu want bath," explained the Swede patiently. "Vell, yust take das pick and dam oop crick."

Nothing can take the place of common sense.

# Lee & Cady

Grand Rapids Branch

## Distributors

PEERLESS TEA

FANCHON FLOUR

LA PALINA CIGARS

HART CANNED FOODS

PURITY ROLLED OATS

WHITE HOUSE COFFEE

DIAMOND CRYSTAL SALT

HEART DELIGHT PRUNES

SUN-RAY PANCAKE FLOUR

HUNT'S CALIFORNIA FRUITS

RED CROSS MACARONI PRODUCTS

LUTZ & SCHRAMM PICKLES AND PRESERVES

DERBY BRAND OF MEATS IN GLASS AND TINS

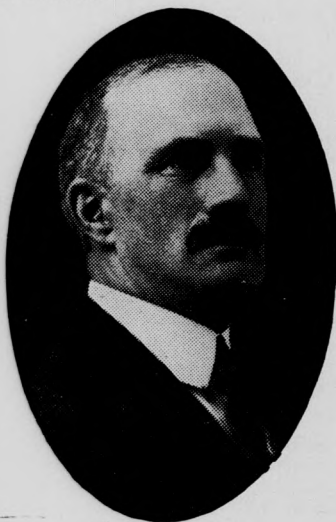
**HAND-TO-MOUTH BUYING.****Present Tendencies and the Outlook for Future.**

This practice to a certain extent conforms to the slogan so often seen, "Safety First," but which I believe has been applied too promiscuously and often unwisely.

When one seeks an answer to the question "why?" he may well interrogate himself, and close examination may disclose to his surprise that he too is guilty.

There appear to be many reasons for this practice of "hand-to-mouth buying" and among them I would name the following:

1. Excessive caution or conservatism.
2. A mistaken idea as to "turnover" and a desire to obtain everything asked for by the customer instead of selling what we have in stock.
3. Accounts with too many manufacturers or jobbers.
4. Expectation of decline in price.
5. Local conditions.
6. Too many retail stores in a given community.



C. L. Glasgow.

7. Suggestions through trade journals to go slow and cover reasonably immediate needs only.

8. Inability of jobbers to fill orders. Taking these in their order, I would state:

1. There are people who lack courage, who hesitate to venture, who by nature are extremely conservative and who are willing to do a small business in a small way and be satisfied with small profits, and to them hand-to-mouth buying is natural.

2. Some dealers figure that profit is largely determined by "turnover" and the smaller the stock, the more often and more easily turned, and they carry just enough stock to justify keeping the sign over the door. This theory most dealers know to be false, for the profit lost by reason of so often being out of articles called for and which automatically limits one's volume without the offsetting reduction of overhead does not add to profit but does add to expense, because it requires buying often, and in small quantities. Some dealers attempt to substitute individual service by obtain-

ing direct any article called for instead of having it in stock. To be "out" of regular and standard goods after one has incurred all the expense incident to getting the customer into the store, is to my mind the most inexcusable blunder a dealer can make.

3. Many dealers like to be a good fellow with the traveling men and are thus led to open too many accounts. They are not able, therefore, to buy in quantities profitable either to themselves or the jobber, and hand-to-mouth buying results. They defend this practice on the ground that small bills are easier to pay, also small accounts promptly paid established a better rating than large accounts where payments are deferred.

4. The sudden close of the war found manufacturers, jobbers and dealers with high-priced stocks on hand, and by common consent prices were maintained for some time following the war to enable all parties to dispose of these goods without too great sacrifice and while the price of some classes of merchandise was reduced.

There were others that did not respond to the general demand, and this maladjustment of commodity prices is still in process of correction. Dealers waiting for this new and stabilized general level of prices are taking few chances and buying very conservatively.

Another condition justifying this manner of procedure is the fact that in agricultural sections the farm products group have declined below the average, measured by the merchandise group, until the relation now is 145 agricultural to 151 merchandise; the agricultural group having declined considerably in the last nine months. This having lessened the farmers' ability to buy "everything except automobiles" causes the dealer to slow up, not accumulate large stocks, but buy in small quantities and often until it has almost become a habit.

5. Naturally, local conditions have much to do with quantity buying, drouth, excessive moisture, hot winds, frosts, etc., affecting as they do the productiveness of agricultural sections and depressions in the manufacturing and industrial lines lessening the demand for labor all find their reaction in a lessened demand for merchandise, and if assortments are kept up it necessitates buying often and in limited quantities.

6. The average community has too many retail stores, where five hardware stores would be ample often eight are found, and where three would supply the need, usually five are in operation and so on. An acknowledged expert on this subject referring to grocery stores makes the statement that there is a grocery store for every twenty-six families and that fully one-half the expense of operating those stores is loss and waste and to a large extent I believe this to be true of hardware stores as well.

The volume of business possible in such communities is not sufficient to sustain so many stores, and each must be operated with light stocks often replenished.

7. Manufacturers and trade jour-

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### Fancy Creamery Butter

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We Carry A Large Assortment of Popular Priced Hats for Women, Misses and Children on the Floor for Immediate Shipment.

Mail Orders Receive Prompt and Careful Attention.

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Order a bunch of GOLDEN KING BANANAS of

### ABE SCHEFMAN & CO.

Wholesale Fruits and Vegetables

22-24-26 Ottawa Ave.

Grand Rapids, Mich.

WHEN YOU THINK OF FRUIT—THINK OF ABE.

## OSCAR ORWANT

### Eggs at Wholesale

343 MT. VERNON AVE., N. W.



nals have from time to time cautioned dealers against overbuying, carrying too large stocks for the amount of business done, and suggested the wisdom of buying oftener and keeping assortments up, and I believe dealers have been influenced by such articles.

8. While discussing this question from the dealers' standpoint, I am led to believe that we are not alone in the practice of hand-to-mouth buying if the failure of jobbers to fill orders completely is any evidence.

I believe we all realize the added expense which this practice entails and the higher prices that must of necessity prevail.

To carry an assorted stock that will reasonably meet the needs of our respective communities and avoid "out" excuses is the important problem dealers must solve.

I believe dealers should, within safe limits, anticipate their needs and give orders for what are called futures. It, however, produces a rather unpleasant feeling to find at the close of the season a substantial percentage of such goods on hand, to be, with added carrying charges, set aside for another season a year hence.

We all enjoy the thrill of having cleaned up on seasonable merchandise, but often this results in the manufacturer or jobber holding the bag, this latter experience being the more enjoyable. It tends toward an increase of the practice which no business argument can stop, and in the end it may prove not only an evolution, but a revolution in business methods which both manufacturer and jobber must be prepared to meet. I am advised that some large manufacturers are now studying the situation with this thought in mind, and if it results in fewer business failures and a healthier financial condition, although with slightly lessened profit, it may be worthy of serious consideration and may not prove more disastrous than have many of the business changes in policy which the older members have witnessed in the last forty or fifty years. We cannot stand in the way of progress even though unready to adopt at this time—C. L. Glasgow in Hardware Retailer.

#### Scraps and Discarded Lasts Make Shoes For Tropics.

Although many of the citizens of Porto Rico and the Philippines are shod with the latest styles of footwear, not a few cling to old customs. Porto Rico, especially in the mountain region, seems to be the principal market for shoes out-of-date elsewhere.

The traveler is apt to smile when he sees a jibaro (white peasant) woman stepping out in shoes of a style popular in New York twenty years ago when hair pins were also button hooks. The poorer hill people prefer to go barefoot on their precipitous farms, and wear European laced peasant shoes on their infrequent visits to town, or for festal occasions.

Such shoes are unknown in the Philippines, where men and women of the poorer class wear chinelas or bukyoks. Both are heelless slippers, but the sole of the chinela is composed

of leather, that of the latter being of wood. Sometimes the tips are of leather as well, but are more often cut from scraps exported from the United States.

These scraps have been salvaged from various kinds of material, and mostly come from junk dealers who have bought worn out Pullman cushions and curtains, discarded theatrical costumes, uniforms, and bits of gold and silver lace. The more striking the color the quicker the slipper sells. The wooden soles of the bukyoks are fashioned by experts who use only a bolo, a short, heavy, chopping blade. The wood selected grows only in the mountains of Cavite province and is of a cork-like texture.

The inner soles of the bukyoks are hand painted in floral designs usually selected from American calendars, and are edged with a red pigment which rubs off when wet, thus imparting to bare brown toes of native maidens the rosy tint which is so much desired by the stockingless country folk.

#### The Automobile and the Country Store.

The automobile has been added to the mail order house, the house-to-house canvasser and the chain store, as being responsible for one of the newer buying tendencies in the vortex of which the small town merchant and the country general store keeper are caught up.

"Roadside business," the Department of Domestic Distribution of the Chamber of Commerce of the United States finds has led to changing conditions. "This happens all the time," it says in response to an enquiry, "never has ceased from the beginnings of distribution, and so far as we anticipate, never will cease; but the fact is unalterable that the good merchant—the intelligent merchant—not only survives, but prospers under conditions which injure or destroy the business of those who are less alive to opportunity.

"But there are compensating factors. An immense business, the magnitude of which is unknown, has developed in the roadside sale of fruit, poultry and fresh vegetables, principally bought by city people; and this should be taken in some abatement of the city purchases made by the rural population. Again, it is apparently an unrecognized fact that throughout the driving season enormous purchases of hot weather merchandise are made by automobilists, and the money left with country garages and supply stations must amount to an enormous sum annually."

#### Taking Grease Out of Marble.

One method recommended is to apply a small pile of whiting or fuller's earth, saturated with gasoline, and allow it to stand for some time. More gasoline may be added as the pile dries but do not add more than enough to keep it thoroughly moistened.

Another recommended method is to apply a mixture consisting of one part of pumice stone, one of chalk and two of washing soda, finely powdered and made into a paste with water. Rub this well over the marble and finally wash off with soap and water.

## ALL NIGHT and DAY SERVICE

# The Pantlind Sandwich Shop

## Never Closes

STREET ENTRANCE --- MONROE AVE.

Just north of hotel main entrance.

## NOW---

This Rounds Out The Circle of Pantlind Service---

The Best Rooms.  
The Finest Appointments.  
The Most Up-To-Date Cafes.  
Highest Quality Barber Service.  
And Now, the 24-Hour Service  
Sandwich Shop

## Eat Without Wait

After the Show  
After the Dance  
After the Party  
If you work at night  
If you go Hunting early in the morning  
Before catching a train

## SANDWICHES

Toasted—Plain  
Special Menus each Morning—Noon—Night  
Pies—Ice Cream  
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Coffee that is COFFEE

## PANTLIND HOTEL CO.

THE ONLY CLASS A HOTEL IN GRAND RAPIDS

## OLD-TIME DRUMMER.

## He Has Had His Day on the Broad Highway.

The greatest minister of commerce is a changed man. He has reduced his belt line by many holes, his neckties have lost their flame, even the tint of his nose is different. No longer does he smoke "fat, black cigars" bearing a rich band of red and gold. His laugh long since ceased to echo throughout the stores of the land, for the old-time drummer has carried his last sample case. In his stead we have a crisp and businesslike young man who goes direct to the point and sells his wares by system in place of a smile.

It would be worth while to stand behind a stack of brooms in a grocery store and watch the emotions registered by an old-time drummer as he listened to a modern salesman present a modern appeal to buy. The selling process has become a science. What would the man of yesterday think of one who discussed National advertising as the power to restore the use of hairpins? Would he understand—or faintly grasp—the significance of "consumer appeal" and such new-fangled ideas? Even the language of the latter-day salesman must sound unfamiliar, adorned by words no dictionary has owned. How would a drummer of thirty or forty years ago feel upon the subject of a man who talked about "contacting" with the public?

But commerce changes, and the drummer as well. His name is frowned upon by the knights of the sample case. They say that it is undignified, that their vocation has no association with a drum, the root of drummer. A long time ago peddlers went from town to town in England and announced their arrival by beating upon a drum—whence drummer, and finally that aristocrat of the road, the commercial envoy.

Although those drums have sounded their final tattoo, it may be permitted to regret the drummer, for we never shall see his like again. It mattered little what he sold, his type was legion, his view of life unvarying. He knew mankind well, especially the mankind that kept stores in America when America was younger. But beyond all this, behind and above the demands of trade, the drummer was a good sort. How often did he give a man credit "to tide him over" when his sense of caution cried aloud?

The day that a drummer came to town was one of considerable importance and no little commotion in any community of yesterday where the mud clung to the wheels of the farmers' "turnouts" and their teams were hitched around the central square. Everybody knew the drummer. He was not a man to be overlooked.

Although he beat upon no visible drum, the noise of his coming might be heard afar. An old-fashioned dray was required to haul his trunks from the station. Usually he had three or four of them; trunks bearing iron strips and many brass nails—the emblems of treasure. They always had

big white letters on the ends and many hotel stamps.

No sooner did the drummer arrive in the best hotel than he began to demand service. He also was a man who knew the secret of getting it. He had a cigar for the clerk, a dime for the waiting palm of the porter and another for the boy who took his bags. Even a quarter might be forthcoming to the man who opened the sample room. If it was occupied by a display of another drummer, the new arrival could be placated by an offer of the front parlor.

Then his cheery whistle sounded through the hotel while he performed the rite of opening the treasure chests. And wondrous things they contained. Hats to make a maid-servant stare as one who looked upon visions of Paradise. Or it might be shoes, or hose, or lacy things of many kinds. The trunk of a drummer was a kind of Pandora's box, but there was happiness in the bottom.

When a drummer had traveled his territory for any length of time he knew everybody and almost everybody knew him. He had a memory for faces and a gift for names. He was something of an actor. From long cultivation of the expansive smile and the sturdy handshake he had come to believe in them. Thus his art also became his nature.

After the sample room had been duly decorated with the contents of the trunks, the drummer went forth to call upon his trade. Then ensued such a chorus of "Hello, Sam!" and "Howdy, Joel!" and such a slapping of backs that the whole county knew Sam was in town, ready for business. But it was an odd thing that nobody associated business and the coming of Sam. The affairs of commerce were incidental. His stock-in-trade of greatest interest was a new crop of vivid stories.

The opening of the little drama that Sam played in every town always took place with his back to a counter, his broad face smiling its broadest smile, his eyes gleaming their merriest twinkle, his nose shining like a coal. Then he would say: "Boys, have you heard the one about—" and away he would go, while the world paused to lend heed.

But his loudest laugh was reserved for the joke that his customer told when the store resumed business. No matter how old that joke might be, Sam could work up a laugh to resound through town. Many a storekeeper has earned a reputation as a humorist by virtue of Sam's laugh.

Friendships cemented in this way could not fail to produce orders. And Sam never failed to remember the clerks with his fat, redolent cigars. He knew their names and much of their family history. He also knew if it was safe to produce a flask from his deepest pocket and invite the boss behind the stack of brooms to take a nip.

It was not often that Sam's jokes, his cigars and his liquor failed to yield an order. If a storekeeper seemed inclined to resist these blandishments,

## Attention! Milliners!

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GRAND RAPIDS, MICHIGAN



Sam had a way of growing serious just as an actor does in the play, telling his customers why he should buy a bill of goods. He did it convincingly, persuasively. It was not his method to stress the fact that he desired a sale, but to impress upon his customer the need of a purchase.

But the drummer who knew his trade seldom argued. He had fine perceptions. Often he was friend and counselor of his customer. He considered it a part of his code never to sell a man things for which the man had no need. Upon occasion he would empty shelves of his own goods if they failed to sell, risking his job and bringing down black words from his house. Sam shook off objections from any source with an ease to be admired. He always seemed to be whistling, smiling, smoking or snoring in a hotel chair, a handkerchief over his face, while the world rolled by.

Whatever the position of Sam might be—high or low—when night came he settled down to commune with his gods. Under how many flickering gaslights of how many forgotten hotels have the Sams of yesterday written home to their folks? How often have they explained to the house that John Smith couldn't pay his bill just then, but John was all right and would pay when he could? Drummers and credit men were natural enemies. One who heard Sam sigh over the letter to his "missus" or the apology for John might well have doubted that he was the same Sam of the booming laugh and the hand calloused from slapping many shoulders.

Once the letters were written Sam would look around for diversion. There were two distinct sides to his character when bent upon relief from the day's problems. One side inclined to the lodge meeting, held in a gloomy hall over the hardware store, with certain mystical emblems cut into the stone. When Sam went there he was a sobered and reverent sort of Sam and walked back to his hotel, a different look in his eye. Lodge meetings mean a lot to some men, and Sam was one of the kind.

If that other side of his character moved him he might be found sitting in a stuffy hotel room, facing three or four other men, dimly seen through billows of smoke, each one striving

to read favorable signs upon certain pieces of pasteboard gripped in their hands. Sam was the high priest of poker and a devotee whose ardor never wearied. He would bet his pay, his expense money, sometimes the trunks themselves. Poker to him was the essence of life, the spirit of the great adventure.

As all things must end, so the poker games of Sam also came to a conclusion. Then off to bed, often a cold, uncomfortable bed in a cheerless room. Hotels of that kind commonly had broken panes in their windows and rats in the walls and many other things that kept a man from sleep. The particular abomination of Sam was the early train and the anxiety that he would not be called in time. But, like the evening shadow, the night clerk or the porter always beat upon the door about 5 o'clock and stirred Sam from his dreams.

Only one who has lived the life of Sam could know the pain of rising morning after morning to catch an early train. Trains in the lives of drummers always departed at 5 o'clock in the morning or near midnight. Evidently the railroads never ran any trains in the daytime on the lines that Sam traveled. He was by force of schedules a man of darkness and dawn.

But Sam seldom missed a train, although he often must depart without breakfast and lend a hand with his trunks. In that case he would smoke a big, black cigar, showing the complacency of spirit indispensable to a drummer in the olden days. The next town, an hour away, would offer breakfast and friends. The prize joke would be told again, the echoing laugh would roar through a quiet community and the order book would have new entries by nightfall.

It is not unlikely that some of the jokes told by Sam long ago are yet current among the clan of salesmen. But Sam himself has departed. He began to go with the ascendancy of advertising, the remodeling of business generally. Storekeepers are fairly busy men nowadays, even in small towns. They read the trade papers and go to the movies. There is more of movement and communication between town and country. Sam formerly represented a tie that brought

the city to the town. But the town of the present is a city in miniature.

The list of changes is endless. The science of selling has been put upon a new basis. So many factors enter into this science that the layman feels himself lost in the maze. How could any storekeeper weigh the many problems of advertising, "consumer appeal," the value of discounts and a lot of other strange subjects unknown to Sam? In other times buying consisted of getting the longest credit possible at the lowest price and hoping that Providence would provide the money to pay up.

But all that has changed and Sam has gone on to his glory. Good old Sam! genial romancer, actor extraordinary, superb poker player, there are

those who mournfully miss him.—James C. Young in New York Times.

A progressive young fellow who left the farm and got a job in the city wrote a letter to his brother who elected to stick by the farm, telling him of the joys of the city life, in which he said: "Thursday we autoed to the country club, where we golfed until dark. Then we motored to the beach and Friday there." The brother on the farm wrote back: "Yesterday we muled out to the cornfield and gehawed until sundown. Then we suppered, and then piped for a while. After that we staircased up to our room and bedstedded until the clock fived."

Looking for praise is a bad habit.

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It makes no difference—reliable grocers everywhere supply their particular customers with this famous coffee.

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CHICAGO



## LAWYERS DELAY JUSTICE.

## Bench Not To Blame For Imperfect Administration.

My object in writing this letter is to call public attention to a misconception as to duty to clients, which largely prevails among us lawyers.

I am fully aware, that in writing as I intend to do, I shall call down upon my head much criticism from my professional brethren. But having reached and gone several years beyond my three-score years and ten, I shall receive their animadversions in good part. The time has come for sane thinking and plain speaking. Whether my thinking is sane is for others to say. My speech is going to be very plain.

The administration of justice in this country, especially criminal justice, is in a parlous state. The first thing to do is to find the cause, and then apply the remedy.

We lawyers have met in our various bar associations, and have passed solemn platitudinous resolutions that the administration of justice, civil and criminal, is gravely at fault. We thereby imply blame, either upon our law, or upon the administration of it by our Judges or juries. We are woe-fully silent as to shortcomings of our own. We are so anxious to remove the mote from a neighbor's eye that we are unmindful of the beam in our own. It is always easier to propose to reform another man than to reform one's self.

Let me come to my point, without further circumlocution. The fault in the administration of justice in this country, to which may be traced most of the delays in our courts, is not due to the bench but to the bar. The root cause is an erroneous idea, which prevails among us, as to the duty which a lawyer owes to his client.

Let us take up first, the administration of criminal justice.

The criminal lawyer proceeds upon the notion that he owes a duty to a client, who is charged with crime, not only to defend him against the accusation, but also in case of conviction to aid him to evade punishment. Whether a given lawyer who seeks to save or prolong the life of a condemned murderer by means of some quirk in the law is stimulated more by the hope of resulting glory to himself, and subsequent retainers from other criminals, than by an honest belief in a supposed duty to the client is not for me to say. It is entirely immaterial. For that no such duty exists.

The only duty a lawyer owes to a person charged with crime is to see that he has a fair trial, that the evidence against him does not contravene the rule as to reasonable doubt, to introduce any evidence in his favor, and to urge legitimate argument in his behalf. If his client is convicted, then upon the sentence the lawyer's duty to his client ends. If he honestly believes that the evidence is insufficient to warrant a conviction, or that the Court erred in any ruling on a question of law, he may so advise his client and will be justified in taking steps to reverse the conviction. In

doing so, however, he has no moral or legal right to invoke frivolous technicalities merely to prolong the life of the client.

Glance, secondly, for a moment at the administration of civil justice. Our calendars are crowded with accident cases. It is a notorious fact that a large percentage of them are brought by lawyers who know that there is no ground for action and simply bring it in the hope that the defendant will make a settlement to avoid the expense of litigation. If such lawyers had a proper sense of the duty which they owe to the State as citizens not to crowd its courts with unmeritorious cases, the administration of civil justice

sense. They owe a paramount duty to the State not to take up the time of its courts, criminal and civil, in passing upon points which are wholly devoid of merit.

In short, let the bar look to itself for the cause and for the remedy. Let its members ever bear in mind that in the performance of their duties as lawyers they also owe a duty to the State as citizens. That duty is not to take up the time of the court with the consideration of frivolous points. Of course, in passing on the question as to the validity of a given point, they may properly give their client the benefit of any doubt. But to spend the time of the Court upon frivolities sim-

plectur on morals. In a long practice of fifty-five years I may have erred in doing the very thing which I am now condemning. My sole object is to induce serious thought on the proposition that in discharging our duty to our clients we lawyers owe a duty to the State not to spend the time of its courts upon clearly untenable propositions. I have selected a trade paper, rather than a bar association, as my forum in order to reach a larger audience, consisting not only of lawyers, but of business men in particular and serious-minded persons generally, who are greatly concerned over an evil which is widespread, not confined to any one locality, and which unless cut out by the roots will in turn increase the disrespect for law and order now so sadly prevalent.

John Brooks Leavitt.

## New Yeast Competition.

The big and predominant place of the Fleischmann Company in the Nation's supply of yeast has been challenged. Anheuser-Busch, Inc., intends to enter into the manufacture of commercial yeast, according to an announcement of August A. Busch, president of the company, and a plant for its manufacture has been added to the grain conversion industries of the company. The yeast department is the third important grain conversion industry added since prohibition to utilize the manufacturing capacity of the plant.

"We have added the yeast department for a number of reasons," Busch said in an interview. "Our plants were originally constructed for the conversion of grain into beverages, which were really food products. There is a very large demand for yeast, and steadily increasing. The annual consumption of yeast in the United States is now in the neighborhood of 200,000,000 to 300,000,000 pounds. We are already manufacturing large quantities of malt sirup for the bakery trade, and the addition of yeast, which is also largely used by the baking industry, gives us another product for the same industry."

"While we have never before manufactured yeast for commercial purposes, we have always propagated or manufactured our own yeast for our beverages. For more than sixty-five years we have propagated an original yeast culture that my father, the late Adolphus Busch, brought from Germany."

"Our chemists not infrequently put the yeast culture 'to sleep' for twenty years and then 'wake it up' and have it active in three or four days. For commercial purposes we make yeast entirely different from that we use in our beverage industry. In preparation for the yeast, we sent our chief chemist to Europe to make a thorough study of the most modern methods of manufacture."

## Where the Nickels Go.

Scene (Sunday morning in a drug store)—Can you give me change for a dime, please?

Druggist—Certainly, and I hope you enjoy the sermon.

## The Lesson of the Leaves

The leaves so brown and tinged with hues of gold  
Now take their place upon the mother-mould;  
The breezes waft them to their resting place,  
And carpet it with seeming careless grace.  
And so they lie beneath the autumn sun  
As "earth to earth" as they've their laurels won.

And there's a sound, the rustling that we hear  
Unlike all else known to us mortals here;  
We love it and as we scuff through the banks  
Of leaves on walks as winds have played their pranks,  
We can but note that one brief year has flown  
Since in like way the ground was with them strown.

And there's for us a mystic lesson told  
In this, the round of nature's green and gold;  
Each leaf has filled its mission 'neath the skies,  
Each one has helped to win the season's prize,  
The growth, the fruits, the shade and beauty rare  
They held, as such, within their special care.

And now they fall in nature's way to earth  
And all so soon since May-days gave them birth;  
But 'tis in sweet accord to nature's plan  
To make of earth a trysting place for man,  
To grace the home wherein its conscious part  
Might feel the throb of her own loving heart.

And so in these, the autumn's fairy days  
Dame nature tints her picturesque essays,  
And we should learn, or at the least, should try  
To catch her thought and trust her lullaby.  
O, mother dear, may we to you be true  
And thus live more while "faring on" with you!

L. B. Mitchell.

would not be, as it is now, so impeded.

In short, the real cause for most of the delay in the administration of criminal or civil justice is due, not to the bench, but to the bar. Who is it who occupies the time of the Court in respect of frivolous technicalities? Is it not the lawyer? How many lawyers give consideration to the question as to the validity of their technicalities? Do they not say, that is for the Court, not for them, and with solemn face urge in court propositions which in their hearts they know to be devoid of merit?

The only excuse they can make is that they are under a duty to their client to do so. My answer is, Non-

ply for the purpose of delaying a trial on the merits, or postponing the execution of a judgment, civil or criminal, is without any justification in law or morals.

Our duty to our clients is to see that they get justice in the courts. It is not our duty to engage in attempts to defeat justice to the other party, whether such other party be an individual in a civil, or the State in a criminal, case. If we lawyers will take this to heart and act upon it, delay in the courts arising from multitudes of hearings of groundless objections will disappear.

May I add a personal word? I have no thought of playing the role of a



*Grand Rapids* has reason to be proud of the large number of beautiful and modern buildings erected during the past ten years and the Owen-Ames-Kimball Company is proud to realize that a great majority of these stand as monuments to the successful effort of its organization.

Grand Rapids can certainly feel well satisfied with its adequate equipment of Hotels, Schools, Churches, Hospitals, Office Buildings, Stores and Industrial Plants. With remarkably few exceptions the owners or promoters of these buildings have shown their confidence in the existence of a local construction company capable of carrying out any size contract satisfactorily, by entrusting their work to the

*Owen-Ames-Kimball Company*

### Agree To Label "Imperfect" All Defective Hosiery.

Seventy-five per cent. of women's full-fashioned hosiery and fifty per cent. of the circular knit product manufactured annually will be affected by the decision of manufacturers and distributors to carry plainly to the public the frank representation "Imperfect" on the sale of goods that do not come up to first quality.

Not by governmental regulation nor by the mandatory influence of any competitive group was this accomplished. The industry itself, under the guidance and with counsel of the National Better Business Bureau, has accepted a recommendation with this provision to wipe out the loss in costly good will and profits which has in the past arisen through the representation of one grade of goods for another.

To the retailer, regardless of his size, voluntary observance of this recommendation will, in the opinion of the National Better Business Bureau, be wholly to his profit.

Briefly, the history of the recommendation and acceptance dates from last February. The National Better Business Bureau, with the help of the affiliated local Bureaus throughout the country, sought the facts and obtained them. In May, a meeting was held in New York. From the data accumulated, the Bureau made four recommendations: That all goods not of

first quality be indelibly marked on the toe of each stocking; that the marking consist of one of four terms,—"seconds," "imperfect," "sub-standard" and "irregular;" that the National Better Business Bureau communicate with the trade and find which of these terms was generally preferred; and finally, that whatever designation was agreed upon as a matter of permanent policy be frequently stated in the advertising of these goods.

All these resolutions were unanimously adopted. Here the National Better Business Bureau reported the result of its survey; that "Imperfect" was the word acceptable to most. On that same date, it recommended to the whole trade, manufacturers, jobbers and retailers, that the standard be immediately put in force.—Hosiery Retailer.

### How Many Stores Do We Need?

The multiplicity of stores, many of which are not needed and sooner or later join the ranks of the business failures whose demise is marked by the "to let" sign, is one of the problems with which, according to the Civic Development Department of the Chamber of Commerce of the United States, many cities are now struggling. It arises as a phase of zoning.

"In several cities," says the chamber, "zoning authorities are studying this problem and coming to tentative conclusions as to how large a propor-

tion of the street frontage in a given area should be allocated to business. The problem is the same as that of the retailers, wholesalers and manufacturers who are concerned over ignorant competition and business failures. But the different angle from which it is approached should provide a valuable means of checking results.

"In one large city of the Northwest, for example, it is believed that sub-business centers, outside the downtown area, should have not more than 2 per cent. of the street frontage of a given area. Studies made in the Los Angeles metropolitan district indicate that retail business will occupy only about 5 per cent. of an area although from 11 to 18 per cent. has been allocated to it by the zoning regulations.

"The basic question is, of course, how many families it takes to support a store. The answer, naturally varies with the kind of store."

### His Majesty the Retail Salesman.

In the hands of the retail salesman, the man behind the counter, lies the success of the manufacturer, of the jobber and of the retail merchant.

The many millions of dollars spent each year by manufacturers to further the sale of their products, the heavy expense of the jobbers' sales forces and the constant, patient effort of the retailer to build up prestige and a profitable business are in vain if the

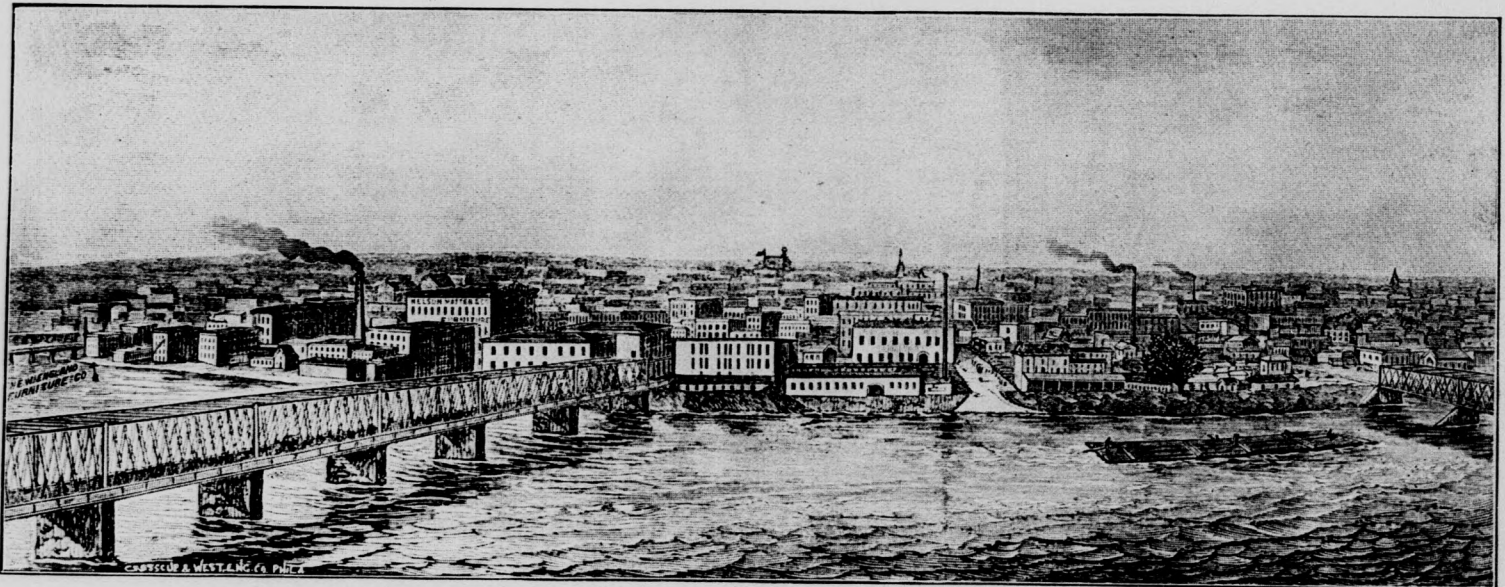
retail clerk who forms the point of consumer contact for the great and complicated machinery of the industry behind him does not have or does not develop the selling ability to function efficiently.

That ability can be acquired by any serious-minded, ambitious retail salesman. The boss is glad to help, the jobbers' salesman is glad to help and representative manufacturers are always trying to help such salesmen grow and develop in selling power and ability.

### Umbrella Ants.

Found in South America, umbrella ants, probably so-called from their method of carrying their loads over their heads like a shade, are a particularly interesting species. As a base of operations, they build large mounds from which they make well-beaten paths, four or five inches wide, leading into the forests in search of food. It is not uncommon to find one of these paths lined with busy, burden bearing ants, leading from the swarming home mound to a doomed tree over which other swarms work. A colony is made up of queens, drivers, workers, and builders, and it is an easy task for one colony to undertake the stripping of good sized orange tree in a single night. These ants dislike water, and when it begins to rain they hastily drop their umbrella loads and seek shelter in the home mound.

## VIEW OF GRAND RAPIDS IN 1886



The above view of the city of Grand Rapids was drawn and engraved on wood in the year 1886. It represents the East side as it was between Bridge street and the Grand Rapids & Indiana Railroad bridge North of the bridge. Running to the river is Pike street, on the right side of which is the county jail. Between the jail and the river the Citizens Telephone Company erected a large and handsome building used for operating the system and for offices. Beyond the jail, extending to Ottawa street, several large business structures have been erected. The

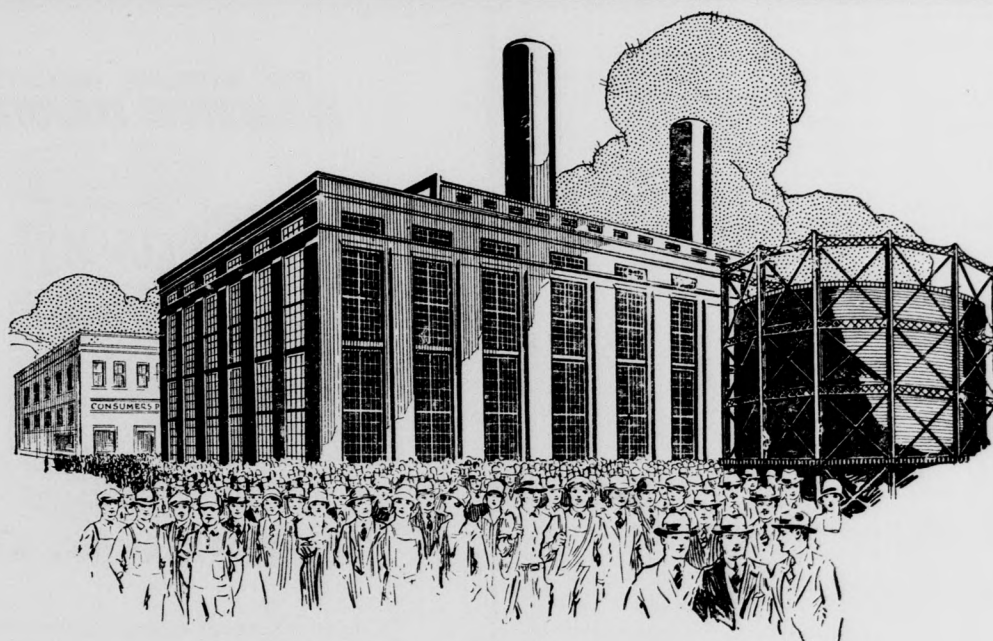
low building on the left side of Pike street was formerly the Michigan Iron Works. The vacant space on the North, fronting on Pearl street, is now covered by the five-story building erected by C. B. Kelsey and used for storage purposes. The steeples on each side of the smokestack of the Michigan Iron Works are those of the former Fountain street Baptist and Second Reformed churches. The open spaces on the North side of Peare street have been filled by the erection of the Raniville building, the Wilmarth & Morman building and the extension to the Hotel Pantlind. North

of the Raniville building, fronting on Lyon street, the Street Railway Company erected a power plant and operated the same a number of years. The plant was sold to Felix Raniville twenty-four years ago, who enlarged it, and it is now used by manufacturers. On the opposite side of the street may be seen the factory and former warehouse of the Nelson & Matter Furniture Co. The warehouse, which was destroyed by fire in 1888, was five stories high and did not cover but one-half as much ground as the warehouse now in use. Between Pearl and Bridge streets the Bissell Carpet Sweeper Co.,

the Leitelt Iron Works and the New England (now Grand Rapids) Furniture Co. have filled in the vacant spaces with large factories, while immediately north of Bridge street the station of the Grand Trunk Railway is located. The County Court House, the City Hall, the Berkey & Gay factory, the Michigan Trust Company's building, the Blodgett block, the Herpolsheimer, Widdicomb, Gilbert and other important structures devoted to business have been erected since the drawing was made.

Arthur S. White.





## WHY MORE THAN 32,000 MICHIGAN PEOPLE ARE PARTNERS HERE

Because—

Savings invested here pay a good cash income—

Investment here means ownership in busy property of proved earning power—

With an unbroken record of every dividend paid in cash when due—

The business is continually growing—

Thousands of customers and many communities earn this income for investors—

This is the true public partnership, paying a direct cash return to citizen owners from their public service—

Small savings can be profitably invested each month or oftener—

Savings earn and grow for future comfort and protection.

## INVEST IN CONSUMERS POWER PREFERRED SHARES

Paying you Cash Dividends from a Public Service to a Million Michigan  
People in 219 Cities and Towns

*Ask any of Our Employees — or at our nearest office*

# CONSUMERS POWER COMPANY

## SOME BUSINESS METHODS.

## They Built Third Largest Retail Business.

Persons who should know the facts say that William Arthur has the third largest business of its kind in the United States.

That statement, standing alone, isn't especially impressive. This next sentence has to take it by the hand—

Arthur's business is in Canton, Ohio, and Canton's population is not more than 85,000. The store taking first rank is located in New York City, with its population of 5,000,000 or 6,000,000. The store taking second rank is located in Kansas City, Missouri, with 450,000 persons to draw from. Arthur has been in business only seven years—the other two merchants have been in business a great deal longer.

Arthur's volume of business is in excess of \$300,000 yearly. He has built that business by sound merchandising principles—and knowing his business, not from the ground up, but from underneath the ground.

"I was twenty years old before I knew what a suit of underwear felt like—on my own back," says Arthur. "Poor! My father was in the leather business when I was born. I grew up in it. I grew up in it and had to learn it because there was nothing else to do. I had to help. Out of sheer necessity I learned how to make the most out of every piece of raw material my father bought. It was a hand-to-mouth business and when I was a boy I learned, from my father, how, for instance, to cut a twenty-four inch strap out of twenty-inch material.

"I don't know how many leather goods men in the country there are who could do that, or how to begin to do it. I found out how to do it. I can do it yet. Cut the short material on a curve and then put the crescent-shaped strip through a pressing machine, to straighten it. That's how I learned the leather goods business—we had to make use of every scrap because we couldn't afford to waste, even a five inch strip of leather. I was a slave to my business. I had to be. If I didn't work I didn't eat.

"I was thirty-five years old (I am forty-eight now) before I knew what it was to have two dollars rubbing against each other in my pocket. When I hit the thirty-five mark I sat down one day all by myself, and had it out—with myself.

"Bill Arthur," I said, 'you're thirty-five and in physical assets you're worthless. The only thing you know is the leather business and you haven't made a dime at it. You'd better get out and into something else.'

"But—I didn't get out, because I didn't know anything else.

"I heard of a business in Goshen, Indiana, that was for sale. I found out it could be bought for \$2,000. I looked around Canton and found a man who would loan me the money. I went to Goshen, looked over the business, bought it and returned to Canton. Then I went back to my financial angel, borrowed another \$100 for moving expenses (I had a wife and two sons, besides a few things in

household furniture) and went back to Goshen."

Arthur was in Goshen only a little while when he sold out at a profit of \$4,500. He returned to Canton and invested the money in a leather goods manufacturing business. He was disappointed in his investment, learning after he was into it, that the concern was operating on a losing basis. For two years Arthur worked like blazes—eighteen and twenty hours daily to get back his money. And he got it back.

He looked around for a leather goods business in Canton. He found one that was badly run down at the heels. The business inventoried between \$10,000 and \$11,000 (mostly old stock) and he made an offer of \$4,500 for the place. His offer was accepted, and he paid down \$100, and signed an agreement to meet the balance of \$4,400 within thirty days.

The first thing he did was to put on a sale. Goods that had cost the former proprietor \$10 were marked, by Arthur, to sell at \$5.

The former owner, who sat around on a chair "to see how things were conducted and to see that he got his \$4,400" complained.

"You can't do business that way!" he lamented.

Arthur paid no attention.

The former owner visited the stores of his old neighbors. He whispered to them what Arthur was doing—selling goods below cost—and they, too, were grieved. It wasn't a good thing, they argued, to have stuff sold so cheaply. It hurt their business; but, they comforted themselves by predicting:

"This upstart won't be in business thirty days!"

Arthur heard those predictions. A banker even went out of his way to call on him and tender a bit of advice. Arthur answered the banker by selling him some of the marked-down merchandise.

At the end of thirty days the stock was cleaned out. The \$4,400 was paid to the former owner and Arthur had a cushion of \$3,000 (what he had received during the sale) on which to settle back and get new merchandise. He had no credit. He set about establishing it. He made one dollar in cash do the work of five, in credit. He got in quite a bit of new stock and went to the bank where he and his wife had a small joint savings account and asked the cashier for a loan.

"But you haven't much money in here."

"I know it—and I'm not asking for much," responded Arthur.

"How much do you want?"

"Five thousand dollars!"

The banker threw up his hands.

"But—I don't want it now," Arthur went on. This wasn't the same banker who had come to advise Arthur. But because Canton was a small city, this cashier knew Arthur's circumstances and knew of how he had cleaned up the old stock. He knew because his wife had bought some of it.

"When do you want it?" asked the banker.

## THE WORLD'S GREATEST BAKING POWDER



## MAKES BAKING EASIER

Calumet's never-failing qualities make it popular with the housewife. Successful bakings encourage the use of more profitable baking ingredients—flour, butter, sugar, eggs, etc.

Double action insures perfect results, and does away with complaints against your flour and the many other ingredients used in baking, thus establishing confidence in your goods.

## LA VALLA ROSA CIGARS

Made in four sizes

Ever Increasing In Popularity

Made by

**THE VANDEN BERGE CIGAR CO.**  
GRAND RAPIDS

## VAN EERDEN CO.

Wholesale Produce

DIAL 94379

We specialize on all greenhouse products. Correspondence solicited.

201 ELLSWORTH AVE., S. W. GRAND RAPIDS, MICH.



"In three months," answered Arthur. The merchant then showed the banker how he was making one actual dollar do the work of five future dollars. He proved that he knew the leather business. He showed him sales slips—how their number had increased with each passing day. He kept nothing back—starting his talk by telling the worst and ending it with the best that was in him. He told the banker that he would need the \$5,000 in three months because, then, the Spring merchandise would be coming in and he would need cash to make payments—that for every dollar he paid, in cash, he could save himself a like amount by making advantageous terms.

The banker was convinced. He told Arthur to come back "in three months and the money would be waiting."

To-day, at that same bank, Arthur's credit is good for twenty times that first five-thousand dollars.

"I mark everything in my store in plain figures, and on plain price tags," says Arthur. "Everything in the windows carries a price tag, in plain figures. When a merchant displays frankness in his price tags he gains the confidence of his customers. I do not put only high-priced articles in the windows. If I put a high-priced traveling bag on display I also put a medium-priced one and a low-priced one alongside it—so the 'window shopper' can fit his desires into his pocketbook—so he can come inside and ask for exactly the article he wants. That is one reason why we have few 'lookers' in here; the percentage of sales shows that 97 of every 100 persons who enter the doors buy before they leave.

"I have eighteen salesmen on the floor all the time. The first thing these salesmen must learn is to be pleasant. Not ingratiatingly pleasant—but to mean it! To smile. The salesman who cannot smile—and smile genuinely at a customer—has no place here.

"If there were 200 customers in this store it would not be 200 seconds before every one would be spoken to or waited upon. A word from a salesman, or myself, puts the waiting customer at ease—makes him know that we know he is there and that we are striving to reach him as quickly as possible.

"It's the smile of friendliness from the salesman that does more than anything else to make that customer a patient waiter and, afterwards, a genuine booster. One or two of the best salesmen I have didn't know how to smile when they came here. They did nothing else for a week or two after coming but to learn. It's a knack—not an art. I am always searching for good people and when I find one I offer him five or six dollars a week more than he is getting to come with me."

Not many weeks before this article was written a traveling man came into the store and asked Arthur if he would sell a handle for a safety razor.

"Sure," quickly responded the merchant.

The customer displayed what was left of his shaving device, explaining

he had left the handle on the window in a Pullman car washroom.

Arthur fitted another handle to it and the traveling man laughed:

"Tim Mullane was right," he said. "I was in Canton last week and I met Tim in the hotel lobby. I was just going out to buy a razor and Tim went along with me. On the way I told him of the accident.

"What's the use of buying a new razor?" protested Tim. "You're going to Canton to-morrow so just drop in on Bill Arthur. He'll sell you a handle."

"What are you giving me?" I snapped at Tim. "Who ever heard of a storekeeper selling just a razor handle?"

"I'm telling you straight stuff, declared Tim. 'Arthur'll not only sell you the razor handle, but he'll sell you a half dozen tacks out of his office chair, or a strip of the steel ceiling in his store, if you want it.' And here I am. How much do I owe you?"

Arthur estimated the cost and the traveling man paid the bill, and went out—pleased and satisfied.

"I didn't lose anything on that sale," recalled Arthur. "It was a simple matter for a stenographer to write to the manufacturer and get another handle. One day a lady telephoned saying she had lost the cork out of her thermos bottle. She said she had telephoned to half a dozen drug stores about town and they all told her that she would have to buy a new bottle. She didn't. We sent the cork to her by a special messenger and got another one, for ourselves, from the manufacturer.

"Another accommodation many merchants don't think about is the accommodation of mothers, and fathers, who bring children with them when making purchasing expeditions. Just yesterday a mother and her small daughter came into the store. The mother wanted to buy a pocketbook. She examined several and from the back of the store I noticed that the attention of the customer was continually distracted by the small daughter who kept tugging away at her mother's skirt and exclaiming:

"Oh, Mamma, look at this!"

"I walked up, picked a child's purse off a counter and gave it to the youngster. Immediately the little girl's attention was focused on the gift. She stopped annoying her mother and the woman finished by buying a number of articles.

"That child's purse cost me fifty or sixty cents. But it made selling easier for the salesman. The mother appreciated my thoughtfulness—and the youngster, getting the present home talked of it, not only to her parents but to all the visitors in her parents' home. But, just the same, I like to give things away. I have never kept track, but I daresay I give away \$10,000 worth of presents yearly in just such a manner. If a boy comes in with his father the boy gets a football, or baseball. That boy, and that boy's parents, immediately become my best advertisers.

"Another thing we do is to supply

(Continued on page 111)

Do not let a customer ask for a Heinz product that you do not carry. Remember that the sales of the quicker selling Heinz products are creating demands for the rest.



# HEINZ

## 57

## GRAND RAPIDS FURNITURE.

## Early History of Our Most Important History\*

The furniture industry of Grand Rapids had its birth in the system prevailing seventy or more years ago in the smaller towns throughout the country. The cabinet maker produced by hand the simple pieces of furniture required, offering them for sale in his own workshop, or, when the business was sufficiently advanced, a small salesroom adjoining. Usually the cabinet maker was both workman and merchant. All of the earlier efforts at furniture making in our city were of this character.

The first cabinet maker to appear in our valley was William Haldane, so long and pleasantly known as "Deacon" Haldane. His home and little cabinet shop were located where now stands the Michigan Trust building. Archibald Salmon came at about the same time and had a shop near Deacon Haldane's. Samuel F. Butler appeared not long after, locating on Kent street, near the present Bridge Street House. Several years later Abraham Snively established a little furniture store in a building where the Morton house now stands. Deacon Haldane only of these men remained permanently in the business, passing away at a good old age not many years ago.

At about the time of Deacon Haldane's arrival David Wooster, Zephaniah Adams and John L. Smith had a chair shop about where the present gas works are located, for which power was afforded by the small stream running down from Division street; and here was the first furniture produced with the aid of power. There is little evidence now that a stream sufficiently large to furnish power existed at that spot, yet I can clearly recall the brook which entered Grand River just below the lower boat landing, after meandering through the lowland. The dam had entirely disappeared, but some of the timbers and other evidences of the water power were there in my earlier days. It may surprise you to know that a stream of this magnitude existed where now there is not the slightest trace of such stream, nor even the valley through which it flowed.

In this little water power shop chairs were made to be peddled around the country among the few settlers. It is said this power was used as early as 1834 by Smith, yet further enquiry which I have made does not confirm this fact. Deacon Haldane always claimed he was the pioneer cabinet maker of the valley.

These earlier settlers were followed by Loren W. Page, James T. Finney and Nehemiah White and, later on, by William T. Powers, Albert Baxter and Cyrus C. Bemis. Baxter's History of Grand Rapids states that Powers and Haldane introduced working by machinery about 1847. This first

\*Paper read before the Historical Society of Grand Rapids at its meeting on April 21, 1909, by the late William Widdicombe.

use of power was on the Canal in a portion of the sash and blind shop which Deacon Haldane's brother was then operating, and was simply the use of the machines the brother had in the sash and blind business. About 1853 the Deacon set up a small steam engine on the bank of the river, where his cabinet shop had been located for several years, at the place now occupied by the Weston building. The first furniture manufacturing of any magnitude with the aid of power was established by William T. Powers on the Canal bank at Erie street. E. Morris Ball became a partner of Mr. Powers in 1851, with a store on Pearl street where now is the Rood block. Mr.

1857 compelled the Winchester Brothers to transfer their business to C. C. Comstock, which date represents Mr. Comstock's connection with furniture manufacturing. Mr. Comstock succeeded in keeping the business alive during the strenuous times and conditions prevailing after the 1857 panic until the greater activity appeared resulting from the war, and in 1863 formed a partnership with Messrs. James and Ezra Nelson, the name becoming Comstock, Nelson & Company. In 1865 T. A. Comstock, Mr. Comstock's son, was taken into the firm, also Manly G. Colson and James A. Pugh, who were foremen in the manufacturing departments, the firm name

city. I recall some very sumptuous furniture brought here by Dr. Shepard about 1858, it having been seriously injured in transit, and my father was called upon to make the necessary repairs.

While my father had shipped furniture to Milwaukee prior to the war, the manufacturing business, as we understand it to-day, was established by Julius Berkey in 1860, with Alphonso Hamm as a partner, in a small shop on Erie street, Chicago being the market for what they produced. The partnership was soon dissolved, for Mr. Hamm was an exceedingly visionary man and there could be no accord between him and a man of Mr. Julius Berkey's energetic and prudent character. Later Julius Berkey occupied a small portion of the second floor in a factory building built by William A. Berkey in the fall of 1857, where the present Berkey & Gay Company's factory now stands. It was a great barnlike structure of two floors, 50 by 100 feet in dimension, used as a planing mill and sash, door and blind factory. William A. Berkey was a very hopeful man and felt confident the day was not far distant when he could develop sufficient business to occupy these great premises. The times were very stringent and this hope was not realized until in the years following the war. Julius Berkey's small part of the second floor was enclosed from the remainder of the open lofty building, and there he engaged in making a walnut table which was soon known as the "Berkey table," a little, inexpensive affair and the origin of the widely-known and magnificent Berkey & Gay business. Mr. Berkey continued the business with a fair degree of success and in 1862 formed a partnership with Elias Matter, Mr. Berkey, perhaps, having the experience and Mr. Matter a very small sum of money as capital.

Let me say a word of my personal recollection of each of these two men. I came to Grand Rapids October 1, 1856, and found employment immediately with the Winchester Brothers, boarding at a small place on Kent street, where stands the recently built Bertsch building. My mechanical instincts led me down to the sawmills on the canal in the evening after the work of the day. There, in a planing mill on the south side of Erie street where now stands the Bissell Company's office, I saw a fine looking, stalwart young man feeding pine strips into a flooring planer. As I watched the work with much interest the young man greeted me pleasantly, and I remarked that I had worked some in a planing mill at Havana, New York. I made other visits to him during the fall, and thus my acquaintance with Julius Berkey began. From that day to his death our acquaintance was intimate and pleasant, Mr. Berkey's courtesy and ability always commanding my respect and esteem.

Before the war days Elias Matter was working as a chair maker in the Winchester shop where I had found employment, and during the winter months, when business was dull, he took up the occupation of school teach-



Deacon William Haldane.

Powers retired from the firm in 1885 and the business was continued by Ball, Noyes & Colby. It is well known that at about this time one or two of the Pullman Brothers appeared and conducted a small furniture establishment upon Canal street, opposite Bronson street.

E. W. and S. A. Winchester built a factory at the foot of Lyon street, where the excavation had been made for a lock at the time the canal was built, the original intent of the canal being an improvement in navigation rather than a factor for producing water power. The Winchester Brothers' store was upon Canal street where the present Nelson-Matter Company's office is located. The severe panic of

changing again to Nelson, Comstock & Co.

In 1857 George Widdicombe rented a room in the pail factory, south of Bridge street bridge then operated by David Caswell, having his store on Canal street directly opposite Bronson street, now Crescent avenue.

The present Godfrey residence, east of Fulton street park, was occupied during the early war days by Henry Wilson as a cabinet shop. He was the first cabinet maker to produce furniture of the finer quality. No doubt there are yet in Grand Rapids pieces of the furniture which he made. Prior to that time any expensive furniture was shipped from the East by way of the Lakes and Grand River to the



## "SOMETHING WORTH WHILE"

There is much to learn in this old world but do you know that the Class Mutual Insurance Agency is an old established Agency, consisting of three highly trained, fire and casualty insurance men, experienced in auditing and inspection service and represent as State Agents some of the largest and strongest Mutual Fire and Casualty Insurance Companies doing business in the State of Michigan, saving policy-holders thousands of dollars on their yearly insurance premiums on fire, tornado automobile, plate-glass, liability, compensation, safe and residence burglary insurance, what we do is for your benefit and convenience as we have grouped together various Mutual Companies that write on the different classes of risks, maintaining a dividend record that averages between 25 and 50% saving, according to the nature and class at risk, how we do it is not only reasonable but equitable as well, you will agree that not all property is good property, we have in fact a prohibitive list of over 157 risks that are not acceptable, now, stop and think just for a moment, somebody is helping to pay for losses on this undesirable property, but they are not our policy-holders because our business is of a higher class with a lower loss ratio and the saving is a direct result, you should congratulate yourself if you now have or can secure insurance in the

Retail Hardware Mutual Fire Insurance Company  
 Hardware Dealers Mutual Fire Insurance Company  
 Ohio Hardware Mutual Insurance Company  
 Minnesota Implement Mutual Fire Insurance Company  
 National Implement Mutual Fire Insurance Company  
 Hardware Mutual Casualty Company  
 Finnish Mutual Fire Insurance Company  
 Central Manufacturers' Mutual Insurance Company  
 Ohio Underwriters Mutual Fire Insurance Company  
 National Retailers Mutual Insurance Company  
 Merchants & Manufacturers Mutual Insurance Company  
 Grocers Mutual Insurance Company  
 Ohio Millers Mutual Insurance Company  
 Lumbermen's Mutual Casualty Company

you no doubt will be pleased to know that we operate on the full legal reserve plan and all policies are issued with the participating feature and the good news is that the Companies are rated by Alfred M. Best as A 1 and approved by your State Insurance Department and endorsed by various State Mercantile Associations and recommended by Wholesale and Jobbing firms and accepted by Banks, Trust Companies, building and loan Associations, not only as collateral on loans but by direct policies on their property, these organizations and financial institutions have made their investigation and are satisfied so may we kindly inquire, how about you, will your business property, your home, your past record of automobile experience measure up to the standard that we demand, if so, then you can secure insurance through us and save money, now that you have read this, it is up to you to act, so write us or call 55465 and let us tell you what class you can be placed in and the savings that you should enjoy.

### CLASS MUTUAL INSURANCE AGENCY

*"The Agency of Personal Service"*

C. N. BRISTOL      H. G. BUNDY      A. T. MONSON  
 305-06 Murray Building      Grand Rapids, Michigan

ing—was a successful country district school teacher and, as I clearly recollect, a man of exceptional energy. I recall when he was teaching district school at what is now known as Ravenna, then Crockery Creek. He taught school for \$18 a month and five evenings out of the seven gave writing lessons in several district schools from his own school, at \$1 per term of twelve lessons. Mr. Matter would walk this distance each evening after his own school was closed, teach the writing school until 9 o'clock and walk back to where he happened to be boarding under the old system of "boarding round" for the teacher. Mr. Matter accumulated a modest sum in this manner, and this was the money which enabled him to become Julius Berkey's partner, his capital being about the same as the value of Mr. Berkey's machinery, which had been made almost entirely by his own hands. I will have a word or two more to say later on regarding Mr. Berkey's vigorous personality and the manner in which he so successfully developed his business.

Buddington & Turnham made an effort at manufacturing sometime in 1862. The early residents yet living will recall the Commodore who conducted an auction store on Monroe street in a little building adjoining the Rathbun House. As I was in the war I have no knowledge what persuaded the Commodore to enter into a business of which he was totally ignorant, unless it were Mr. Turnham's persuasions. They were an illy assorted pair and did not continue long in existence, but did produce two of the capable furniture manufacturers of our city, E. H. Foote and John Widdicomb, who, when they came from the Army, took their earlier lessons there.

The first directory of Grand Rapids was published in 1865. It shows William Widdicomb the only additional name to those which I have already mentioned, and Berkey & Matter changed to Berkey Brothers & Company. This directory has an interesting account of our earlier days by Prof. Franklin Everett, descriptive of our progress to a city of then about 10,000 inhabitants; yet in all of this long article there is not a single line about furniture manufacturing. It is evident our infant industry was not of sufficient moment to command any attention from the Professor.

The next directory, issued in 1867, notes Berkey Brothers & Company as Berkey Brothers & Gay through the addition of Geo. M. Gay to the firm. Widdicomb & Capen and Spanjer & Son are listed as manufacturers and E. W. Winchester resumes business.

In 1869 our City Directory mentions Widdicomb Bros. & Richards, "Manufacturers of Bedsteads" at Fourth street and G. R. & I. Railroad, and Atkins, Soule & Company, corner Ottawa and Fairbanks streets, as manufacturers of chamber furniture. The five men composing this firm were a partnership of workmen from Nelson, Comstock & Company's who were not successful and made an assignment in

1870 to William A. Berkey. Mr. Berkey continued the business for a time, eventually organizing out of it the Phoenix Furniture Company as manufacturer of parlor furniture, which was the origin of the present Phoenix Furniture Company.

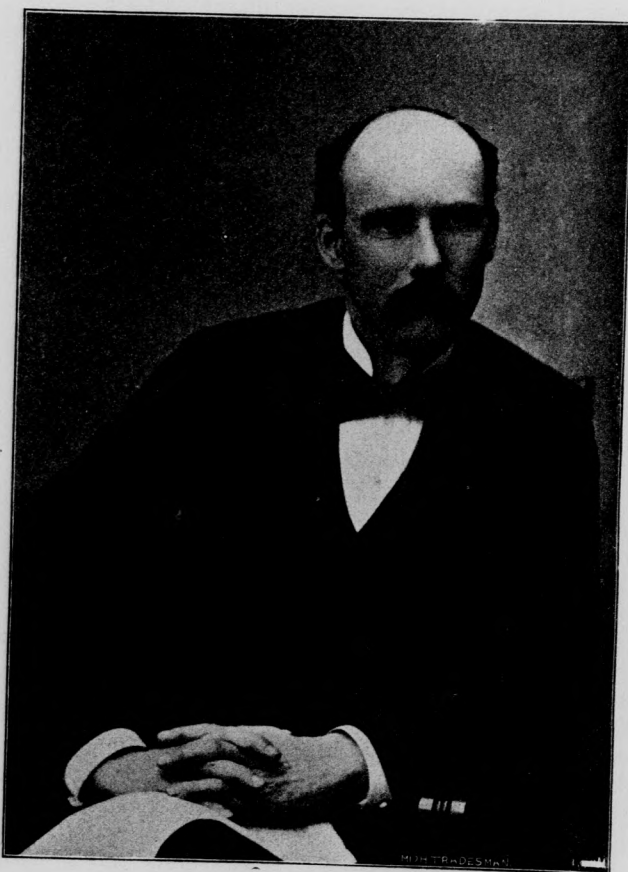
Several changes occurred at about this time: Elias Matter withdrew from Berkey Brothers & Gay to enter Nelson, Comstock & Company through the purchase of T. A. Comstock's interest, and that firm became Nelson, Matter & Company. The two junior partners, Mr. Pugh and Mr. Colson died and their interest was purchased by Stephn S. Gay.

In 1872 William A. Berkey withdrew from Berkey Brothers & Gay. de-

enough to require an annual publication"; yet this necessity was not so urgent as to call for a classified list of its business concerns and industries. I did not find any additions to the manufacturing for that year.

In 1873 Berkey Brothers & Gay were incorporated as the Berkey & Gay Furniture Company, and Widdicomb Brothers & Richards as the Widdicomb Furniture Company.

In 1874 we find More, Foote & Baars changed into the Grand Rapids Furniture Company, Fred Baars withdrawing from the firm and taking an interest with the Widdicomb Furniture Company. That year lists several additions to the business: Sylvester Luther & Co., Michigan Furniture



Wm. Widdicomb

voting his entire attention to the Phoenix Furniture Company's affairs. More, Richards & Company also appear, composed of More, Richards, DeLand, Foote and Baars, doing business at the corner of Canal and Trowbridge streets. Richards and DeLand retired and More, Foot & Baars continued the business on Butterworth avenue, building the factory premises now occupied by the Valley City Desk Company. The Grand Rapids Chair Company was incorporated in October of 1872 and the buildings erected in 1872 and 1873.

For a time the City Directory was published intermittently, and the directory for 1872 in its announcement says "a good directory is a necessity in a city like this and the town is large

Co., and John Bradfield, upper Canal street, the origin of the Luce Furniture Co.

Some six or eight workmen not mentioned in the directory formed a co-operative concern in 1875 which did not continue long in existence. It is peculiar that no manufacturing of this character has succeeded in this city, while nearly all the manufacturing establishments of Jamestown and Rockford originated in this manner.

I must now take time for historical mention of the new concerns or additions and changes to those already established for each year to 1909, as follows:

1876

No additions; strenuous times.

1877

Wm. A. Wight, Erie street.

1878

E. A. Roberts, 28 Mill street.

1879

Folger & Ginley, 28 Mill street; Geo. W. & Hiram Gay, 434 Canal street; Roberts Brothers succeed E. A. Roberts.

1880.

Wolverine Furniture & Chair Co., Pearl street.

Kent Furniture Co., North Front street, L. H. Randall, President; J. H. Wonderly, Vice-President; C. W. Watkins, Treasurer; E. C. Allen, Secretary.

McCord & Bradfield, R. C. Luce, President; T. M. McCord, Vice-President.

New England Furniture Co., succeeding Ward, Skinner & Brooks, sash and door manufacturers.

Sligh Furniture Co., L. H. Randall, President; Chas. R. Sligh, Secretary.

Stockwell, Bryne & Co.

John Waddell & Co.

Stow & Haight.

1881

Wm. A. Berkey & Koskul, Lyon street.

F. L. Furbish.

Oriel Cabinet Co., North Front street.

1882

The Folding Chair & Table Co.

Ford Furniture Co., Wm. Winegar, President; J. L. Shaw, Vice-President; Chas. H. Hooker, Secretary and Treasurer.

The Luther & Sumner Co.

Worden Furniture Co., Henry Fralick, President; A. E. Worden, Secretary and Manager.

Winchester & Moulton.

1883

Stockwell & Darragh Furniture Co.

Nathan Strahn.

The Union Furniture Co.

Fogg & Higgins.

1884

Stephen Cool & Co., Fourth street.

S. E. Allen, 44 Mill street.

Peninsular Furniture Co.

1885

West Michigan Furniture Co., Third street.

Wm. A. Berkey Furniture Co., succeeding Berkey & Koskul.

1886

Stow & Davis.

Strahn & Long, composed of Harry W. Long, John E. Moore, Nathan Strahn.

Union Furniture Co., Grand Trunk Junction, successors of S. Luther & Company, with A. S. Richards, E. G. D. Holden and Cyrus E. Perkins as officers.

Grand Rapids School Furniture Co. E. F. Winchester & Co., 34 Mill street.

1887

Wm. T. Powers again enters the furniture business.

I. C. Smith, J. C. Darragh and Jos. Penny doing business as the American Dressing Case Co., Canal street.

Empire Furniture Co., 32 Mill street.

S. L. King, Pearl and Front streets.

Welch Folding Bed Co.



1888  
Clark & Hodges Furniture Co.,  
North Canal street.

1889  
Valley City Rattan Works.  
J. H. White, T. Bedell and H.  
Bedell, doing business as the Crescent  
Cabinet Co.

Grand Rapids Cabinet Co., M. C.  
Burch and B. DeGraff, officers.  
Grand Rapids Parlor Furniture Co.  
Grand Rapids Table Co.  
Martin L. Sweet.

1890  
Klingman & Limbert Chair Co.  
Birge & Shattuck.  
Grand Rapids Enamel Furniture Co.  
Universal Tripod Co., the original  
of the Royal Furniture Co.  
Michigan Chair Co.

1895  
J. A. Anderson & Co.  
Grand Rapids Seating Co.  
H. N. Hall Cabinet Co.  
Grand Rapids Standard Bed Co.  
Hansen Bros.  
Retting & Sweet.

1896  
Hake Manufacturing Co.  
Arlington Cabinet Co.  
Grand Rapids Bookcase Co.  
Grand Rapids Fancy Furniture Co.  
Luce Furniture Co., succeeding Mc-  
Cord & Bradfield.

Fred Macey Co.  
Michigan Art Carving Co.  
Grand Rapids Wood Carving Co.

1897  
Reuben H. Smith.  
John Widdicomb Co.

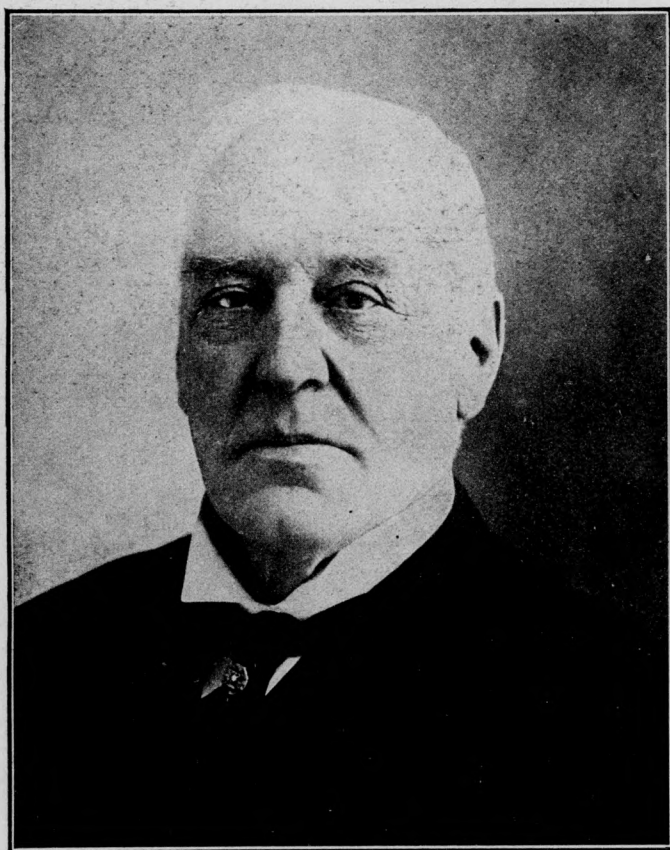
1903  
Burnett & Van Overan.  
Ideal Furniture Co.  
Imperial Furniture Co.  
Linn-Murray Furniture Co.

1904  
Grand Rapids Cabinet Co.  
Greenway Furniture Co.  
Hetterschied Manufacturing Works.  
Michigan Order Work Furniture Co.

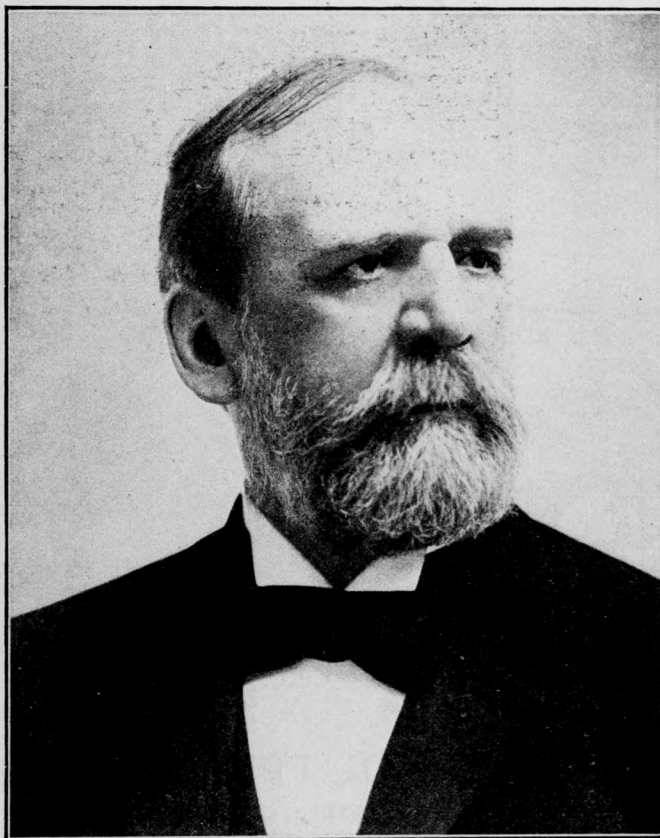
1905  
Cabinetmakers Co.  
C. A. Greenman Co.  
Michigan Desk Co.  
Retting Furniture Co., succeeding  
Retting & Sweet.

1906  
Shelton & Snyder Co.  
Veit Manufacturing Co.  
Grand Rapids Cabinet Furniture Co.

facture of fine grades in furniture have  
been successfully established in the  
United States within the past ten years.  
There is no business demanding such  
unremitting personal attention as our  
industry, and it may well be asked,  
"Why was the business so successfully  
established in Grand Rapids? What  
peculiar condition or circumstances  
has given this town its prominent posi-  
tion?" We had no natural advantages  
originally. Lumber was abundant, but  
it was equally abundant anywhere and  
everywhere in the Northern country.  
Water power was as free as the lum-  
ber, yet water power was to be found  
also all over the Northern States. Not  
only did we have no special natural  
advantages, but we were placed at an  
exceedingly inconvenient location for



Julius Berkey



George W. Gay

1891  
C. E. Amsden.  
Richmond & Lyman Co.  
Standard Table Co.  
Valley City Table Co.

1892  
Stickley Bros. Co.  
Central Furniture Co.  
Mueller & Slack Co.  
Royal Furniture Co.  
McGraw Manufacturing Co.

1893  
C. A. Berge Upholstering Co.  
Grand Rapids Church Furniture  
Co.

1894  
C. P. Limbert & Co.  
Valley City Desk Co.  
Grand Rapids Wood Carving Co.  
Ryan Rattan Chair Co.  
Grand Rapids Carved Moulding Co.

1898  
Novelty Wood Works.  
Boyns-Morley Co.  
Gunn Furniture Co.  
Wernicke Furniture Co.

1900  
Chase Chair Co.  
Raymond Manche Co.  
Chas. F. Powers Co.  
Wagemaker Furniture Co.

1901  
Furniture City Cabinet Co.  
C. S. Paine Co.  
Standard Cabinet Co.  
Van Kuiken Bros.

1902  
Century Furniture Co.  
Grand Rapids Show Case Co.  
Grand Rapids Table Co.  
Nachtgall & Veit.  
G. S. Smith.

Grand Rapids Parlor Furniture Co.  
Kelley & Extrom.  
Luxury Chair Co.  
John D. Raab Chair Co.  
Raab-Winter Table Co.  
Sweet & Biggs Furniture Co.

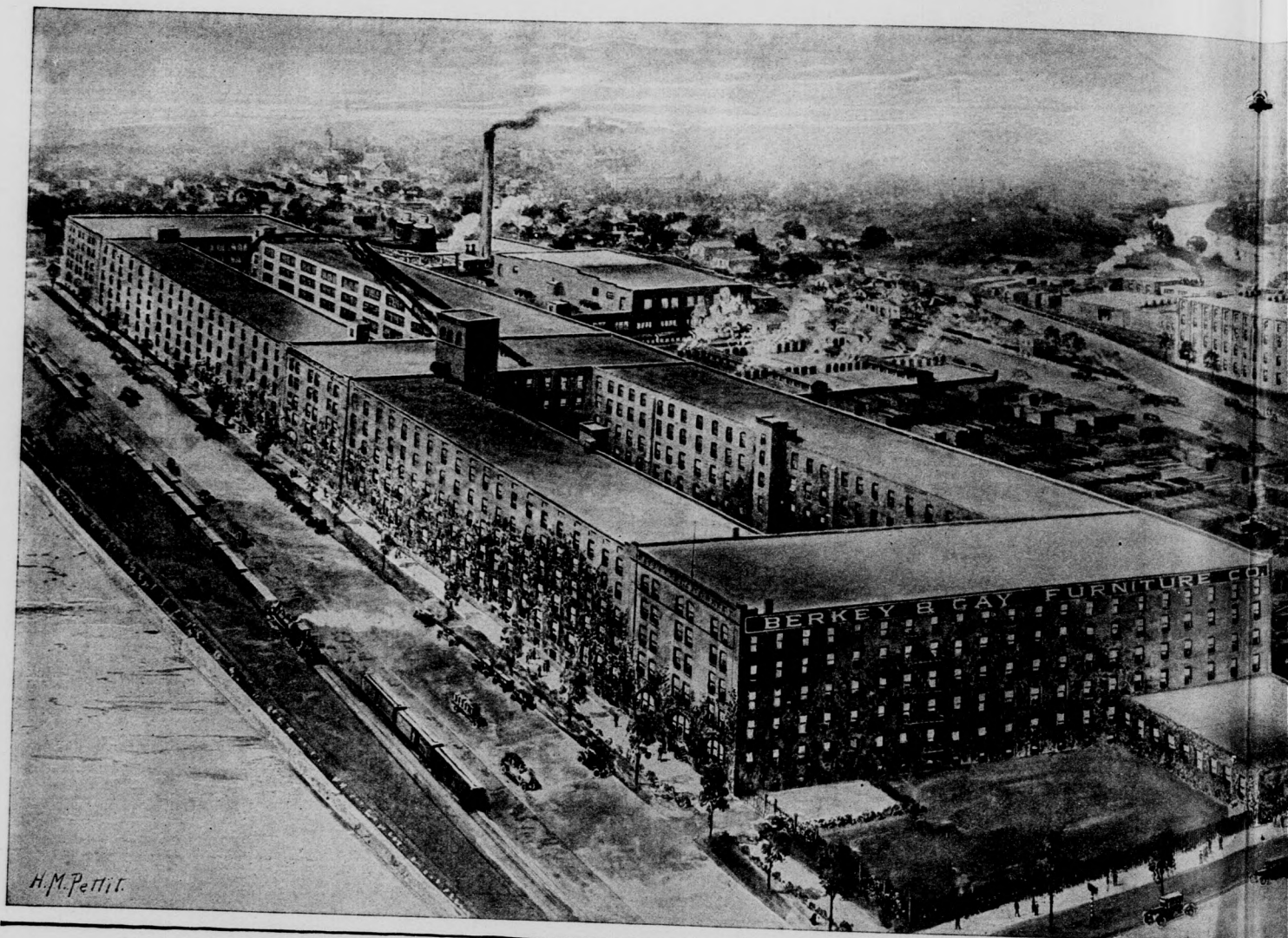
1907  
Grand Rapids Upholstery Co.

1908  
Criswell Keppler Co.  
Dolphin Desk Co.  
Michigan Seating Co.  
Rex Manufacturing Co.  
Ttal 1908—49.

The surprising number of manu-  
facturing efforts with the moderate num-  
ber that have survived is, perhaps, a  
true indication of the vicissitudes  
which attend the furniture manu-  
facturing business. I might mention  
further that not more than three or  
four new institutions for the manu-

manufacturing furniture, with but one  
railroad and that terminating at the  
Lake upon one side and Detroit upon  
the other, with no connections what-  
ever to other portions of the United  
States, the river and lake our only  
practicable method of transportation  
to the then growing West.

When, eventually, we did have a  
connecting railroad with the Michigan  
Central and Lake Shore & Michigan  
Southern our whole product was  
freighted through towns where many  
well-established competitors were lo-  
cated. Upon the Michigan Central  
were Buchanan and New Buffalo, both  
manufacturing upon a larger scale than  
ourselves. Upon the Lake Shore were  
to be found La Porte, Mishawaka and  
South Bend, each having one or more  
successful furniture factories. Chicago



Composite View of the Plants Producing

## THE OUTPUT OF THIS GREAT PLANT NOW DEMANDS REPRESENTATION IN EVERY TOWN IN AMERICA

From \$225 to \$6,000 per suite retail! Over 100 different suites to select from! The biggest selections in the lower price range! Many of the fastest selling patterns ready for quick shipment!

Every single piece bearing the coveted Berkey & Gay Shop Mark!

Every single piece a charming example of Berkey & Gay craftsmanship!

By far the largest production in Berkey & Gay's history!

Beautiful color pages in the world's most far-reaching message carrier—the Saturday Evening Post—

announcing these facts to more than five million readers a month.

These are a few of the reasons why Berkey & Gay now require immediate representation in every town and city in America—and plan to establish it!

**Write at once for illustrations, prices and full particulars.**

\$225 retail for a full Berkey & Gay dining room or bedroom suite!

And remember—these new prices indicate no relaxation in the high and established quality of Berkey & Gay furniture.





Plants Producing Berkey &amp; Gay Furniture

Think of it! A name that rings like the name Tiffany or Rolls Royce in the ears of every housewife.

A name that for 60 years has stood for all that is finest and most exclusive in furniture-craft.

Couple your own good name, known locally, to Berkey & Gay's distinguished national reputation, and you have a combination that will establish you with that class of customers who are inclined to visit the larger cities when they need furniture.

Every town big enough to support a furniture store is big enough to make this line pay real profits!

There is only one standard of workmanship at the Berkey & Gay plant. This standard applies alike to suites retailing at \$225 and to those that retail at \$6,000.

Berkey & Gay features of construction and finish will be found in all suites—regardless of price.

And as always, Berkey & Gay will protect you, absolutely, on the Berkey & Gay suites you purchase.

Each pattern purchased by you is confined exclusively to your store. Competition in your city on patterns is thus automatically and entirely removed.

[ Again we urge you to write at once for illustrations, prices and full particulars—you can't get these remarkable values on your sales floor too quickly ]

**BERKEY & GAY FURNITURE COMPANY, GRAND RAPIDS, MICHIGAN**

was the distributing point, and there were, as at present, other and stronger competitors, yet the city of Grand Rapids rapidly passed all of them.

During these same days Boston was the Eastern manufacturing point for all fine chamber furniture, and Cincinnati was equally prominent. Several large and eminently successful concerns were in operation in both cities which eventually passed out of existence, the Boston people maintaining that this was due to the ruinous competition of Grand Rapids and one or two other Western towns—competition they could not meet; yet they had all the advantage in prior possession of the field, abundant capital, fine factories and a near location to the market. In the face of all this, Grand Rapids steadily developed, both in the character of its product and the magnitude of its works.

It is one of my theories that it is not so much location or natural advantage that secures exceptional business success, but, rather, the personality of the men who happen to originate and develop it, and to this very feature do I ascribe the importance which Grand Rapids achieved in furniture manufacturing. Fortunately for Grand Rapids, its pioneer furniture manufacturers were the happy possessors of those important characteristics required for success in their own industry, and among them no one man displayed such pre-eminence in energy, industry, originality and business prudence—all the factors that are demanded for our business—as Julius Berkey. Mr. Berkey had all of these to a marked degree, and I doubt whether he knew the meaning of the word "discouragement."

George W. Gay was equally capable. While Mr. Gay may have had at first but indifferent technical knowledge in manufacturing, he did possess the talents which make men prominent among their fellows. He had shown energy and earnest zeal in business affairs up to the time he entered the Berkey & Gay Company, and the years immediately following Mr. Gay's entry were epoch making for the industry which was to render Grand Rapids so famous. Within a short time, from 1866 to 1873, Berkey Brothers & Gay developed into an institution of such magnitude as to warrant capitalization at a very large figure. When I glance back over those days—days that cover the early struggles of our industry—I can not refrain from amazement that such work could be accomplished so rapidly. I see them occupying the original factory on the canal, then occupying the upper floors of the buildings now used by Gardner & Baxter; from there to several buildings on Canal street opposite Bronson, receiving first premium at the State Fair, opening a branch in New York city, taking a high position in the Eastern trade, and all this prior to 1875.

Mr. Berkey possessed the instincts of the manufacturer to a marked degree and Mr. Gay gave evidence of equally keen insight into the mercantile portion of the business while rapidly acquiring skill and exceptional

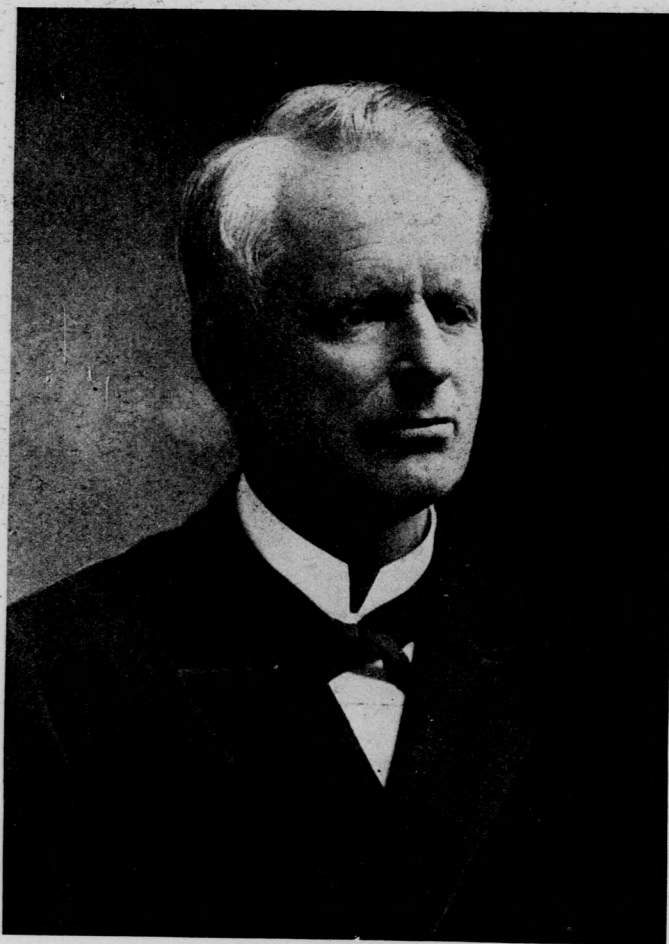
judgment in the artistic designs for which they were widely known. They also had that quality of human nature which enabled them to employ men successfully, securing their good will, their earnest co-operation; in fact, they were indefatigable in their attention to all the details of the business; nothing too large to grasp, nothing so small but it received attention. For those early stages both Mr. Berkey and Mr. Gay developed exceptional originality and enterprise. They were the first to introduce expensive improvements in machinery, the first to display originality in designs, the first to employ skilled designers and the first to bring skilled mechanics from other sections of our country, and even

#### She Was Too Sudden.

The wind was clawing and clutching at nature's possessions with its invisible talons. The rain was pouring down in torrents. The sleet, so terrific in its velocity, was blinding. The lightning was crashing merrily.

They were alone in his car, far from any habitation. He was handsome and ritzy-collegiate while she was young, beautiful and even innocent.

The car was warm and cozy, while outside blasts of sleet and rain vainly endeavored to pound in the windows. There was a keynote of contentment within the auto and yet something seemed to grip the hearts of the two companions with a weird and fearful anxiety.



Charles C. Comstock

from foreign lands; no difficulty ever deterred them when they had once decided their business required improvement and skill beyond which our own workmen could furnish. Their ability and progress were a stimulus to every other manufacturing concern in Grand Rapids; their competition of that straightforward business character every fair minded man is willing to meet. I give especial credit to that firm for our development in those early days. Very soon equally capable men appeared, organizing and conducting other concerns, which added to the strength and individuality of our business and our progress was steadily promoted until the position of Grand Rapids before the United States was assured.

Suddenly a terrific blast, even more terrific than the others, shook the automobile to its foundations. She clutched him passionately about the neck with her snow white arms. Instinct prompted him to stop the car immediately. As he did so he gazed wistfully into her shining eyes.

"I wonder," he began.

"Ye-es?" she answered, her voice thrilling with passion.

"I wonder," he said, "if it would be too bold of me to ask you to work my windshield cleaner while I drive, so that I can see the road?"

More than a merely seasonal eclipse has fallen upon the activities of that picturesque figure, the iceman. Purveyor of one of the absolutely necessary commodities in our civilization,

his place in the scheme of things is seriously menaced by mechanical progress. When every home makes its own ice in a private refrigerating plant, what are the future Red Granges of the Nation to do for a living during the summer? What will become of the noisy iceman, so sturdily independent, backed by the knowledge of his rights to the monopoly of his route? It seems only yesterday that the first refrigerating plant in miniature was advertised, but the development of any device or invention that will add to the comfort of American homes goes on with amazing swiftness. No sooner had the automatic refrigerator operated by electricity become as standard a part of the equipment of modern homes and apartments as the radio set than it was announced that a gas machine had been perfected in Europe which furnished refrigeration and ice with a minimum of machinery and therefore of attention. So important a part does ice play in our lives that this announcement has a vital interest for every housekeeper. Not so many years ago we were depending upon the "spring house," words that will recall an alluring picture to the minds of the older generation; then came the iceman, and now we are making our own coolness right at home. Again we stand to lose in picturesqueness, but to gain in efficiency.

A good deal of misapprehension still exists on the subject of vivisection. It has been hard to realize the truth of the situation regarding scientific experiments on animals, because the opponents of this method of adding to the sum total of human knowledge have been inclined to be more than a little unreasonable. Dark hints about the terrible things that go on behind the tightly closed and locked doors of laboratories have given many a sentimental lover of animals nightmares, but there is no longer any necessity for innuendo and suspicion. The worst may be known at first hand. Most medical laboratories, including the animal rooms, have been discovered by the American Association for Medical Progress to be open to the public, and in many instances special invitations are sent regularly to the officers of humane societies to attend experiments or to investigate the conditions under which animals are kept. Here and there a laboratory imposes slight restrictions, but the general rule is that a responsible person may, if he wishes, find out for himself the exact status of the matter. The rules regarding animals, now in vogue in medical schools and research laboratories all over the country, are as thoroughly humane as any one could ask—any one except the extremist who opposes on principle the use of any animal for experimentation. And the open privilege of inspection gives every assurance that the rules are carefully observed.

I sent my boy to college,  
With a pat upon his back.  
I spent ten thousand dollars,  
And got a quarterback.

"They say" is the biggest liar in the world.



# The Finnish Mutual Fire Insurance Company

Calumet, Michigan



Organized for Mutual Benefit

*Dividends of 40 to 68% for 31 years*

Michigan Standard Policy---Michigan Board Rates

More assets and surplus per \$1000 risk than  
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CALUMET, MICHIGAN

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305-306 MURRAY BUILDING  
GRAND RAPIDS, MICHIGAN

## OLD-TIME PHOTOGRAPHER.

## He Is Now Consigned To the Scrap Heap.

Getting "a picture taken" isn't what it used to be. The old-fashioned photographer who sold a dozen cabinet-size reproductions from life for \$3 has evolved into an artist. Just what the cabinet size implied is a matter somewhat obscure, but no really "tony" photograph ever was anything else. At special seasons, such as the dull weeks in August, the small-town photographer commonly sent coupons to everybody, in envelopes marked personal, thereby entitling the holder to a dozen "cabinets" for \$2, if and when the coupon should be presented, not later than the final bargain day.

But even the small-town photographer has taken notes from his colleagues in the big city. His studio has become an atelier. It breathes a subtle suggestion of art. More likely than not the decorative scheme is in the latest Russian manner, imported direct from New York. All of the curlicues, the zigzags and blind-man's staggers are reproduced with a fidelity no Russian would recognize. Incense that outdoes joss sticks is a familiar bit of local color—or should we say local scent?

Certainly the photographer himself is a changed man. He has taken to yielding collars and neckties with drooping ends. His discourse resounds of lights and shadows and still other tall talk about "temperament." For all of this he receives at least \$10 a dozen instead of the former \$3, and proofs are extra.

But the change is not entirely happy, because the modern photographer must live up to his new role. He has laid aside his standing of other days, when he ranked as a professional man. He is an artist and must suffer accordingly.

In other days there were only one or two experiences in life that surpassed the great day on which the family's picture was taken. A marriage or a funeral might stir more interest, although the advantage was slight. Vaccination or a call upon the dentist could not be shared. But the "taking" of a family photograph was a communal occasion, usually arranged when Aunt Betsy arrived for her annual visit. And if she timed her visit with the photographer's coupons, so much the better.

Early upon the morning of this shining day Aunt Betsy would appear in a rustling silk dress, hair dressed high on her head and a big knot at the back, topped off by an odd little bonnet having strings that tied underneath the chin. She always wore glasses and looked a trifle severe. But she was mother's own sister and a person to be respected, even by father, who stayed home from the store that day and grumbled a lot about having to put on his Sunday best, including the long-tailed black coat and stiff white shirt.

As for mother herself, she came forth in her best dress, one of those lacy dresses having ruffles around the bot-

tom. And everybody said how young she looked, and mother smiled and chided the flatterers and smiled more. Then there was a great washing of faces, a buttoning of little coats and straightening of dresses, and finally the hired man brought around the surrey. It never would have done for the family to walk through the dust on photograph day.

After everything was made ready and everybody had climbed in, carefully protecting their finery, father would take the reins and drive along to the studio. Ordinarily this was up one flight of stairs, always on a corner of the main street, where the whole town might see the party. The family

exclaimed about how "natural" the photograph looked, the photographer appeared. He always rushed out as a man surprised in the midst of engrossing occupations, although he had been waiting an hour, and affected a delight even greater than required. There would be a series of hand-shakings and head-patting and much talk about the "lovely day" to take the prized picture.

It was a ceremony. A funeral might be said to last longer, but a marriage hardly so long. And the taking of a picture had the aspects of a solemn rite. One knew the feeling of being preserved for those yet to come. And Aunt Betsy looked just that way. Her face was "set" from the moment of

breathe. Around the two women were ranged the young Jepsens, a manoeuvre involving no little skirmishing, cackling and giggling. If there was a baby—and family photographs always seemed to include a baby—sundry wailings were inevitable.

After ten or fifteen minutes everybody was settled and the photographer became master of their faces for one of the great quarter hours of life. After warning them not to wiggle so much as a finger he retreated behind the strange apparatus which loomed before them like some weird creature with one big, round eye. Then the black cloth was thrown over the photographer's head and the manoeuvring for position began. First the camera tripod was moved forward an inch, then backward two, and sidewise three. Off would come the black cloth, surprising the youngsters by the sudden reappearance of its master. Screws would be unscrewed, angles adjusted, lenses cleaned, and numerous matters attended to in the photographic ritual.

Meanwhile every one clung to the pose and the prepared smile. Another period of juggling and shuffling ensued until at last a hollow voice ordered, "Now, everybody, keep your eye on the camera. Don't move, smile—that's it."

While the little group held its breath until Aunt Betsy's silk dress crackled and young Bobby began to grow red in the face, the photographer made motions with one hand, held aloft, as though flagging a train. His real meaning, of course, was silence, and few men have ever been better obeyed.

When Aunt Betsy had reached the place where she must take another breath and Bobby had begun to see things before his eyes, the photographer would pop out again from his black cover, a little red himself and say gleefully, "Great picture, folks; the best I ever took. Proofs to-morrow." And the chorus of breathed relief might almost have been heard on the sidewalk below.

Inspection of the proofs was the turning point of the drama. Joy or despair might follow. One of the boys was sent to the photographer's next morning, returning home, breathless, bringing two strange squares of reddish, glazed paper, bearing the images of even stranger-looking folk.

Who, for instance, was this dour and scowling man, turning his sullen face upon the world? And who—for mercy's sake!—was the prim woman on the right, with mouth down at the corners and hands folded in smug satisfaction? But any one might recognize mother, for her smile was like no other, although she did not look so young as everybody had said. And the ugly ducklings around her knee!

While neighbors were exclaiming over the proofs and declaring that a handsome man seldom took a "good" photograph, and a pretty woman never, father arrived from the store. Just by way of revenge he would say that the proofs were "fine, the best he had ever seen." Whereupon Aunt Betsy flounced out of the room.

It was here that the photographer proved himself a diplomat. He always

## The Coin of God

Not mere existence counts forth worth,  
We came, we're here as parts of earth;  
As parts of its all nature plan  
To live and act as conscious man.  
But there should higher values be  
Than those of mere nativity.

And for these values we should pay  
The price beyond the right to stay,  
The price above the normal need  
Or privilege for which we plead,  
The price that pays for something worth  
More than the sordid gold of earth.

These values we must meet in things  
Beyond what just mere living brings;  
Our entries on life's balance sheet  
Must for its higher needs be meet,  
And if thereon there's credits made  
'Twill show that we in kind, have paid.

And just as we invest in gold,  
The soulful things of worth untold;  
Just as we pay the price of life  
Above its elemental strife  
By just so much will worth appear,  
The Coin of God, so precious here.

L. B. Mitchell.

on the way upstairs passed the show-cases filled with photographs, some of them "hand colored." It was hand coloring that brought about the ruin of many an honest photographer and landed him in an atelier.

No man could be a photographer, either of the old brand or the new, unless he had some sense of drama. Thus it was no part of his role to meet customers. Instead he had a refuge somewhere behind mysterious screenings. If the young Jepsens laughed, Aunt Betsy said "Sh-h-h." The day of having a family picture taken was the day to be as sad as possible.

After father had walked around the studio once or twice and mother had

arrival, as if she would preserve in her person the dignity of her sires.

Slowly the drama got under way. First the photographer arranged two chairs, side by side, and just so many feet from the window, where the light was best. In one chair sat mother and in the other Aunt Betsy, holding hands as sisters should. Behind the chairs, in the center, stood father, his stiff black derby held like a sceptre in one hand.

Father was uncomfortable. It took courage to face a photographer without flinching. Even the interest of posterity was nothing compared to that creepy feeling, standing there on one foot, holding the derby, afraid to





# Michigan's Finest Fruits and Vegetables

Our seven modern canneries are located in the garden spots of Michigan, right where the finest fruits and vegetables are grown. Only the pick of the crop meets Hart Brand requirements.

Luscious fruits and tender vegetables are harvested when ripe, carefully sorted, cleaned, cooked and hermetically sealed in sanitary cans; they retain their wholesome flavor, tenderness and nutrition.

The Roach plants are models of cleanliness. Every modern method is employed to insure absolute purity and the height of goodness and flavor. It is well worth while to remember to say Hart Brand to your grocer.

## W. R. Roach & Company

GRAND RAPIDS

MICHIGAN

SOLD BY ALL GOOD



GROCERS EVERYWHERE

managed to convince them that the proofs were excellent. Nobody knew just how they looked and never could know until they had seen their likeness, he would point out. Besides, the final prints would be clear and better, and a little touching up would help. Why, of course, all photographs had to be touched up. Merely a matter of the art; a means of aiding nature where the camera failed.

By such blandishments the order would be sealed and delivery duly made. Everybody had become so accustomed to looking at the shadowy proofs that the originals, in their best cabinet mounting, really bore a pleasing resemblance satisfactory to all. The great experience had come and gone and the Jepsons belonged to posterity. —James C. Young in N. Y. Times.

#### More To Delivery Than Sending the Goods Home.

What is the prime requisite of a grocery delivery system? There can be no doubt about it—quality. That word "quality," applied to delivery, covers a broad field. But there are only two principal standpoints from which to judge the quality.

1. Approval by the customer.
2. Profit to the merchant.

The first step is to find out what customers and prospective customers like and dislike in the way of delivery service. Then incorporate everything possible that they like and strike out everything possible that they dislike.

Early Delivery—Early is a relative term. The grocer should know the household habits of the average family in his territory. What time do they lunch and dine? How much time does the housewife usually require for preparing her meals? Is it worth sending out a questionnaire to get this information?

Aside from equipping the merchant with important facts, the questionnaire would be an advertisement of his desire to give good service.

Undamaged Goods—When it is necessary to exercise too much care in handling foods the loss of time, when computed over a period of six months or a year, is astounding. Lost time, with its equivalent in dollars and cents, never can be regained. It gnaws away profits and smothers opportunity. It is the bete noir of every business.

Avoid waste of time by delivering in receptacles that eliminate the hazards of damage. In such receptacles goods can be handled more easily and more rapidly. Fear of breaking and smashing the goods is gone. Confidence takes the place of trepidation. Of course, eggs, the most fragile of all, must be protected. They not only can be protected, but handled in the right kind of containers as quickly and easily as potatoes. A properly constructed folding delivery box saves goods and saves space and time both in the store and on the delivery route.

Cleanliness and Neatness—This applies to equipment as well as to the store and goods and to employees. Dirty trucks and greasy, untidy or dilapidated delivery boxes, broken baskets, ragged looking packing cases or other makeshifts, are evidences of

slovenliness and that in these days of meticulously sanitary and clean kitchens create a feeling of repulsion. Buyers of quality foods like to see the goods in quality packages, delivered in quality delivery boxes.

Courtesy—You must actually feel courteous. A buyer does not care to deal with store people who seem at odds with the world.

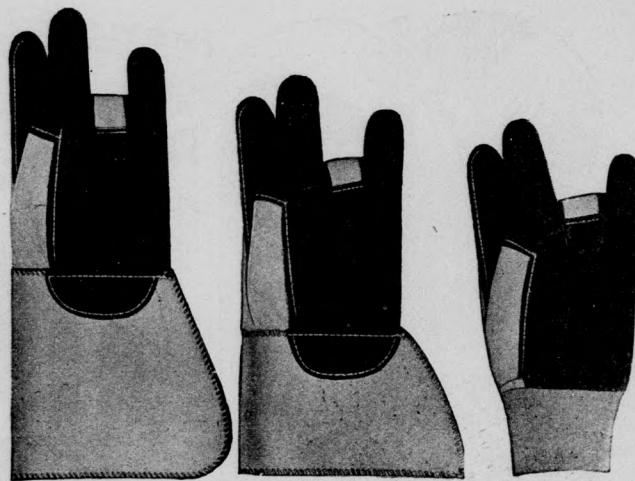
Efficiency—The efficiency of a delivery system depends on (a) how well it pleases the customer, and (b) its percentage of cost per year to the merchant. Deliver the goods in the kitchen, or at least at the kitchen door, not on the front porch nor at any other part of the house. Place the food where the buyer uses it. Don't leave the load where she will have to pick it up and carry it in. If nobody is at home, do the next best thing. Group the articles in a convenient, sheltered place where it will be most convenient for the customer. There is no need to leave delivery receptacles except in rare instances. In such cases arrangements should be made with the customer to have them ready for delivery boy on his next trip. Your name should be on all such equipment.

In purchasing delivery equipment, if you are influenced by first cost instead of yearly cost, you will make your delivery too expensive. Buy durable carriers. What is more sensible, to pay \$1.50 to \$2 for a delivery receptacle that will last five years or 50 cents for one that will last six months or a year? Valuable space in the store and on the truck as well as valuable time can be saved with a properly constructed folding box of the right shape. Misfits cause waste. This increases the annual cost. Do not be pound foolish and penny wise with any store equipment.

Profit—It is not necessary for your delivery service to cost more than 3 per cent. of sales. To take care of this expense, the mark-up, if there need be any, is slightly over half a cent on a 25 cent article, 1 cent on a 50 cent article, etc. But, by building up a good telephone delivery trade, it has been proven that the grocer reduces his selling costs, making fewer clerks necessary.

Co-operation from Customers—Tell them of the necessity of telephoning their orders before a certain hour, morning and afternoon. Do not merely say early. That is too indefinite. Say 9 o'clock, 3 o'clock, etc. Ask them to make whatever complaints they have promptly. Don't give them too much to do in the way of co-operation. You are serving them; they are not serving you. A good plan is to call up customers for their orders. This is often an excellent selling device.

Never substitute goods unless absolutely necessary and not then without the buyer's consent in advance. If, after taking an order over the telephone, you find that you are out of one or more items, telephone back to the customer for her consent to a substitute, but it would be better to send a clerk to a store of a competitor to buy the goods. Retail merchants often co-operate with one another by lending merchandise. By exchanging this



We make Gun Cut Leather Palm Gloves for the jobbing trade only. Calf-skin palm sewed with heavy shoe thread; no seams in the back to rip; no seams in the front to wear out.

Some are protected with tips and patches as cuts illustrate. Some are made plain.

We also make Leather Palm Gun Cut Jerseys. Be sure to write us for catalog.

**PEERLESS GLOVE COMPANY**  
GRAND HAVEN, MICHIGAN

DIAL 93569

**G. B. READER**

WHOLESALE DEALER IN

LAKE, OCEAN, SALT AND SMOKED  
FISH

1046-1048 OTTAWA AVE., N.

GRAND RAPIDS, MICH.



service, no entangling obligation is involved. Carry well-known and preferred brands.

Keep the truck and delivery receptacles clean. Keep everything that is paintable freshly painted or washed. Never send a dirty or broken delivery box into a housewife's kitchen.

Route deliveries carefully. Try to arrange them so that no traversed distance need be retraced. Prevent breakage. Stop leaks. Conserve store space and truck space. Handle things as few times as possible. Rehandling wastes time.—John G. Elbs in Modern Merchant.

#### Whisky as a Necessity.

The tourist from the East had stopped to change tires in a desolate region of the South.

"I suppose," he remarked to a native onlooker, "that even in these isolated parts the bare necessities of life have risen tremendously in price?"

"Y'er right, stranger," replied the native, "and it ain't worth drinkin' when ye git it."

#### The Retort Discourteous.

"The marvels of electricity have set me thinking."

"Yes; isn't it wonderful what electricity can do?"

#### Things Are Not What They Seem.

Bill—What's the hardest thing you ever did?

Will—Make ten easy payments.

Young men about to embark on business careers should study the address of Judge Elbert H. Gary to the members of the American Iron and Steel Institute. Few men have had a larger experience or been more successful. When the judge began his career the steel industry, like all of our basic industries, suffered from keen competition, which often led to sharp practices. In those days every large industry depended as much upon the ability of its salesmen as it did upon the quality of its goods. And these trade solicitors were neither over-modest nor economical. Their expense accounts often exceeded their salaries, and were invariably presented in un-itemized form, on the plea that it was impossible to keep a record of the cost of entertaining prospective buyers, gifts and general expressions of good will. The sum total had, of course, to be added to the cost of production. About the beginning of this century, the newly appointed manager of one of our largest industrial concerns—not steel—appalled at the increasing cost of selling his goods, hit upon the plan of advising his customers that his "play boys" would be supplanted by closer quotations. The abolition of entertainment accounts resulted in better business and soon became general. It is no longer necessary for large industrial concerns to show agents from distant customers the wonders of New York before a contract can be made. Sharp practices have given way to open dealing. In the words of Judge Gary, "Decency, kindness, frankness and friendship pay in dollars and cents." Beyond question our business ethics have improved greatly during the past decade.

#### SOME BUSINESS METHODS.

(Continued from page 99)

wants. The article a customer is seeking may only sell for twenty-five cents but if we haven't it in stock—which sometimes happens—we spend fifty cents for a telegram and get the desired thing. When it comes we send it to the customer by special messenger.

"I'd like to see any store take that customer away from us—then!

All women like good looking purses. Seldom does she know just what she wants. The salesman must show her a great many styles. The salesman produces a dozen purses, explaining the difference that makes for the variance in price. Gradually he withdraws the stock on exhibition, narrowing the field to one or two or three purses. If the customer objects to one style being taken away the salesman knows, immediately, that it is the purse which really attracts. He returns it, but takes away another. In this manner he focuses the customer's attention and a decision is quickly reached.

"Because we are cheerful in this store is the reason, so a customer once told me, why he took a railroad trip to California in order to stop off in Canton, on his way from New York, to buy two trunks—rather than go by water, as his family wished.

"You know, Arthur," he said, 'the atmosphere in this store more than repays me for the argument I had at home.'"—Norman Beasley in Success.

#### The Inventor of Barbed Wire Died.

Joseph F. Glidden, inventor of barbed wire set about the work in 1872. His efforts resulted in giving the simplest article of fencing that has ever been produced. He proved this, making and using barbed wire on his own farm.

Mr. Glidden commenced the manufacture of barbed wire by cutting the barbs by hand. He used parts of an old coffee mill to coil the barbs on the wire.

He would make from twenty to thirty feet at one operation. The barbs were placed on the wire by hand, and unbarbed wire placed beside it, one pair of ends fastened to a tree and the other attached to the axle of a grindstone turned by hand. Thus the fencing was first manufactured. The wire then made is the same as it appears to-day.

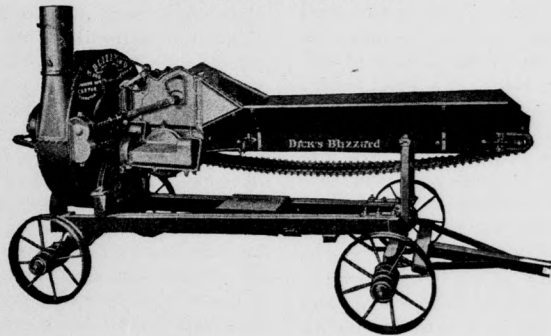
Having secured patents on the essential parts of his devices for manufacturing, he entered into partnership with Col. I. L. Elwood. The business was pushed so vigorously that barbed wire came suddenly into popularity. So great was the demand for smooth wire from Eastern manufacturers that the latter began making enquiry into the cause.

The business made Mr. Glidden a rich man and Colonel Elwood a millionaire. In 1876 Mr. Glidden sold his interest in the business to Washburn and Moen of Worcester, Mass., and retired from the activities of business.

The patent office issues an average of a dozen patents a week on radio inventions.

## Dick's New "Blizzard" Ensilage Cutters

"The Gears Run In Oil"

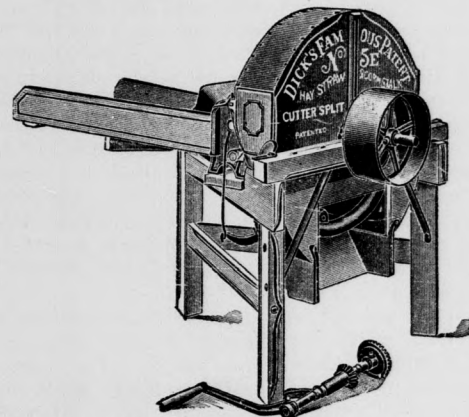


1926 shows large increase in sales.

We are contracting with dealers now for 1927.

Attractive proposition. The most popular machines on the market. Sold through best dealers everywhere.

## Dick's "Famous" Fodder Cutters for Hand or Power



Enormous demand this fall for these popular machines on account of the short hay crop. Made in four sizes—cut one-eighth inch to one and one half inches. Every poultryman needs a "Famous" cutter. Get our prices.

## The Joseph Dick Mfg. Co.

Since 1874

J. H. Gingrich, Pres. and Gen'l Mgr.

Canton, Ohio

Michigan Branch—737 Bond Ave., Grand Rapids, Mich.



## DISCOVERED LAKE SUPERIOR

## Story of the First White Man in Michigan.

April 15, 1609, Champlain, who had had previous experience in the new world, sailed from Harfleur, France, with what was considered a full equipment for the founding of a colony. The site of Quebec was selected. With him, as a sort of private secretary, was a young lad named Entienne (Stephen) Brule, whose life story in many respects has the strongest tinge of sadness of the many strangely pitiable lives in those years of adventure. Brule was only 16 years of age when he landed in the new world. He was a young man of much more than usual ability and promise and there was every prospect that he would develop into a leader in the new world affairs.

Champlain's mission was twofold. He was not only to make a permanent settlement, but he was to explore the interior and forever settle the many conjectures which had been formed from what had been learned by previous explorers. On a previous voyage he had ascended the St. Lawrence River to the mouth of the Ottawa and had climbed the mountain just as Cartier had done over sixty years before. Upon the face of it there seemed to be little gain from his previous voyage. It had given Champlain a personal knowledge, however, which he had had time to think over and analyze. He recognized that he must somehow secure men who had some knowledge of the Indian manners and customs, as well as language. There must be some way devised to train these men. They could not be educated in France for the purpose and then brought out. All the information he had pointed to the Northwest, rather than to the Southwest along the St. Lawrence. In that direction were the Algonquins and scattering bands of Hurons. To the Southwest was a territory in which the Hurons and Iroquois had maintained a war of extermination. The Iroquois already had a grievance against the French and showed signs that they would not care at all to be friends of the new comers. With these questions confronting him Champlain was visited one day in 1610 by an Algonquin chief, who was friendly to the new settlement. Before he returned an agreement was entered into between this chief and Champlain by which each was to loan to the other one of his young men who was to live a year with the strangers, learn their language, customs, etc., and then return to his own people. Champlain selected Brule to go with the Indian chief and the young Indian who went to live with Champlain was named Savignon. Champlain's own account of this matter, as written in his journal, is as follows:

"I had a young lad who had already spent two winters in Quebec and who desired to go out with the Algonquins (and Hurons) to learn their language. I thought it well to send him in that direction, because he could see the country and the great lake (Huron), observe the rivers, the people, the mines of which I had heard from the Hurons and other rare things, so as

to report the truth about this. He accepted the duty with pleasure."

Among historians of to-day there seems to be three theories as to just what happened. One of them seems to think that the arrangement was made without the knowledge or consent of Brule and while he went about it with as good a showing as possible, he thoroughly resented it. Another group are sure that in the impulse of youthful adventure he went into the thing with all kinds of enthusiasm, but when he got into it he grew homesick; the third group talk about reverting to type and argue that when Brule associated in a close way with the savages he just went back to the savage instinct in his nature. Whatever it was that happened when he went away the young man who came out of the woods when the year was over was a far different one. He had wandered with the Indians in the triangle between the St. Lawrence and Ottawa rivers and been the first white man to look upon Lake Huron, but that promising character of his had soured until he just simply had nothing in common with humanity.

During the next four years Brule acted as interpreter for Champlain, but was discontented and dissatisfied with everything. He returned to France, but the wanderlust was upon him—the call of the woods. In 1615 he was again in Quebec and went with Champlain on his trip to the interior. When a messenger was wanted to go through the Iroquois country to summon help for the party, he volunteered. He was captured by the Iroquois and put to torture. He was tied to a stake, his beard was torn out piece by piece and his body singed from head to foot. He wore some kind of a charm about his neck for which one of the Indians reached. Brule warned him that if that was taken from him their whole tribe would be killed. The Indian grunted a reply and again reached for the charm when, as if in answer to some power of Brule's, a thunder storm burst upon them. The Indians fled in panic. After the storm was over the Indians returned, dressed his wounds and started him for his home at Quebec.

In 1618 Champlain sent Brule upon another mission. The Indians had given him several specimens of copper and he had read of the copper given to Cartier about a century before. Brule was to go beyond the region which Champlain had gone, try to locate the copper mines and secure, as far as possible, a knowledge of what was there.

Brule proceeded up the Ottawa to Lake Nipissing, thence across the divide and down the river to Georgian bay. There he turned to the Northwest and can be traced to the vicinity of what we now know as the North Channel, where Butterfield believes he spent the winter. When one thinks of the conditions it seems hardly probable that he did not go a little further and spend the winter at what is now Sault Ste. Marie. He would be but a few miles away from the Soo. The waters there never froze and the Indians for many miles around were in the habit of gathering there for the

winter, because food in the shape of fish were sure all during the winter. The Hurons, with whom Brule was traveling, knew all about this and it can hardly seem that he would spend the winter within only a few miles from the Soo where he would not only be sure of food, but would have the Indians from a wide range of country for his companions and neighbors and thus an opportunity to gather a fund of information from them.

The fact is that Brule carried back to Champlain in 1620 quite an amount of information relative to Lake Superior.

In 1621 Brule was again sent out to make an attempt to go further than before. There is no question but that Brule spent that winter at what we now know as the Soo, the first white man in Michigan.

Upon this trip Brule pushed on to the shore of Lake Superior, the North sea of Champlain's dreams, but alas! as Brule eagerly tasted its waters, the one great element was lacking. There was no salt. It was not an arm of the ocean. He had not found the passage through America to the Indies.

By this time the fur trade had developed to quite a large extent. Champlain had had his two battles with the Iroquois, in the first of which he had assisted the Hurons to victory, and in the second of which he was glad to escape with his little force back to Quebec. There were two great traffic ways for the fur of the Northwest. The Iroquois fostered and really maintained one by trading with the Northwestern Indians themselves and conveying the furs across their own country to the Dutch of New Netherlands. A receipt has been found where Brule was paid \$200 for his efforts to secure this fur trade to go down the Lake Nipissing-Ottawa route to the French at Three Rivers and Quebec.

Fr. Sagard saw Brule in this territory in 1623, when Brule gave him several specimens of copper and other proofs of his visit to Lake Superior. Fr. Sagard says of Brule: "This poor Brule is not very devout and not much given to praying." It is claimed that Champlain reproved him for not going further when Brule returned to Quebec in 1620, and this probably added to his old grievance against his superior. For the next ten years after he discovered Lake Superior, Brule developed into such a character as no other has been known in American history. He was employed by the English as an interpreter in 1629. He must have wandered "hither and yon," just as fancy struck him. He was probably the first white man to go South in winter and North in summer. He maintained himself as an adventurer, hunting and trapping a little as occasion offered, but with a respect for the rights of no one. With a brute courage he feared nothing. His genial, promising boyhood character was gone and in its place was that which outlasted the savages, who came to hate him to the extreme. In 1633 he was captured by the Hurons at Torch, a Canadian village, and there he was killed. The Hurons were not cannibals by regular practice, but they had a belief that when one eats of the

flesh of any animal he partakes of the nature of the animal itself. When Brule was dead the chief insisted that he be allowed to eat his heart. Brule's body was roasted. The chief's desire was satisfied and the braves divided his body among them, that they might partake of his courage.

Lest we condemn him too much let us remember that every historian who has carefully studied the life of this first white man in Michigan, stops to drop a tear in the memory of this mere boy who felt himself illy used and allowed his character to sour.

As far as is known, Brule wrote no word. Had he told the story of his travels in manuscript there is no question but that to him would go the story of more discovery, far more, than to any other. He drew away into himself and his memory only remains in the scattered references which have been gathered and pieced together to form this story of his life.

A. Riley Crittenden.

## Cane Cream, a New Food Product.

Lovers of cane syrup will now be able to obtain the genuine sugar cane flavor in an entirely new form. A new product called "cane cream" has been originated, as a result of experiments by the Bureau of Chemistry of the United States Department of Agriculture, and 1,000 cases of this new product are to be made by a Louisiana sugar factory during the present season for trial distribution to retail trade.

The new product is made entirely from the juice of the sugar cane. Nothing is added and nothing is taken away. It has the color of cane syrup and the smooth, attractive consistency of the soft centers of chocolate coated cream candy. In fact, cane cream is made by the same process as is used in candy factories for making candy cream centers.

Cane cream can be made of widely varying consistency, but it always has the same attractive smoothness. When made of thinner consistency it flows like thick syrup, and is used exactly like syrup on bread, hot cakes, waffles, etc. Cane cream fits the taste of those who like a thick syrup.

When made of thicker consistency cane cream is excellent in sandwiches, and also makes an attractive ready-made cake icing with typical cane flavor. All that is necessary is to melt it in a double boiler and pour. Cane cream can also be used at soda fountains as a topping for sundaes. A limited amount of cane cream will be available this season through grocery stores.

One man who knows what he is talking about: can and does control hundreds who merely guess in the dark. He may be directing a business, preaching from a pulpit, voting in Congress, inventing in a laboratory, or editing a great newspaper. No matter what he does, his continued influence depends on his knowledge of facts and events. The moment he substitutes guesswork, people lose their respect for him.

Obstacles are the doors to achievement.



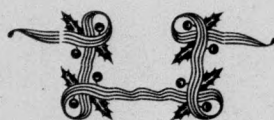
Thanking You  
for your Patronage and  
Co-operation in

1926

and

Wishing You a Happy  
and Prosperous

1927



**HOLSUM**

## HERITAGE OF AN AMERICAN.

### It Has Its Opportunities and Responsibilities.

From the rugged, rock-bound shores of the Pine Tree State on the Atlantic to the Land of the Red Woods and the Golden Gate on the Pacific; from the picturesque shores of beautiful Lake Superior to the Land of Eternal Summer, balmy breezes and fragrant flowers, bordering the Gulf of Mexico, comprises a territory whose snow-capped mountains and green valleys, whose prodigious forests and fertile plains, whose silvery streams and mirrored lakes, whose rough-hewn boulders and entrancing landscape, whose sweet-toned songsters and bewitching wild life, mingled with the silence of the wilderness and the music of rippling, rushing waterfalls, provide an enchanting setting for home, workshop, playground of one hundred ten million people, whose ingenuity has revolutionized the habits and occupations of the whole civilized world; whose industry has astounded, whose energy has amazed, whose progress has set the pace for, old world competition.

The wealth of America is incomparable. Solomon in all his glory was a pygmy compared to her captains of industry and her financial giants, Socrates was an infant compared to her scholars; the throb of her engines of production and commerce are heard from the equator to the poles and as far as the East is from the West. The products of her farms are found in nearly every clime; she is an important factor in feeding, clothing, and entertaining many nations; she finances the enterprises of foreign countries and foreign business; the output of her factories, her mines, her brain, permeate the commerce, the industry, the educational institutions and the political organizations of the whole wide world. Her freedom of religious thought and practice is bringing light and hope to millions who have suffered themselves to be bound by narrow, blighting, incongruous creeds. Her people are the best educated, the best fed and clothed, the best housed, the most prosperous; enjoy the greatest liberty of religious and political thought, the greatest freedom of action, of any people on earth. That, in a few words, describes the United States of America—our heritage.

Our total wealth is approximately \$320,000,000,000, from which we have an annual income of \$70,000,000,000. Our gross income for two years equals the total wealth of the average European nation.

The average annual income of the wage earners of the United States is \$1,500 in round figures, or \$5 for every working day. In Great Britain the average for the year is around \$800, or \$2.67 per day.

There are 640,000 miles of railroads in the world, of which the United States possess 250,000 miles or 40 per cent. of the total.

We are now producing 90 per cent. of the total number of automobiles manufactured, and 80 per cent. of the total production is sold to people living in the United States. There are 43,000,000 people living in England,

Ireland, Scotland and Wales who own 300,000 automobiles; Michigan's 4,500,000 population owns a million automobiles.

There are slightly more than two billions of people in the world, and according to a recent statement the world's stock of gold in circulation or held in reserve as bullion or in the form of coins, is \$9,500,000,000; in the United States there are one hundred ten million people, who have in their possession or in the country's treasury approximately \$4,000,000,000 in gold or over 40 per cent. of the total.

We are particularly favored in natural resources. The World's Geological Congress, which met in Toronto, Canada, a few years ago, esti-

in America is not only available; it is compulsory. Contrast this condition with that of certain sections of Russia, where many people are living today as they did five thousand years ago, wholly illiterate, in mud huts, wearing the skins of animals and eating the flesh thereof, working with stone-age implements, and who have no medium of exchange, no educational advantages, and are without facilities and guidance to improve their condition. Our newspapers, magazines and books provide a liberal education in themselves, and are available to all. Again, American inventive genius is without parallel. During the past one hundred years Americans have contributed more to the convenience and happiness of the

blast furnace; that a prominent international banker was firing a locomotive that a great railroad president was pounding a telegraph key for \$30 per month; that President Coolidge was strenuously laboring to properly equip himself for future responsibilities; that there is more room at the top of the heap than at the bottom; that America provides young men and young women with greater opportunities than any other land under the shining canopy of Heaven. Truly, we are a favored people. May we prove worthy.

Then, we enquire, why worry about the future? None are as well off as ourselves, "let us eat, drink, and be merry." That's the trouble; we are so well off we are becoming careless. Of financial subjects? No. Of industrial operations? No. Of education? No, we are better educated than ever before. Of normal stamina and essential discipline? Decidedly so. In fact, there have always seemed to be more people who could stand adversity without losing their moral stamina and without chafing under proper discipline than there were, or are, who could or can endure great prosperity financially without suffering from a moral or disciplinary standpoint. The Romans once stood at the head of the world; they could not endure prosperity. When the Greek nation was at the zenith of its power and influence, Demosthenes, the great Greek orator and statesman, pleaded with his countrymen to continue active in the best interests of Greece and home. They did not listen or heed and the glory of the Greek nation is but a memory. Will this be the history of the United States of America centuries hence? Only the activities and behavior of Americans between now and then can answer that. One thing is certain—wealth, strength politically, religiously industriously, bring their responsibilities, which, if accepted and fulfilled, will return greater blessings and larger successes; if rejected and repudiated, will ultimately end in failure and disgrace. That outcome is an inevitable law of nature from which none may escape, consequently while our enviable position among the peoples of the earth brings wonderful opportunities, it also imposes strict and definite personal, as well as National, obligations, of which we will mention the more important of the former.

Our first obligation is to think. We all remember the rhyme about the young robin which was caught by the wily cat "because it didn't think" and the most of the grown-ups, as well as the youngsters of the human race get "caught" for the same reason. We all know it is impossible to develop the muscles of the body without proper exercise, and, of course, how impossible it is to advance mentally if we do not think things out to a conclusion. In other words, we should not guess the whys and wherefors of any result; we should study results and determine the reason therefor. If we are succeeding we should know positively why and if we are failing we should also know the reason as well as the remedy. Learn to approach any and every subject with an open mind; not that we should not have any opinions



Lloyd E. Smith.

mated the total coal reserves of the earth to be 7,500,000,000,000 tons; that of continental United States at 3,800,000,000,000 tons, or more than 50 per cent. of the earth's total.

According to their estimate we possess 20 per cent. of the total available iron ore, and out of a total world's production of pig iron per annum of 65,000,000 tons, our furnaces turn out 40,000,000 tons or two-thirds of the total production per annum. In addition, we possess extensive gold, silver, lead, zinc and copper deposits and tremendous reservoirs of oil.

We have the best, most efficient, and most readily accessible to the general public educational system of any country. There are over two million five hundred thousand students in the high schools of America. Education

human race through invention of labor saving and pleasure giving devices than were developed during the previous period of known civilization, or five thousand years.

America is the Land of Golden Opportunity for every normal boy or girl; each may realize reasonable ambitions and acquire at least moderate wealth. What we all need to comprehend is "that they who would succeed in any chosen business or profession must necessarily lead a life of strenuous endeavor." We should be inspired by the fact that back in the nineties the world's greatest manufacturer was working at a bench in a bicycle shop for a mere pittance; that the proprietor of Hotels Statler was employed as a bell boy for his board and room; that America's steel king was stoking a



# LEADERSHIP



LEADERSHIP is your safest recommendation when you choose a Trust Company because LEADERSHIP is the result of dependable achievement. Look for LEADERSHIP and you will be hunting the vital elements you need in the Steward to whom you entrust your Estate in life or death. Find LEADERSHIP and you have found the Institution which must have done for others what you wish done for you. \* \* \*

If your affairs can have the counsel and attention of men who have already won LEADERSHIP in their own affairs—men whose capacity and experience shows them the right course, and whose courage and integrity keep them in this course—you can be content that their LEADERSHIP will be equally reliable for you. The Grand Rapids Trust Company presents its Directorate and Staff as its prime LEADERSHIP credentials—and it offers their services to you in any capacity you may require. \* \* \* This LEADERSHIP of the Grand Rapids Trust Company—written in phenomenal growth and expansion—is visualized for you in its sturdy new Building. It could not have earned the right to this Building, significant of strength and vision, except by proven usefulness to constantly multiplying patrons who find in it the reliance they seek. Among these patrons are numerous men of deliberate judgment who—finding here the LEADERSHIP they want—choose the Grand Rapids Trust Company to handle their affairs and to conserve their Estates. \* \* \* This LEADERSHIP is at your service, be your problem great or small. We welcome you to any consultation, and we offer LEADERSHIP to you as a warrant that you will be satisfied.

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of our own; we must have opinions or be a nonentity, but we must form opinion from as thorough a knowledge of the subject as we can acquire, instead of forming it through prejudice or sentiment. Forming opinions on hunches, which are nothing more or less than sentiment, or prejudice or desire, or all three combined, is dangerous even though a "hunch" or premonition might occasionally be correct. One cannot think straight and permit prejudice to enter the field of thought or investigation, for, generally speaking, instead of seeking the exact truth under those conditions we will seek an excuse for thinking as we desire. The same principle applies to "sentimental" thinking, or rather acting. Accurate thinking must be based on knowledge, and immediately we arrive at that point we begin to make progress instead of mistakes, for to think right is to act right, and that is the foundation stone of every success.

The physician who treats a patient for what he thinks ails him, without actually knowing what ails him is generally followed by the undertaker who buries the doctor's mistake. The business man who bases his costs of doing business on what he thinks they are or ought to be, instead of on what he actually knows they are is generally followed by the receiver's or the sheriff's sale. Two farmers of average general ability each own a farm, one just across the road from the other where the soil conditions are the same, the temperature just as hot or just as cold, the weather just as wet or dry, the soil as heavy or light, yet one succeeds and the other fails. They both do more or less thinking, yet the successful one knows what he thinks is correct through investigation and experiment, while the other thinks what he thinks is correct because he heard somebody say so, or because his father did it that way when he was a boy, and fails because he plants untested seed in the full of the moon instead of planting tested seed in properly prepared seed beds.

Many people think they are thinking when they are only guessing and half guessing at that. This same principle applies to all lines of human beliefs and endeavor, but effort under all circumstances without knowledge for a guide is like a ship without a rudder on a storm-tossed sea; driven about by every wind that blows, to ultimately land on the rocks, a derelict. Our first obligation to ourselves, and to our community, is to think and think right, through investigation, study and experiment, which gives us knowledge, the proper application of which is wisdom, through the possession of which certain men of all ages have become renowned.

Our second obligation is to act right, which is a direct result of right thinking. This is a personal and public duty from which no member of any community may be excused without loss to that member and the community. The fact that some one else fails to live up to the standard of good citizenship is no excuse for me not to do so, but on the other hand is an added reason why I must be doubly diligent. We have no right to demand

others be law abiding or efficient in chosen occupations unless we are both, for precepts without examples are worthless and retroactive, actually harmful. It is our bounden duty to be law abiding and efficient in our various lines of endeavor, remembering we are an important part of the community, the state, the nation. In the language of the Master we must "render unto Caesar the things that are Caesar's, and unto God the things that are God's." We must act right.

Our third obligation is to bring up our children in the way they should go, with a correct understanding of right and wrong, and with the knowledge there is decidedly both right and wrong in the world, the one to be courted and the other shunned. This is a serious responsibility, for the future honor and integrity of the American home depends upon its being done, and the prestige, continuance, and glory of our Government depends upon its being done.

Again we discover the necessity for correct thinking and correct acting, for parents may not do one thing, live one kind of a life and expect their children to do otherwise. If dad swears, so will brother Bob; if mother lies so will sister Nell. It has been so since the world began and will continue to be until it ends. We must watch our step, for a good example is worth a dozen whippings and as many lectures. Let none be deceived by the idea the school teacher, the Sunday school teacher, the preacher, the nurse maid or anybody else can take the place of Dad and Mother in the hearts of their children, provided they are normal parents. Normal fathers and mothers are the sun, moon and stars, the breath of life, to normal children, who love their daddy best in rollicking, frolicsome games, and mother best when they stub their toe, or pinch their finger, or fall out of the cherry tree behind the woodshed and bump their nose, or something else.

Then comes the eventide when darkness crowds around and a tired little boy or girl are held on dad's and mother's knees and put their little hands in theirs, or around their neck to hold tight while they listen to the ever welcome bed-time stories; then are tucked in a cozy bed by tender, loving hands and hopeful hearts, with a prayer that the Great God Above protect and keep them from all harm, and cause them to grow up into good men and women. Have you forgotten the time when mother first taught you to pray? Now I lay me down to sleep? Would to God grown men and women had the faith of little children and the frankness, the sincerity, the lack of hypocrisy. What are we doing for our children? Not in money or fine clothes or expensive toys or nurse maids, although these are all proper in their place, but in honorable example, in kindly discipline, in righteous teaching, in loving care? Those are the things that count and none but Father and Mother are wholly suited to provide them.

It is only a step from the nursery to the school room, but it is an important one. How many fathers and mothers know anything about the young lady



## "—and include a package of Kellogg's ALL-BRAN"

Grocers have heard that order millions of times. Consistent and intensive sales work throughout the country has made ALL-BRAN a national staple.

There is no "off-season" for Kellogg's ALL-BRAN. A customer once, is a customer always, for Kellogg's gives satisfaction. 100% satisfaction. **IT'S 100% BRAN—THAT'S WHY!**

Newspapers throughout America are carrying the Kellogg message of health, and this intensive advertising is supplemented by the most intensive sales and promotion work ever placed back of a food product.

Now is the time to recommend and suggest Kellogg's ALL-BRAN to your customers.

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WE ARE HEADQUARTERS FOR WESTERN MICHIGAN  
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## STORE FIXTURES



Restaurant Equipment, Soda Fountains and Supplies, New and  
Used Office Desks and Chairs.

Grand Rapids Distributors for Russ Fountains.

Your valued inquiries will receive prompt attention.

**GRAND RAPIDS STORE FIXTURE CO.**

7 Ionia Ave., N. W.



teacher who is to come into the lives of their children? It is not only up to parents to give their children personal attention; it is also their responsibility to see to it that teachers are employed who are vocationally suited, as well as technically and ethically, to the task in hand. Not every one capable of obtaining a life diploma is suited to teaching, for acquiring knowledge is one thing and imparting it to another is quite a different one, and for some very difficult. Technical ability and vocational adaptability coupled with correct moral standards and ethics are very essential to teaching of children, and a few paltry dollars, or favoritism, or nothing else, should be permitted to stand in the way of acquiring this type of teacher in our public schools, for "as the twig is bent so is the tree inclined" consequently in addition to proper home influences we must insist that besides teaching book knowledge, our public schools teach high moral standards, respect for the laws of God and of country; that high character is the basis of all things worth while, and it is indeed gratifying to know that in thousands of school rooms this very principle is being impressed upon the mind of the youth.

We shall soon pass out of the picture and those who are children now will then be occupying positions of importance and responsibility; their ability and desire to function properly at that time depends upon what they are taught, and how they are taught, now. Nothing is of more importance to the future of America than the proper and efficient training of our children, irrespective of their profession or occupation. This responsibility is ours; let us unreservedly pledge ourselves to accept it and fulfill it. We owe it to our children; we owe it to our coun-

try; we owe it to civilization; we owe it to God. Let us do a good job.

It is self-evident we must live up to the responsibilities mentioned before we are qualified to accept the fourth obligation—that of aiding in the guiding and the influencing of the lives and performance of others, by personal example and collective effort, for the general good and best interests of the commonwealth. If personal example is immoral, degrading, it would be sheer hypocrisy to even claim to desire to aid in the betterment of the community. House cleaning begins at home, as well as charity.

Good example is the first influence men and women should exert on society, political, educational, industrial or religious, and the most important influence. Word-of-mouth is open to criticism and difference of opinion; a good example is pure gold tried in the furnace of human temptations, and cleansed of all dross, so in our industrial and collective or organized efforts let us not forget the value of high personal character; of good example.

While example is personal and individualistic, and must remain so, effort should be collective or organized to produce the desired results. The criminal does not fear the high-minded individual; he does fear virile, energetic, organized effort to put him out of business or behind the bars. The Government does not fear the single criminal; it does dread organized crime, which to-day is permeating every line of human endeavor to a greater or less extent. This is not because there are more criminals than honest people, as there are ten honest men, probably more, to one dishonest or criminal one, but the crooks are better organized; they function better than honest people in their organizations.

Right at this point is where Americans are weak; we join some society or organization for the reformation of the world or something else; sometimes the real object appears rather vague and visionary, and then expect the work to go merrily on without individual activity or support or without a definite purpose or routine. That idea failing, we ask Congress or the legislature or the board of supervisors, or the city or village council to pass certain laws to correct certain evils or provide additional opportunities, and then forevermore forget the law and let it try to enforce itself without personal example or individual support. Nothing could be more fallacious or more demoralizing.

Our Government is an organization of individuals and groups of individuals, created for the purpose of advancing the individual interests of its citizens by guaranteeing them the greatest possible liberty of action and effort, without permitting encroachment on the fundamental rights of any; for the providing of greater individual opportunity through public schools and departmental bureaus for the dissemination of information and intelligence, that the youth of the land may become competent thinkers and scholars, and the business and professional interests be supplied with dependable information pertaining to their particular business for the purpose of protection from foreign aggression by obtaining complete and thorough co-operation and co-ordination of the efforts and energies of its members or citizens, directed unitedly instead of separately, along a definite course. Therein lies the strength of organization—co-ordination and co-operation of the units thereof along a definite course. Without united effort, organization becomes wasted effort.

We do not need more organizations; we do need to function better through those we have. We do not need more laws; we must have respect for the law. We need the individual effort of the good citizenship organized; we need the good example of men of high character moulded into public opinion, then we can repeal two-thirds of the laws on the statute books and enforce the one-third. During the past one hundred years the states and Federal Government have enacted over two million laws; during the same time England has placed less than one hundred laws on its statute books, yet in the United States there is one murder committed to every eight thousand and inhabitants, with only 25 per cent. of convictions, while in England there

## CHRISTMAS SUGGESTIONS

Play Tents  
Umbrella Tents  
Folding Chairs  
Camp Stoves  
Camp Equipment  
Oiled Coats  
Flags  
Folding Stools and Chairs  
Ready for decorating

CHAS. A. COYE, Inc.  
CAMPAU AVE. and LOUIS ST.  
GRAND RAPIDS, MICH.

# DEL MONTE ASPARAGUS

California's supreme vegetable delicacy—  
backed by special DEL MONTE  
advertising in national magazines

The color page shown here is just one of our special advertisements on DEL MONTE Asparagus Tips.

It recently appeared in *The Saturday Evening Post* with a circulation of over 2½ million copies.

DEL MONTE Asparagus advertising is distinctly apart from our advertising on DEL MONTE Fruits and other items. Supported by a strong cooperative campaign of California asparagus canners, it offers every dealer a particular good opportunity for new asparagus volume.



is only one murder to every six hundred thousand people, while ninety-seven per cent. of convictions. In England the people respect the law, and in America the people enact laws, and as promptly forget them and forgive the offender.

Lack of law enforcement is due to several reasons:

1. We have too many laws; how are we going to enforce two million of them? Most of us have a lot of trouble keeping the Ten Commandments.

2. There are too many shyster lawyers who, for a consideration, will betray any and every law, many times obtaining freedom for hardened criminals.

3. Many of our laws are improperly and carelessly drawn, making them practically unenforceable.

4. We have too many soft-headed sentimentalists who are forever decrying aggressive action against and deserved punishment of criminals. Whenever it has been necessary to defend American rights against foreign aggression or insult we have not hesitated to sacrifice hundreds of thousands of the lives of the flower of American young manhood, but when it comes to the defense of our own laws we become suddenly sentimental. Crime must be curtailed by adequate punishment of the criminal. That will create respect for law.

5. There is too much politics in the election of the judiciary and enforcement officials; too many of our judges and sheriffs and district attorneys owe their election to a questionable element due to the lack of active interest and organized effort on the part of the good citizenship.

6. There are altogether too many pardons, paroles and commuted sentences; criminals nowadays have no idea they will have to serve out their full term if convicted.

7. Many of our prisons provide better homes for criminals than they enjoy when at liberty; there is too much reformation attempted and too little punishment provided, and as a consequence too many criminals are created on the outside by information from the "inside" that "it's not so bad after all; better take a chance."

8. The burden of proof is placed upon the law; we prosecute our cases in such a manner, or attempt to prosecute them, that it is easier to free an offender than to convict him.

What are we going to do about it? Live up to our obligations as citizens. That would give us an awakened public opinion; a greater interest in good government by every self-respecting citizen—and they are in the vast majority; a renewed determination to "clean house." We must place a premium on quality service on the part of all public officials, and attach the stigma of shame to any who dare betray their trust in public or private life.

Law is inanimate except when animated by public opinion and we must respect the law abider and stop jesting with the offender of law. The time has arrived when every decent, self-respecting man and woman must insist that criminals be punished in-

stead of pardoned; that laws be enforced instead of invalidated on the merest technicalities; that courts be made as free from political influence as possible; that honor and justice replace greed and graft; that rich and poor alike shall pay for their misdeeds; that soft-headed sentimentality be replaced by a just and strict discipline; that law making stop long enough for law enforcement to catch up; that attorneys be taught ethical standards and loyalty to the constitution of the United States when acquiring a knowledge of law, and be forced to defend the law as well as the individual, instead of invalidating the law and circumventing justice; by choosing enforcement officials who have more respect for the American home and the constitution than for a few paltry pieces of silver, and last, but not least, by the practice of a higher standard of ethics in the business, professional, political and religious life of the country. Every line of human endeavor has its crooks and always will, but their numbers may be materially reduced by the organized efforts of the fair, square shooters.

We know it is easy to say what should be done and very difficult to do it, nevertheless let us earnestly endeavor to live up to our responsibilities; let us follow the example of Paul, fight a good fight; let us, too, run a good race; may we personally abstain from those things which cheapen and degrade, and indulge in those activities that build up the individual, the community, the country; let us serve the right by example and collective effort, and fight the wrong openly, energetically, unceasingly, for the sake of self, for the sake of home, for the sake of our neighbors, for the sake of God, and that posterity may inherit as great a heritage as we have. As we do these things may we keep in mind these significant words of Webster—"If we work upon marble, it will perish; if we work upon brass, time will efface it; if we rear temples, though of granite, they will ultimately crumble into dust; but if we work on immortal souls, if we imbue them with the principles of right and justice, with the love and fellowship of man, we engrave on those tablets something which will greatly enrich our own lives, and shine throughout all eternity."

To falter is a human weakness; to criticise is a human fault; yet we learn to walk by faltering, and acquire wisdom oftentimes through being criticised, so out of the weaknesses and faults of human nature men acquire strength and greatness, and

Here's to the men who are true as gold  
Though temptation's strong and  
friends grow cold;

Who dare do right and despise the  
wrong,

Though the pay is small and tasks are  
long;

Who are true to both their State and  
Town,

And love their home more than world  
renown.

Here's to the men who can lose and  
smile,

Though loss be great, severe the trial;  
Who know to win is not all the gain,

But more in the way they play the  
game;

Who would rather fail than be unfair,  
And win, when losing, by playing  
square.



JOSEPH P. LYNCH

## Are You Going Out Of Business? Do You Need Ready Cash? Do You Want More Business?

If any of these questions interest you send the coupon below for full details of the Jos. P. LYNCH 10 DAY SPECIAL SALES PLAN FOR RETAIL MERCHANTS.

*These Stores in Michigan Have Had Us Conduct  
Sales for Them, Why Not You?*

A. May & Sons	Grand Rapids
Martin Stores	Grand Rapids
Schmitz & Shroder	Detroit
Klingmans	Grand Rapids
Sam Folz	Kalamazoo

### COUPON

JOSEPH P. LYNCH SALES CO.

4th National Bank Bldg., Grand Rapids, Mich.

Please send me full details of your 10 day Special Sales for Retail Stores—we are interested in:

<input type="checkbox"/> Business Building Sale	<input type="checkbox"/> Removal Sale
<input type="checkbox"/> Going Out of Business Sale	<input type="checkbox"/> Executors Sale

Firm Name \_\_\_\_\_

Town \_\_\_\_\_

Size of Stock \_\_\_\_\_ No. Years in Business \_\_\_\_\_

## The Joseph P. Lynch Sales Co.

320 Fourth National Bank Bldg.

GRAND RAPIDS,

MICHIGAN



Here's to the men who will stand their ground,  
When the clouds of doubt and fear surround;  
Who'll face the sneer of the thoughtless crowd,  
For the sake of truth, and love of God;  
Who'll never quit till their tasks are done,  
And will fight and fight till right has won.

Here's to the men who believe mankind,  
When the others scoff, and knock, repine;  
Who are willing to aid, comfort, cheer  
A brother who's down, when others sneer;  
Whose faith in themselves, and faith in men,  
Renews their strength, and brings hope to them.

Here's to the men with an open mind,  
Unpoisoned by creed of any kind;  
Who dare to face the facts, untampered,  
To strike the shackles from the hampered;  
Who will speak the truth so perfectly,  
As to make Mankind forever free.

Here's to the men with a faith in God,  
That frees men's souls from their earthly clod;  
Whose hope's so strong and so true,  
So sure,  
Humanity knows that it's secure,  
And clearly sees, as with Divine eyes,  
The Eternal Home in Paradise,  
For they are the sort of men, I say,  
The whole world needs the most, to-day.  
Lloyd E. Smith.

#### Merchant Should Promptly Present Checks For Payment.

As a general proposition of law, where a merchant receives a check it is his duty to present it for payment within a reasonable time, or he may have to bear any loss caused by his delay. Of course the question of what constitutes a reasonable time for presenting a check is usually one of fact, and will depend for its answer upon the facts and circumstances of each particular case.

However, aside from general rules and the facts of any particular case, it may be stated broadly that the holding of checks for any unreasonable time after they have been received should be avoided. And, as an illustration of the possible danger to a merchant in situations of this kind, the following example, taken from an actual case, may prove of interest and profit.

In this case a business firm received a check in the sum of \$600 to be applied upon an account. The check was drawn July 24 upon a bank in the town where the firm was located. The firm did not present the check for payment at that time, but forwarded it to another bank some 200 miles away for collection. This bank in turn forwarded the check to the bank upon which it was drawn, but it did not reach such bank until it had closed its doors, which was on July 28.

On this state of facts the drawer of the check claimed there had been an unreasonable delay in presenting the check. The drawer set up that had the business firm presented the check the same day it was received, or upon the following day, the check would have been paid because he had a sufficient balance for that purpose. In view of which the drawer took the position

that the business firm must bear the loss, caused by its delay in presenting the check.

The business firm would not consent to bear this loss, and brought suit against the drawer of the check. Upon the trial of the cause this complaint was dismissed, as the trial court in effect held there had been an unreasonable delay in presenting the check. An appeal was taken to the higher court, and here, after a review of the facts as they have been outlined the court in passing upon the question raised, among other things, said:

"Was this check presented within a reasonable time after its issuance? If not so presented, then the drawer is released from liability, and he would be entitled to charge the same against the appellant [business firm] or, in other words, to have it credited to his account, regardless of whether appellant received the proceeds of the check. Forwarding a check by a circuitous route may, as a general rule, be said to constitute negligence, except where the check reaches its destination as soon as if sent direct to the bank.

"It is a well-settled proposition of law that, where a person received a check in the town where the drawee bank is located, it must be presented before the close of the next business day. Ordinarily the question of whether presentation of a check has been made within a reasonable time is a fact question. This case being in equity by the application of the above rules governing such matter, we are abundantly satisfied that said check was not presented within a reasonable time. This being true, the loss which occurred must fall upon appellant [business firm]."

In conclusion, the court affirmed the judgment of the trial court, holding that the delay of several days in presenting the check rendered the business firm liable for the loss caused by the failure of the bank before the check was presented. In other words, since the drawer of the check had ample funds to meet it had it been presented within a reasonable time, he was entitled to credit for the amount of the check, despite the fact that it was not paid because of the failure of the bank.

The foregoing holding was well reasoned and is without doubt in accord with the weight of authority on the question decided. So, taken all in all, the case constitutes an apt illustration of the importance of promptness in presenting checks. Certainly a merchant receiving a check should not hold it any longer than is necessary, for by so doing he may be taking an unnecessary risk which may be avoided by the exercise of promptness in the matter.

Leslie Childs.

#### Properly Disqualified.

"I want to be excused," said the worried-looking jurymen, addressing the Judge. "I owe a man \$25 I borrowed, and as he is leaving town today for some years I want to catch him before he gets to the train and pay him the money."

"You are excused," replied the Judge, in icy tones. "I don't want anybody on the jury who can lie like that."



"The Bank on the Square"

## PARTNERS

A big business is almost always a corporation or a partnership. It is run by a board of directors, for many heads are wiser than one.

Yet most men do their planning and deciding alone. The farmer, the professional man, the man who works for a wage or a salary—these men too often hesitate to go to others for counsel. They have no partners; they work alone.

The officers of the Grand Rapids National Bank, experienced, competent, helpful, are here to be partners for all such men in the business of real, permanent progress. They are very much interested in you and in your work. For they know that this bank's success is bound up in yours. They are here to help you.

*The Grand Rapids National Company is owned and controlled by the stockholders of the Grand Rapids National Bank, and is operated to give investment counsel, guided by the experience of the bank, to the public.*

## Grand Rapids National Bank

Established 1860—Incorporated 1865

Nine Community Branches

Our bi-weekly "EXECUTIVES BULLETIN" will be sent free on request.

### "MY FATHER"

#### What He Meant To Michigan's Foremost Citizen.

"There's Father" was the exclamation of a couple of little girls in a neighbor's family and I looked up and saw the greeting that they gave their father as he came home from a short sojourn in a distant town. The meeting was so beautiful and the love, respect and admiration expressed was an epitome of a beautiful relationship in the family.

It was in a political meeting not long ago with a well filled house and a stage upon which there appeared the chairman of the meeting and the speaker of the evening and some reporters and two or three distinguished guests. As they came upon the stage, the audience became at once very quiet and a little voice piped up, "There's my papa," and the man who was just about to say a word as chairman of the meeting, was not at all abashed by it, but waved his hand with a smile to his little boy who sat with his mother on one of the front seats. The entire audience applauded and showed its appreciation of the beautiful relationship thus expressed by a child.

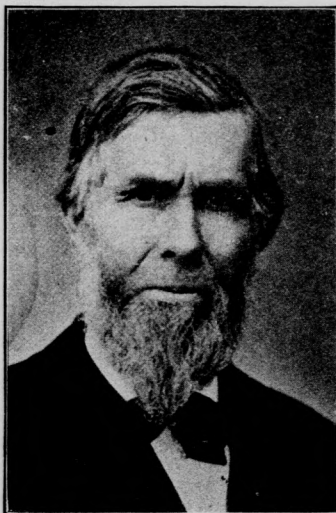
Just a few days ago, while I was going down Jefferson avenue from my home toward the city, I met a truck belonging to the telephone company upon which were a number of linemen and they were all looking up at the lines and attachments to the poles as if they were very near the scene of their day's operations. Evidently one of the linemen lived in this immediate locality, for a little boy with two or three companions who had just started off to school looked up at the vehicle and this lad exclaimed: "Oh, Oh, there's my daddy," and one of the men looked down and saw his little boy, took off his hat and waved it and said, "I hope you will be a good boy to-day," and the child responded, "I will, Papa." This not only was an exhibition of a beautiful relationship, but in the heart of both father and child there was a song that would go with them during the day.

The privileges and glory and responsibility of motherhood are the subject of addresses and journalistic articles; in truth, the air is redolent with beautiful expressions concerning motherhood; but the ideal relationship between father and children is not given so much prominence. There may be a reason for this, because the influence and partnership of the father with children is, perhaps, not so pronounced as that of the mother.

My earliest remembrances of my father and his interest in his little boy are the most beautiful things I dwell upon in these later years. I think occasionally about his authority and the way he exercised it, but it was always tempered with such perfect loving kindness that there is nothing disagreeable for me to recall in the way I was managed by my father. When I was perhaps three years old, we moved from the log house into the new domicile, and everything seemed very beautiful to me. It was such an epoch in my life that many things are

imprinted upon my memory. The window sills were just the height to be even with my mouth when I stood up to look out of the window, and, childlike, I opened my mouth and was about to imprint my teeth upon the freshly painted window sill when father said, "Charlie, don't bite the wood, because it will make marks that will stay always." I turned around and looked at him and then immediately bit with all my might into the window sill, and I was picked up and punished by my father until I cried, and then he lifted me up on his shoulder and carried me around the room and made me laugh and said, "I wouldn't take a thousand dollars for my little boy."

Father never made me a promise that he didn't fulfill. When he told me that if I would be a good boy until he came home at noon he would bring me something that would please me, I knew it would come. No matter how busy he was, he never forgot his promise to his little boy. I began very early to ask questions, and, while I



Samuel Marshall Garfield.  
Born—June, 1816. Died Jan., 1876

was turned down by a good many people who could not bother with me, father never put me away or put me off, but answered with perfect courtesy and interest everything that I asked him about, and the rapidity with which I acquired information in those years was the result largely of father's willingness to talk with me and explain everything until I understood as well as a child could what we were talking about.

Father was superintendent of a saw-mill and carried on the farm as well and filled offices of public trust, so he was a very busy man during the early years of my boyhood. He occasionally took me down to the mill, and I recall with zest to this day the rides I had on the carrier when he placed me in charge of the head sawyer and how the dangers were explained to me and I was given very careful instructions how to behave. The leading mill hands boarded at our house, so that I became acquainted with them, and, as there was a day and night shift, my mother had to arrange for meals at midnight and we were supposed to

A MANUFACTURER of national distribution takes this opportunity to say to the retailers of Michigan that the *Michigan Tradesman* and the policies for which it stands are unquestionably doing more to help the retailer solve his problems than any other factors, and this same manufacturer subscribes wholeheartedly to this policy, urging retailers to co-operate to the fullest extent.



be as quiet as possible during the forenoon, so that the men would not be disturbed in their sleep. One forenoon, seeking for something interesting to do, I saw that the nails in the fence leading from the house to the road were, many of them, loose and had drawn away from their holdings, and I got a hammer and spent a good deal of the forenoon in pounding these nails into place. It was a delightful diversion and I liked it because I enjoyed the noise I was making. When the head sawyer came downstairs at noon, he said to mother, "That child of yours made such a racket that I couldn't sleep this morning and I don't think I will let him ride on the carrier any more." This was said so I could hear it and when my father came home I told him about it and he explained very fully why I should be careful not to disturb the men in their sleep and that they couldn't do good work unless they had their regular rest, and he hoped that I would be very careful hereafter, and that he would talk with the head sawyer and explain to him that I wouldn't do it any more and that I would be allowed occasionally to take a ride on the carrier.

Often, while in the mill yard, while father was taking notes concerning logs and the ownership and putting marks on them, he showed me the difference between maple logs and oak logs and showed me the way to tell one kind of timber from another, and he explained to me the reason for piling logs just as they were piled in the mill yard, and while he was at his regular duties he never failed to answer my questions and gave me bits of information which I cherish to this day.

It was in the out-of-doors when father had leisure moments to spend with his little boy that I had my best times during those years. He would put me on his shoulder to look into bird's nests and count the eggs; he would tell me the way to identify the male bird from the female bird; he would pick leaves from different trees and explain to me the differences and how we could tell the names of trees by their leaves. He liked to show me toads and frogs and snakes and sit down with me and watch the tadpoles in the little ponds of water near the river and never tired of telling me about everything along the rich river bank. I recall the lessons he gave me, particularly Sunday afternoons when we had time to wander along the Menominee River, which made one border of the farm, watching the dragon flies and other insects that frequented the surface of the water, noting the fish as they came up to catch the bugs that fell in the stream, gathering wild flowers and noting, particularly, the bugs and beetles that we dug out of old rotten logs, and all of the wonderful things that can be found upon the bank of a river which is bordered by a forest.

Father used to like to read aloud to me and many of the things I could not understand, but I liked to hear the rhythm of his voice and I would sit quietly for a long time listening to the reading of things I could not

comprehend but still enjoyed. When something simple was read, he would always say, "Now, my little boy, you can understand that, can't you?" and he would get me to tell him about it. He seemed, as I remember it, to take just as much interest in the things that I talked of to him as he did any conversation with grown-ups and it was because of this treatment that I held him in great respect and affection and worshipped at his feet. I wanted to be like my father, I wanted to learn to do the things that my father did so well. I recall when he sowed grain that he gave me a little cup with the wheat or oats or clover seed, and I would follow after him imitating his movements, and he taught me to sow right and left handed and explained to me how important this was, particularly when the wind was blowing. When I entered the Michigan Agricultural College, and was sent out on a windy day to sow a field of oats (this was before we had drills), I sowed the field right and left handed so as to get an even distribution of the seed, and I was commended by Dr. Miles for knowing how to handle the seed under adverse conditions and secure its even distribution. I was glad then that my father had taught me something that was commended even by a college professor.

I have had occasion thousands of times in my life to be grateful for the things that my father taught me, which have been of great use to me in the avenues of service which I have filled. Even in my early boyhood, before I had reached my tenth year, father used to talk with me about the plans of the farm and the ways he kept his records of the mill, and would ask me as if it was a particular kindness to him to read to him from my school books, and he would comment from time to time upon the things I read, which led me to feel that I could get more good by reading to father than reading to my teacher in school. During those years he expressed his great interest in everything that was connected with my school life, and every night, if he could secure a few minutes, he would take me on his knee and have me tell him the story of the day. This habit has been of great value to me in many ways during my entire life.

We moved from the bank of the Menominee River, near Milwaukee, to Michigan when I was ten years old and it was a great event in my life. Everything was so different here in Michigan from my experiences in Wisconsin. Our neighbors were largely German in the Badger State, and the neighborhood we entered here in Michigan was entirely made up of native Americans. There was one Irish family and there were two Holland families in our school district; otherwise, all the people with whom we had relationships were American born. At the age of ten, I felt that I was an important factor in the family life and began to have responsibilities placed upon me. I have always felt that a boy brought up on the farm with the right kind of a father had

(Continued on page 128)

# Stenkel's

EXTRA FANCY

## FLOURS

Bring **YOU** Repeat  
Business

### WHY?

Made Good Since 1885



**Commercial Milling Co.**  
Detroit, Michigan

Recommend with Confidence  
**The Reliable Foley Line**



## FOLEY'S HONEY AND TAR

Largest Selling Cough Medicine in the World

## FOLEY PILLS

A Diuretic Stimulant for the Kidneys

## FOLEY CATHARTIC TABLETS

A Wholesome Physic

Millions of Satisfied Customers

**FOLEY & CO.**

Established 1875

2835-45 Sheffield Ave.

Chicago, Illinois

### THEN AND NOW.

#### Changes Time Has Brought To Grocery Business.

Things are changing in all lines of the retail and wholesale business of to-day. There was a time when we depended entirely on our own judgment on whom to trust and what to buy. Now it is different. The retailer must be governed by the wants of his customers. By that I mean by selling the goods for which you have the most call. Select your stock, the best stock money will buy, and stand back of your merchandise. Do not buy an article unless it is fully guaranteed to you and do not over buy. It ties up too much money and by over buying you are bound to have some stale goods and some which will pass out of fashion the same as styles pass.

The people of to-day tell the retailer what they most desire and it is up to the alert merchant to please and suit the customer, as we all know the customer must be the first consideration, and that consideration is that the customer is always right. I believe that is the first start for a successful career in any line of business to-day.

We have all seen the retailer, wholesaler and jobber come and go. The successful merchant is likened to the things of nature, such as our streams, trees, flowers and fields. There is a time of the year when they are beautiful and there is a time of year when they seem chilly and cold, same as our business, and other times when everything seems bright, cheerful and prosperous. Let us all forget the gloomy part of business and always look at the bright side of things in our daily duty. This we owe to our customers and ourselves, and there will be no such a thing as business failures if we only use our heads which the good God has put on our bodies for that purpose and no other. Think it over.

If, for any reason, we find that we are not adapted to our business, don't kick, get grouchy and hate yourself. For God's sake and your own sake, get out of the business and give someone else a chance. You will find your calling if you only keep on trying. There is a place in this wonderful world for all of us and a way for each and every one of us to make a good living and some money if we will only try.

Now then in the past—and by the past I mean some thirty years ago when rice and sugar, rolled oats, spices, tea, in fact most bulk goods, were done up in the old brown rag paper—sacks were too expensive to use except for candy and special articles. Who ever thought of buying his meals in tin cans at that time? I'm sure my mother didn't. It was a sack of flour, bushel of potatoes, crock of butter, pail of lard, gallon of corn syrup, sack of pure buckwheat—no compounds at that time for her—and in the meat line it would be a shank for soup meat, a slab of bacon or whole ham. My mother was ambitious. She could slice the ham and bacon herself. She did not say "slice it, please," "remove the rind", "bone the ham", as we have to do to-day.

Wages were low and profits were small. It didn't require the amount of capital to do business then that it does now. If a family had a horse and buggy they were considered in pretty good circumstances. But what of to-day? You must have a car and by that I don't mean the cheapest car on the market. A man with common sense buys something besides trouble and expense is in up-keep. I know from experience. My Dodge delivery will buy one cheap car every year and then have money left to pay repair bills with.

We may all feel justly proud of our State Association, for from the six different trade papers which I take I find no other State Association which has made a greater stride in legislative and co-operative improvements than our own Association and I attribute a whole lot of our success to our Mr. E. A. Stowe, who so graciously keeps us well informed through his Tradesman, which is published each week and which every man in the retail grocery business should have on his desk at all times. There is no better reference in regard to markets and prices than our own Michigan Tradesman. The price of this paper is only \$3 per year, but it is worth a hundred times the price to a successful merchant. I could not do business without the aid of our trade paper. O. H. Bailey, Pres. Retail Grocers and G. M. Ass'n.

#### Greetings From the Tall Saginaw Merchant.

Saginaw, Nov. 26—You are closing another year of the perennial success in the publication of the Michigan Tradesman. Many publications have come and gone, but the "apple of your eye" as it were, is now probably at the height of its popularity and success. As they say to-day, "Such popularity must be deserved." I am certain that in your case it is deserved.

Not with a view to making it popular, but selfishly, many of us have looked forward to each number to get something that we wanted out of it.

You have striven, unconsciously perhaps, but striven none the less to produce something worth while and in so doing you have given to your subscribers and readers a very valuable service. In my case for instance, I might cite an instance, where the actual money saved by avoiding frauds bore absolutely no relation to the subscription price, even if multiplied by ten.

I congratulate you very sincerely, I wish the editor and his valuable publication, the Michigan Tradesman, many more years of uninterrupted success. As long as it is published and the Lord is willing and I am alive and able, I shall be a subscriber—out of selfishness.

When you reach the Golden anniversary year in the life of the Tradesman, I will celebrate with you, by coming over to Grand Rapids, and go for a ride about the city—without luncheon—if I'm invited, of course.

Charles G. Christensen.

If some merchants would spend as much time on advertisements as they will spend on a cross-word puzzle, they would evolve an appeal that would produce nearly 100 per cent. results.

Peace in industry comes when employer and employee understand each other's problems.

## Preferred Automobile Underwriters Co.

Grand Rapids, Michigan

Legal Reserve  
Non-Assessable

A policy such as you imagine it should be—  
free from those mean technical-  
ities and legal phrases

Write for a copy—"Story About Insurance"

Agents Wanted in Western Michigan

## Belding Basket Co.

Manufacturers of Baskets

Belding, Michigan



Fig. 32  
Common Drop Handle  
Diamond Markets



Fig. 30  
Extra Quality Diamond Market

We especially call attention to our Line of Baskets.

We also make canvas cases for laundry, factory and shipping purposes. Also full line of Canvas Products.

No matter what your needs may be we can supply them.

Send for illustrated catalogue and quotations by the dozen or the carload.



### Store Keeping Has Been Displaced By Merchandising.

All authorities agree that selling is the most important function of the retail grocer to-day. None the less the trite old saying, "Goods well bought are half sold," still bears some relation to the success you achieve. Naturally a low cost makes possible an attractive selling price. You cannot overprice your goods and expect to sell readily. While there still are people who do not know the price they pay for a can of pineapple or a pound of cheese, they are few and far between among those who pay their bills promptly. The retailer to-day who is able to sell a large volume for cash or to first-class credit risks at high retail prices is rare.

In cases where a merchant has in vogue the old hit and miss pricing method without rhyme or reason and incidentally places too wide a mark-up on many items, he frequently loses his best trade to some enterprising competitor. In nine cases out of ten this store's credit losses are very large, in

cents and a jump of a nickle) are the range of their pricing system.

In the measure that the independent retail grocer masters the principal of pricing scientifically will he succeed.

You must buy right, no doubt, in order to compete at all with present day intense competition; but, as it is conceded that selling is the most important function of your business, study that end even more than buying. If you buy right make capital of it by pricing correctly. Certain price expressions, as certain color combinations, attract more than others. When you have mastered the art of pricing to advantage, use price tags and signs to the limit. Mere storekeeping has been displaced and merchandising is now the order of the day.

Charles G. Christensen.

### Trends in Costume Jewelry.

Re-orders on novelty costume jewelry continue to be of large proportions. Stone set merchandise is outstanding and one of the most popular types is set with a close imitation of a star sapphire in the grotto blue shade. This "star sapphire" set in varied filigree mountings of platinum oxidized finish is being featured in brooches, pendants, necklaces, bar pins, slave bracelets, cigarette cases, powder compacts, etc. The star effect is also shown in an imitation amethyst under the name of "violet ray" in the same goods. A jade-colored stone is likewise meeting with favor, the artificial stone having all of the appearance of Chinese jade. Wholesale prices of the above merchandise are such that

the items may be retailed from 50 cents to \$20 each.

### Very Favorable Raw Silk Level.

With raw silk below the \$6 basis, consumption of the fiber during the next two months, which have the early manufacturing months for the Spring, is looked for in the silk trade. Manufacturers admittedly find the present price basis very satisfactory, particularly as it comes at a most opportune time. Production of Spring silk goods is now increasing and there is every indication that consumer favor for silks during that season will be strong. Flat crepe is the outstanding plain fabric so far, and will have an excellent run of popularity, manufacturers believe.



Charles G. Christensen.

many cases large enough to wipe out his net profit. However, if you price too low without heed to cost and expense you lose your capital.

Paradoxical as it may sound, you must sell at a low price in order to make much profit. Therefore, it is imperative that you do as large a volume of business as possible at your location and with your facilities. It will be impossible for you to sell everything at reduced prices and make a living wage, to say nothing of actually making a profit, nor is it necessary.

There is much to learn about pricing in order to speed up turnover without curtailing profits, and still bear the reputation of selling cheap.

In the Tradesman of Nov. 10, 1926, Paul Findlay touches upon the magic of proper pricing. For instance, says this authority, "In many cases 19c is better than 18c or 17c and even 15c." Many department stores employ high priced talent to solve the mystery of pricing.

The success of chain stores is due largely to the fact that they have mastered the art of pricing. Still many merchants place very little significance on this matter—10c, 15c and 25c (five

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

Walker  
MILK CHOCOLATE  
NET WEIGHT  
ONE POUND

A. R. WALKER CANDY  
CORPORATION  
Owosso, Michigan



## BILLION DOLLAR FORTUNES.

## The Flivver Accumulation Easily Heads the List.

A contraption of steel and wood and rubber that moves, a thing whose very name possesses the power to stir the risibilities of all civilization, much ridiculed but not in fact ridiculous, the Ford car, in brief, has made possible the accumulation within less than a quarter of a century of what probably is the greatest individual fortune ever put together. Henry ford, father of all the flivvers which inhabit the earth, thriving in the wet Sahara as in the dry United States, has a billion dollars at his command and the end is not yet.

Besides the ford pile the fabulous riches of history and legend lose the glamor of stupendousness. Take any four of your ancient men of wealth and put them in a poker game with Henry, and he'd clean them out. He couldn't help it. Of course, he's an American, and poker is the National indoor sport, whereas Croesus and King Midas, for example, haven't that inherited advantage. But, irrespective of skill, the difference in their rolls would be so great that in the end the law of average winnings would terminate the game in Henry's favor. The others couldn't stand the gaff.

A billion dollars is a lot of money—more than most people suspect. Before Eve led Adam out of Eden he owned the world, but in its then undeveloped state—even the most select suburban sections hadn't yet been rid of snakes—it wasn't worth a large fraction of what Henry ford to-day controls. His isn't the gold that the alchemists sought, but it's a fortune convertible into gold sufficient to provide kings' ransoms for all the royalty of the earth—and that includes the kaiser when he talked of "me and God."

Even since the twentieth century started there has been a lot of loose talking in these parts of billion dollar fortunes. Million dollar bank rolls had become so common that the American people were put to it to express greater wealth. "Multimillionaire" served fairly well, but it was indefinite, and it didn't quite get the idea across. "Billionaire" sounded better and it came into common usage without specific appreciation that a billion meant a thousand million. People used the term indiscriminately and with the same hazy idea of its actual significance as the younger generation has in betting a "million, billion dollars."

The war taught the American public something of what a billion dollars stands for. The Government sold Liberty loan bonds in blocks of several billion dollars, and that part of the population which didn't go across learned how many subscriptions it took and how hard it was to save the money they had subscribed. They realized then that they had been talking pretty wildly and came to understand that a billion was something a little beyond the comprehension of any one man. Yet Henry ford has built his fortune to the billion dollar level.

What is a billion? You know how long a minute is, that there are sixty

minutes in an hour and twenty-four hours in a day. This is the year 1926 A. D. and a billion minutes have not elapsed since the Christian era got under way. In less than a billion minutes, the glory that was Caesar's has faded into the romance of the Middle Ages, and that period of gallantry and knighthood has been fused in turn into the hard, cold facts of a flivver-ridden civilization. Almost 20 centuries have passed and three distinct stages in the development of mankind have been registered in history.

If ford cashed his fortune in dollar bills he couldn't count it. He might, if he hired enough men, have those dollar bills laid end to end around the world. From Detroit to New York to London the path could be stretched and the pile of raw material would still be virtually intact. The continents of Europe and Asia would make some inroads into it, but crossing the Pacific and continuing across the states to Detroit again the bill layers would begin to get discouraged. There would remain to be laid more more than \$750,000,000, and before they had finished their job they would have circled the globe almost five times. On the final lap there would not be quite enough bills to carry them back to Detroit to be paid off; which would be hard luck. Henry, meanwhile, could be counted on to have amassed another fortune with which to meet the payroll and might send them transportation to the home town.

It is significant that the first billion dollar fortune should have been built up on the idea of giving the people something they want at the lowest practicable price. Other men, using other means, have approached the billion mark—John D. Rockefeller and the late Andrew Carnegie are popularly supposed to have reached it. The claims advanced for them—they have made no claims themselves—are rendered open to doubt by their habit of giving. Even while they were accumulating they were dissipating. Mr. ford has never acquired that habit.

It isn't that there is any inhibition in ford's nature against giving. Rather, he works on the theory that by putting his money back into industry, providing employment for more men and cheaper cars for the multitude, he is doing greater service to humanity than if he went into the endowment business on a wholesale scale. As a result, the public thinks of Carnegie in terms of libraries and of Rockefeller as a founder of foundations, but it knows ford chiefly by the car he makes.

The ford Motor Company, ranking as the tightest little billion dollar corporation in the world, represents the greatest part in the ford fortune, and it is only through the meager financial statements which it issues that an insight is to be gained into the man's holdings. The amazingly swift rise and growth of that company, which started operations only about twenty years ago, comprise an unprecedented and sensational chapter in American industrial history. The ford billion appears as the result of one man's following an industry from its small beginnings, when faith was more es-



## for Christmas of 1926

You can make this Christmas the happiest of all, by proper selection of gifts for your loved ones.

And of all the thousands of gifts you have to choose from, there is not one that has the appeal of a fine diamond exquisitely set in platinum.

This Christmas we have assembled the largest and most artistic collection of diamond pieces ever shown in our shop. Most of the designs are exclusive---the prices reasonable.

Readers of the Tradesman will find it to their advantage to consult us if contemplating the purchase of a Diamond.

PRICED \$25 TO \$500 and upwards

J. C. HERKNER JEWELRY COMPANY  
GRAND RAPIDS, MICHIGAN

GLASS---Automobile Windshields and Doors  
MIRRORS---Church Windows, Leaded Glass

GRAND RAPIDS ART GLASS AND MIRROR WORKS  
Front and Fulton Sts.

"GEE! It's Great! It's Real Coffee!—"

HOLLAND HOUSE COFFEE

STANDARD GROCER & MILLING CO.  
Wholesale Distributors

W. W. Potter, Pres.

E. B. Caldwell, Sec'y-Treas.

AMERICAN MUTUAL AUTOMOBILE  
INSURANCE COMPANY

701-702 Building & Loan Building  
Grand Rapids, Michigan

Complete Coverage against Accidental Loss or Damage.  
Policies issued on an Annual Premium Basis.  
Low Rates, Prompt and Pleasing Adjustments.

Get Our Full Coverage-Non-Deductible Policy



sential than money, to the attainment of its full growth. Rockefeller did it with oil, Carnegie with steel and Henry ford has gone them one better with automobiles. He has ridden the flivver for all it was worth from the time when the automobile industry was in its experimental stage and a car a luxury.

Twelve other stockholders shared with ford the ownership of the original company, which was started on the basis of an idea, confidence in that idea, the will to work and not much else. Among them they managed to raise \$49,000, and they decided to take a chance with it. They probably knew that they could double their money by the time they were old men if they put it into the savings bank or put it in safe securities, but the drive for thrift business hadn't really got under way then, and the lure was not particularly strong. They speculated. Five years ago ford, who held 58½ per cent. of the stock in the company from the outset, bought out the minority stock holdings. They cost him in the neighborhood of \$205,000,000.

The increase in value of the Ford company, which has been at the rate of roughly \$50,000,000 a year, has been largely predicated upon its monopoly of the class of cars it manufactures. This monopoly has been acquired naturally and without the purpose that underlay the trusts of the old days, which was to stamp out competition and enlarge profits by charging the public excessive prices for their products. Mr. ford has gone at it from a different angle and there has yet been

no suggestion of criticism from a government that is generally regarded as hypercritical. His aim has been a small margin of profit on a large volume of sales. As the company's power has grown—it is conceded that the chances to compete with the ford concern successfully are exceedingly slim—he has lowered the price to the public, reduced his profit per unit, but increased his aggregate profits. It is the twentieth century model of industry and the essential for its success is mass production. Mr. ford gets that. Last year he turned out more than 2,000,000 cars, trucks and tractors and added \$37 to his surplus for every unit sold.

To-day ownership of the ford company rests exclusively with Henry and his son, Edsel, and, however brilliant the offspring, the credit of building up the fortune, and the fortune itself, may properly be assigned to the older generation. It is strictly a closed corporation, accountable only to two owners (and the government for taxation purposes), and makes no public reports of its earnings. These are nevertheless ascertainable from the periodic balance sheet which it files as a matter of public record in the State of Massachusetts.

Richard Field Griffen.

Every man who believes in himself, no matter who he be, stands on a higher level than the wobbler.

It requires more than twenty-five years for light to travel from the star Vega to the earth.

#### A New Year's Thought.

And as they journeyed toward the City of Ideals they came upon a Pilgrim plodding aimlessly along the road. "Whither art thou bound, brother?" asked the first of them, for he perceived this man did not go their way. "Nowhere," replied the Pilgrim listlessly; "just traveling."

Idle some day and watch the World and his Wife go by. How readily you can perceive those who have a destination and those who have not. With purposeful stride the former quickly pass your range of vision. With lagging step and hesitant air the latter slowly move along. You can write it down that no man was ever successful who did not have an objective—a goal to reach—an attainment to achieve.

Years ago, when I was at a most impressionistic age, I had the good fortune to have a real business man for a mentor. Of his good advice I recall much, but nothing so vividly as this:

"Set a goal for yourself; attaining it, set another. And keep your sights raised high."

He started life as a clerk in a little two-by-four store. His goal was to become proprietor. He attained it.

His was a specialty store. The natural result—the next step—was to become a manufacturer of the specialty he sold. He attained it.

From that point to become the leading manufacturer in his line—first, in his county, next in this country, finally, in the world. He attained all those.

I have not talked with him for years. I do not know what goal he has set

for himself now. But I do know that he has a goal, for he knows better than anyone else that the success he is to-day is directly traceable to setting a mark.

An objective in life gives you purpose, poise and push. You work for a cause and for an effect. You progress because you have a definite point to reach. You get there, because when you are headed in a certain direction and keep moving you are bound to finally arrive. Simple, isn't it? The man without an objective can be likened to the traveler who takes a train without knowing—or caring—where it goes; buys \$5 worth of mileage and is ultimately put off at a water tank or a junction. The prospect of such devil-may-care adventuring may be alluring, but it creates no firesides whereat one may warm the shins in old age.

If I were starting my business life to-day I'd set a goal with my watch this morning. It might be no higher than that of the next clerkship in line, but at least it would be something definite to tie to, something tangible to work for. And after I'd reached it, I'd sight another objective. And so on and on until the possibilities and opportunities were exhausted. Then I'd seek new field to conquer, for once the habit of setting a goal becomes established, there are no boundary lines.

All of which may bring the natural query: "What is your goal to-day?"

To which I will cannily reply: "I shall not tell you."

You might try to beat me to it. Let me counter—"What is yours?"

# THE VINKEMULDER COMPANY

GRAND RAPIDS, MICHIGAN

Founded in the year 1888

Receivers and Jobbers—Fruit and Vegetables

Carlot Shippers

"Vinke" Brand Michigan Onions and Potatoes

An old and dependable Produce Firm, nationally known

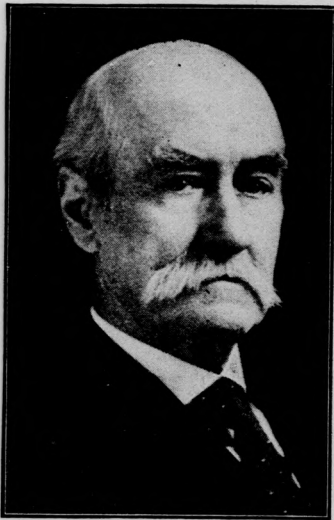
## AS OLD TIMER SEES IT.

## Sympathetic Appreciation of the Tradesman's Career.

A consistent, conscientious course in one line of endeavor for four and more decades is certainly worth while.

It is this that has made the Michigan Tradesman what it is to-day—the best all round trade paper in America. Founding a newspaper is comparable to the founding of a nation. Our forefathers founded the United States of North America; Horace Greeley founded the Tribune, the greatest newspaper of its time, as E. A. Stowe started the Tradesman as a little by-product which has grown into its wonderful development of to-day.

These wonderful outgrowth come from the brain of man. Not mere mechanical outputs, but living, breathing entities, which make for the good or evil of many generations of our people. Greeley was both hated and loved for the greatness of his soul. His masterful fight against the en-



James M. Merrill.

croachments of the slave power did as much as any other one element to make of the Western Republic a free and cleansed nation, in fact as well as in name.

The fact that "if you see it in the Sun it is so, heralded the power of Dana's intellect to all the world. The Sun and Dana were one and indivisible, as we come to know the name of Stowe and Michigan Tradesman. It is inconceivable that the business world could get along without the genius of E. A. Stowe to dish up what is going on in that business world, and make glad the way places where ignorance and imbecility need have no excuse for existing.

Stowe and the Tradesman are as indissolubly linked as were the Tribune and Greeley. The one led a great crusade for liberty and righteousness in national morals, the other leads in business acumen and has a pleasing way of making the paths straight for puzzled business men.

No well regulated business dares to get along without the Tradesman as helper and friend along the path of successful accomplishment.

Among the frivolous mass of trash

that said under magazine colors, the Michigan Tradesman stands head and shoulders above the whole mass, a clean, faithful counselor and friend to the man in business. The Stowe publication is a whole library in itself where the matter of getting ahead in the world is concerned.

Although more particularly devoted to mercantile interests, the Tradesman appeals to the best in family life, and the women of the household are frequently seen enjoying the wholesome reading within its covers.

To mention the name of Stowe is to hold up the Michigan Tradesman to the view of your audience. The one is supplementary to the other.

A dreamer lives forever while a worker dies in a day.

Forty-three years ago the dreamer cast his little boat upon the waters of business life, dreaming, perhaps, of great things to come about in the future, yet hardly comprehending how the small craft was to grow and increase in strength until it became a necessary part of every business man's life.

Not alone men and women in the mercantile trade read the Tradesman, but those wholly outside of these lines have come to know and seek the trade journal for its sterling soundness in the everyday affairs of life.

E. A. Stowe has made his mark on the world of business. Even though the Tradesman is non-partisan in the fullest meaning of the term, yet where great interests are at stake and where misdeeds in political life have caused much discomfort and expense to the public, Stowe does not fear to show his hand in telling sentences from his pen, which cut to the quick and riddle the pretensions of scalawag political shysters, of whom we have too many in our goodly State of Michigan.

Now and then a clergyman may find it profitable to take up the magazine and find subjects for a pulpit sermon.

The good that Mr. Stowe has done through the columns of the Tradesman is inestimable, and as the years count upward that good still grows as a haven for much that is unpardonable in our everyday life.

A farmer who could not read the Tradesman with profit must be a dense one indeed. Clergymen, merchants farmers and those laborers who are worthy of their hire can enjoy an hour of converse with our good old Michigan Tradesman and rise from the perusal very much enlightened as well as entertained.

Had E. A. Stowe sought political honors he might have mounted high in the National life where politics reign supreme, but not for him are the petty squabbles and heart-burnings of such an existence. He reigns supreme in his own chosen sphere, not even a Mussolini is able to compete with him in the hearts of the people.

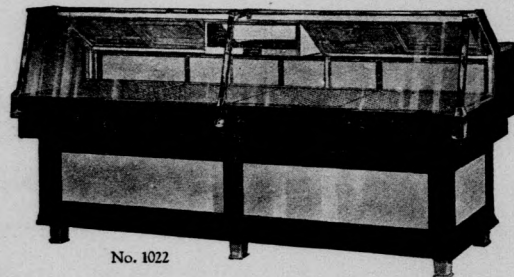
The Tradesman has grown all these forty odd years with the advancement and growth of the whole country. To-day it is an indispensable article of weekly use in the hearts and homes of a large clientele of the best merchants of the country.

Stowe's exposure of fraudulent firms and individual rascals has been

*The Flavor is Roasted In!*

# WHITE HOUSE COFFEE

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



**This McCray Counter Refrigerator** affords splendid display, enables prompt and convenient service to customers. Its fine appearance attracts and holds trade, gives customers confidence in your sanitary standards.

Styles and sizes of refrigerators, coolers and display cases to meet every need.

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—



of great benefit to his readers. Thousands of dollars have been saved to the pockets of unsuspecting merchants by consulting the Realm of Rascality columns of the publication, and for this one item alone he is entitled to the abounding gratitude of a large clientele.

Forty-three years of strenuous business life as the head of a great publication is something to be proud of. There has just died out in Iowa a man who made his mark in the newspaper business. The influence of Life Young in the West was considerable in early political days, yet his influence in shaping the public mind along party lines was not so great as has been the power of E. A. Stowe in the world of business.

Business ethics are worthy of the profoundest study. To this Mr. Stowe has given much of his time and talents since he launched the Tradesman on the sea of public life. He has made a successful and friendly captain while piloting his craft through the troubled waters of business life, and now that he is nearing the half century of his publication we may expect even better results than ever before.

Many are the derelicts of fate along the foamy waters of that life which Stowe has so successfully navigated. We feel like giving him the right hand of fellowship and wishing him another twenty years of good work for the struggling good fellows of our business community.

J. M. Merrill,  
Old Timer.

#### Greetings From Secretary Gezon.

It is indeed a pleasure for me to send in a message of felicitation to you and your staff on this your 43d anniversary.

I read your paper with a great deal of joy each week, in fact, I have read



Paul Gezon.

it more or less steadily since I was a boy. When I was very young I got a lot of inspiration from chance reading of the Tradesman and what little success I have had in business and in Association work I give most of the credit to you, Mr. Stowe, and to the kindly Christian men with whom I have been associated.

Some of our members appear to be somewhat frightened by chain store encroachments. While they are dis-

agreeable to have about at times, yet they can make of you a better merchant if you are made of the right kind of stuff. I have learned much from them and I do not hesitate to put it into practice.

Just now in Grand Rapids twenty-five of us have joined together in a collective advertising group under the name of Quality Service Grocers and we are very enthusiastic over the results. More about this at the Flint convention in April.

I hope that the Tradesman will continue to throw out the gauntlet to the unfair trader and to the crook for many years to come. Paul Gezon,

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

#### The Measure of Jesus.

His life is the perpetual rebuke of all time since. It condemns ancient civilization. Wise men we have had, and good men; but this Galilean youth strode before the world whole thousands of years, so much of divinity was in him. His words solve the questions of this present age. In him the God-like and the human met and embraced, and a divine life was born. Measure him by the world's greatest sons—how poor they are! Try him by the best of men—how little and low they appear! Exalt him as we may, we shall yet perhaps come short of the mark. But still was he not our brother; the son of man, as we are; the son of God, like ourselves? His excellence—was it not human excellence? His wisdom, love, piety—sweet and celestial as they were—are they not what we also may attain? In him, as in a mirror, we may see the image of God, and go on from glory to glory, until we are changed into the same image, led by the spirit that enlightens the humble. Viewed in this way, how beautiful is the life of Jesus! Heaven has come down to earth, or, rather, earth has become heaven. The Son of God, come of age, has taken possession of his birthright. The brightest revelation is this of what is possible for all men, if not now, at least hereafter.

Theodore Parker.

Man's faith is not built upon reason, but upon conviction, and that conviction may rise from a series of assumptions and accepted as in the case of natural laws. In brief, we cannot prove that there is a God, but our conviction of His existence may be arrived at by progressive assumptions. By no effort of our imagination could we picture Him more precisely than as a Spirit, omnipotent and omnipresent. We perceive His expression in the beauty and wonder of the material world. A sunset may be, in technical language, a mere collection of colored lines and spots, but it may bear for us a spiritual significance inexpressible in words. We are convinced that however it may be accounted for by natural means, it is a spiritual sign and symbol. It betokens a vast eternal controlling Power, who cannot be expressed or imagined in finite language. More and more as the years have passed, we become convinced that the love of God is everything, and that if a man possesses this, all other things are secondary.

## Speed Up Sales

by featuring properly  
advertised lines

The manufacturers are creating the demand and saving your time through their advertising.

You realize a maximum profit with a minimum of effort in selling

# K C Baking Powder

Same Price  
for over 35 years

25 ounces for 25c

Your customers know it is a *quality* product—that the price is *right*. Why ask them to pay War Profits?

It's up to you to show them that you have it.

Millions of Pounds Used by the  
Government



## "MY FATHER"

(Continued from page 121)

opportunities of tremendous importance in shaping his life that were not enjoyed by the boys in the city, and my own experiences, perhaps, led to the belief that I have as a factor in my catechism that it is a great thing for a boy to be brought up on a farm.

My father, soon after coming to Michigan was elected supervisor of his township, and he held this office for many, many years. In the assessment of property very often the work came during the spring vacation in school and father took me with him and I became acquainted with everybody in the township and the location of farms and schoolhouses and knew something of the appraised values of farms and buildings and livestock and things of that kind. I felt that I was of great use to my father because he so often asked me questions, saying, "How much do you think it would cost to build that house, Charlie?" or "What do you think that pair of horses is worth?" But the most interesting things connected with my travels with father in this duty of appraising property were connected with the woods. He had a very high appreciation of woodland and he loved to travel in the woods. In visiting the farms in the township, he would often go across through pieces of woodland and he would call my attention to the trees and the quality of the land as indicated by the forest growth and many things of that kind which were very important in my education. And then after a while, he gave me the job of copying assessment rolls and I went with him to town meetings and listened to the discussions of township affairs.

He was always interested in the schools and was a district officer during all my early years, and matters of education were discussed in the household and I was a party to many of these discussions, and the beauty of it all was that father seemed as anxious for me to express my views with regard to things as if I were a person of some importance. I think that this attitude of my father gave me confidence as well as information, and made him so close a companion in all the matters of our country life that the value of school tuition seems far less vital in gathering my equipment for life than the instruction which came from this intimate relationship with my father. He was not mandatory in what I should do, so that when decisions were to be made that were connected with my life, I was made a party to the discussions; and when I went to high school, the matter of my studies and what I should do in life to which these studies were aimed, were matters of conference that were etched upon my memory.

Punctuality was impressed upon me as a vital thing connected with everything I had to do in life, and I felt that it was a crime to be late at school or a delinquent at any gathering at a stated time. Then, there came a time when the question had to be decided whether I should finish my high school course or teach a country school. I had already secured my certificate and warrant for teaching school in the

country just as a matter of education, not expecting particularly to become a teacher; but my acquaintance in the township was such that the pressure was very great upon me to take a country school, and, although I was only a lad of seventeen, it was a most important decision in my life. And some of the sacrifices made in our household, while I was engaged in teaching country school, are among the things that I remember with feelings of gratitude. But the question as to whether I should take a college course or enter directly upon the business of farming was another matter of serious discussion in which my father's counsel dominated, although I was led to think at the time that I made the decision.

It was during the period of the civil war that I received deep and lasting impressions concerning my father's character. He felt it incumbent upon him to enlist and take his part in the support of the Union; but, upon examination, he was very promptly re-



Charles W. Garfield.

jected and was told that under the rigors of army life he probably would never arrive at the field of action. His response was, "Then I will spend my energy and my time and my money in aiding the families of those who do enlist and leave their loved ones in trying to do their part for the salvation of the Nation." It was this work that he undertook, and to which a good deal of the time I was a party, which revealed the character of the man to me in another capacity of great value to my own career. It was a very delicate commission that my father took upon himself in looking after these wives and their children, and still, he did it in a prompt and very thoughtful way. He was a busy man and most of these visits had to be made evenings, and he always took either my mother or me on these visitations, and I had an opportunity to see the wealth of his emotions as affecting the benevolence he had undertaken. This, he felt was the greatest responsibility he could possibly have as long as the war lasted, and he not only got under its burden, but carried it on long after the war was concluded with the families of those whose natural provider never return-

ed. This sacrificial work and its results made a deep impression upon me in forming my own plans of undertaking responsibilities in life.

There was a time, when father was elected to the Michigan Legislature, in which I was brought into his confidence in a very unusual way. I had finished my college course and was then engaged in an official capacity with my Alma Mater and living at the college. Father, in serving his State in the Legislature, was in Lansing, and the same old close relationship existed and I was brought into conference with him upon most of the matters with which he had to deal in his official capacity. He was in poor health and it was a struggle for him to perform the duties which he felt were incumbent upon him, and when an aggravating political contest came up in the Legislature in connection with the election of a United States Senator, because of the independent position that my father took, he was assailed by crafty politicians and men of party influence in such a way that I know it had a great bearing upon his health; and I can see now that the tremendous pressure which was placed upon him to secure his vote and his desire to live up to his convictions shortened his life. During those the relationship of father to son was, I think, perhaps as valuable to the father as to the son, and I am proud to-day that I was the son of my father and that I had the experiences which it seems to me are quite rare in this relationship, the result of which has made a continuous impress upon my life in determining the style of service that I should give. I think that my own independence of action upon matters of importance is largely a legacy from my father, and, as I recall the events in my life from my earliest boyhood until his death, it seems to me that there was no factor so great in influencing my life and its purposes as the intimate relationship of father and son.

We hear a great deal about Mary, the mother of Jesus, and she is a dominant factor in a great church body, and I have great respect and reverence for the worship of the mother of Jesus. The influence of that motherhood, the ideality of it, cannot be overestimated. And still I sometimes wonder why we are so forgetful of Joseph, the father, and his influence upon the career of the great Son. I sometimes think of what must have been the life of Jesus Christ in its connection with His father, Joseph. He shared all the sacrifices of the early dangers that came into the life of our Saviour. He found the manger when there was no other place on account of the crowds, in which to domicile the mother of his boy. It was he who worked out the plan of saving his boy by going into a far country. It was his influence that during the thirty years developed the wonderfully balanced man who became the Saviour of mankind. During those years in the carpenter shop and the relationship to the larger affairs of a capable artisan, Jesus Christ was developing in a grand way the capacity to accomplish wonderful things, and I love to think that

it was his father Joseph who, because of the beautiful relationship of father and son, helped in a masterful way all of the factors leading to the most remarkable career in history. Jesus recognized this relationship when he added a new thought to the ideal of Deity. Bruce Barton expressed the thought beautifully: "Moses exploited to the children of Israel the idea of one supreme being, Amos followed by inculcating among men the idea of justice as a dominating factor in Deity, and Hosea mellowed the justice with the tremendous thought of God's goodness; but it remained for Jesus to proclaim to the world the ideal relationship of Deity to mankind—as that of the father to his children." And so, in running over some of the incidents of my life and my indebtedness to my father, I have a keener appreciation of the tremendous importance of the revelation of our Saviour when he brought to mankind the ideal of the fatherhood of God.

If I have the opportunity to meet Joseph, the father of Jesus, sometime, I am going to ask him, while he appreciates thoroughly all the wonderful things that have been said about his wife, the mother of Jesus, in connection with the relationship of that great personality to mankind, if sometimes he hasn't felt that the splendid work which he did in the formative years of that great personality had not been somewhat neglected; and perhaps if the relationship between father and son had been dwelt upon with some emphasis, it might have made a better balance in the development of proper ideals of the family relation as illustrated in this marvelous family.

Charles W. Garfield.

### Photographs and Character.

Before a careful photographer takes a picture, he first makes sure that there is no disturbing note in the scene. He arranges everything just so, sees that there is no litter in the foreground, no untidy elements in the background, nothing whatever to spoil the final result.

It may take him a little while to get "set;" but he knows that his picture is to be made for all time and that the inconsequential thing, if neglected, will mar the picture's beauty forever.

So with character. If we're not careful of the thoughts we have to-day, they will show on our faces to-morrow. If we don't put ugliness and meanness in the discard, then ugliness and meanness will crowd our lives until Mr. John Undertaker undertakes to undertake us. The smiling soul radiates beauty forever. The happy thought we have to-day leaps into the great Infinite to herald our coming when life's job is done. And in like measure some ugly, uncorrected spot in our lives will fasten itself upon us and handicap us until the crack of doom.

Let's watch for the seemingly little bad spots and remove them from the scene so that the picture of our character will smile back at us and radiate beauty and gladness for all time to come.

No man ever went broke by spending less than he earned.





*Complete  
Fly Riddance*

# TANGLEFOOT

## FLY SPRAY-FLY PAPER

TANGLEFOOT means complete fly riddance. TANGLEFOOT FLY SPRAY kills them wholesale and TANGLEFOOT FLY PAPER and FLY RIBBON account for those that work their way indoors during the daytime.

Used in your store, TANGLEFOOT destroyers eliminate flies and impress customers and passers-by with your efforts to keep your stock and place of business clean.

Best results are obtained by using TANGLEFOOT SPRAY night and morning. During business hours, and when the store is closed, as on Sundays and holidays, use TANGLEFOOT FLY PAPER in your windows and elsewhere.

TANGLEFOOT QUALITY costs no more. It has been standard the world over for more than 40 years and is well worth demanding.

THE TANGLEFOOT COMPANY  
GRAND RAPIDS, MICHIGAN

*Backed by a name and  
reputation known around  
the world*



**TANGLEFOOT-KILLS FLIES, MOTHS, MOSQUITOES,  
FLY SPRAY BEDBUGS & FLEAS**



**A**RE you aware of the unusually large assortment and the very large stock we carry of the lines suitable for your business? May we ask you to tour through our convenient display rooms—compare our prices and note the irresistible bargains that will reap you a neat profit.

It does not matter how large or how small your transactions with us may be, you will always receive benefits that are the results of long experience and painstaking care.

TOYS  
DOLLS  
NOVELTIES  
FANCY GOODS  
WHEEL GOODS  
PARTY FAVORS

LAMPS  
GLASSWARE  
SILVERWARE  
DINNERWARE  
IMPORTED FANCY  
CHINA NOVELTIES

TINWARE  
REFRIGERATORS  
ALUMINUM GOODS  
HOUSE FURNISHINGS  
HOTEL AND RESTAURANT  
SUPPLIES

*Come to Grand Rapids and to Leonards to make your Selection—  
We are in the best position to give you*  
**Attention      Prompt Service      Low Prices**

WRITE US FOR HOLIDAY CATALOG

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# H. LEONARD & SONS

IMPORTERS AND WHOLESALE DISTRIBUTORS

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MICHIGAN