

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 12, 1927

Number 2260

The Baby

He is so little to be so loved!

*He came unbooted, ungarbed, ungloved,
Naked and shameless,
Beggared and blameless
And, for all he could tell us, even nameless,
Yet every one in the house bows down
As if the mendicant wore a crown.*

He is so little to be so loud!

*Oh, I own I should be wondrous proud
If I had a tongue
All swiveled and swung,
With a double back action, twin screw lung
Which brought me victuals and keep and care
Whenever I shook the surrounding air.*

He is so little to be so large!

*Why, a train of cars or a whaleback barge
Couldn't carry freight
Of the monstrous weight
Of all the qualities good and great,
And, though one view is as good as another,
Don't take my word for it—ask his mother.*

EDMUND VANCE COOK.

To Dealers—
If you are not
now handling
Stanolax
(Heavy)
let us send
you information
about this
popular mineral
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]

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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, \$4.00 per year,
payable invariably in advance.
Sample copies 10 cents each.

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

POISON IN GRAIN ALCOHOL.

"The Secretary's attitude is that he does not conceive it as a duty of the Government to permit the poisoning of citizens in order to enforce the law." These words from the Associated Press report of Secretary Mellon's ruling against using poison as an alcoholic denaturant are the simple common sense of the situation. Compare them with Wayne B. Wheeler's statement that "if a man wishes to violate the Constitution he should be free to commit suicide in his own way." The difference between rationalism and fanaticism is evident at once. Secretary Mellon's position should not be misconstrued. In making his ruling he foresees a further use of so-called "industrial alcohol" by bootleggers and, therefore, a broadening of the danger to drinkers. He is indirectly quoted as saying that he does not believe that a 100 per cent. enforcement of the prohibition law is any more possible than a 100 per cent. enforcement of any other law. Again this is a common-sense statement. But there is danger that it will be twisted to their own use by extremists on each side of the question. Mr. Mellon is not announcing any intention of non-enforcement. He could not do so as a sworn officer of the Government. Nor is he ordering the poison removed from grain alcohol as an incentive to law breaking. He is going to seek an adulterant that will be just as distasteful and just as heard to remove as possible. But he is not going to permit his fellow countrymen to be indiscriminately poisoned even if they do break the law.

It is odd that public sentiment should have to hail this perfectly proper protection of life as a victory. Yet it is one. Prohibition enforcement has involved the breaking down of so many constitutional rights, heretofore regarded as inviolate, that it is a distinctly reassuring thing to find one public official willing to stand up and decree that this process shall go no

further. How strange it is, too, to find the Secretary of the Treasury gravely placed in the position of having to decide whether an adulteration of 44 per cent. wood alcohol will kill or not. We have seen the Supreme Court forced to take on a physician's duties and decree how much whisky may safely be given to a patient requiring a stimulant. And it is no more strange than this to have the head of our fiscal administration take on medicinal duties. But it is utterly illogical and unfitting, if no worse. Lawyers, in the main, have made our laws, administered and interpreted them. If prohibition enforcement continues to plague us, won't an M. D.'s diploma come to be a pretty fair recommendation for a Cabinet portfolio or a place on the Supreme Bench?

WOMAN'S WIDENING SPHERE.

While it is satisfactory to learn that women are more and more fitting themselves to perform the duties that were once considered the exclusive activities of men, it is regrettable to find that they are becoming active also in those things which formerly caused men to be considered less moral than women.

A recent day's news had the story of a twenty-two-year-old girl looting a bank after locking up the men in a vault, the detection of a twenty-year-old feminine stowaway on an Atlantic liner and the first policewoman to be charged with being unfit for duty because of intoxication. On the other hand, it is reassuring to learn that a Justice of the Supreme Court of New Jersey, after giving careful consideration to the subject, has informed a grand jury in that State that the increase of jailable offenses among women is not due to bobbed hair or short skirts, but in spite of these improvements. The Justice declares that women were just as bad in the good old days, although in other ways, and cites as proof that Cleopatra, "the greatest vamp of all time," led the unsophisticated Marc Anthony to waste millions upon her.

Barnard authorities have taken a tactful and practical step in the matter. They have advised the girls in that institution that tennis rackets, baseballs and fruits "paint the cheeks from the inside out" and are much better than rouge, lipsticks and powder.

JUST A SLIP OF THE TONGUE.

If the American people are not convinced of the many material blessings they enjoy, it will not be for lack of iteration on the subject emanating from the Department of Commerce. Within the past few days have come utterances from the head of the department stressing the fine economic domestic conditions and from the Director of the Bureau of Foreign and

Domestic Commerce expressing satisfaction with the status and outlook of foreign trade. The latter has been, in fact, quite voluble in giving his views. He did so before a Western Chamber of Commerce, in some newspaper talks and in an elaborate presentation in the current issue of Commerce Reports. There is much to commend in the spirit of optimism displayed. But when one says a great deal there creeps in sometimes a statement that would better have been left unsaid. Thus, for example, Mr. Klein, the bureau director, happened to say: "Our own industry, constantly gaining in efficiency, is able, despite the highest wages in the world, to produce many classes of goods at lower cost than prevails elsewhere." While the accuracy of this statement is certified to by many foreign as well as domestic observers, its utterance must sound revolutionary coming from an Administration committed to a set of high tariffs based on the theory that production costs here are higher than elsewhere because wages are higher here. If many classes of goods are produced cheaper here than abroad, why would it not be a good idea to enumerate them, so that the protective duties on them can be taken off?

FAILURES STILL TOO MANY.

Whatever else may be said of the year just closed, its record of business failures is not one to be viewed with complacency. The total of such failures was 21,773, which was the largest for any year since 1922. In liabilities, however, those for 1926 were 8 per cent. below those of the preceding year and the smallest for any year since 1920. As against this, which might be regarded as somewhat favorable, must be placed the fact that both in number of failures and in the indebtedness involved the last quarter of 1926 showed an increase over the preceding year. This would appear to indicate that business conditions deteriorated with the close of the year and that a further trend in that direction would not be unlikely in the first quarter of the present year. This applies to the country in general rather than to this locality, for here the business failures have shown a tendency to grow smaller in number. Not too much stress should be placed on the fact that the liabilities involved in failures in 1926 were slightly less than in those of the year before. The average for both years is around the \$20,000 mark, and it may be that the lowering was mainly due to the greater activity of the credit men. One fact that seems to be clearly apparent from the year's record of failures is that they are still too many for a period that has been frequently described as one of unexampled prosperity.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 11—Walter Baker, Traveling Passenger Agent of the Michigan Railroad Co., was in town to-day, dispensing gas and sunshine on his calls to his friends.

Mrs. Guy W. Rouse has sold the eight acre tract just South of the Ben West property, fronting on the road which runs between Fisk and Reeds Lake, for a consideration somewhere between \$20,000 and \$25,000. There was a mortgage on the property for \$6,000, so the Rouses now have about \$17,000 more to flaunt before their new found friends on the Pacific Coast. Rouse realized about \$20,000 from the sale of the contents of his home on South College avenue which were previously appraised at \$30,000 by the Chicago Appraisal Co. This, with the \$100,000 he had sequestered when he made his get away last spring, leaves him in very comfortable circumstances—much more comfortable than hundreds of the victims of his rapacity as a gigantic thief and embezzler.

The killing of Geo. F. Cook, who was engaged in general trade at Grove for nearly forty years up to two years ago, when he sold his stock and store building and removed to this city, is a matter of very general regret. The accident was so unnecessary, being due to reckless driving on the part of the assailant, that merited punishment should be dealt out to the man who caused the death. Mr. Cook was a man of strong parts who had endeared himself to his associates in business and his co-workers in the various trade activities with which he was so long prominently identified. Of the older school of business, he was a staunch believer in the application of Golden Rule principles, and expressed the belief that if more literally followed they would eliminate much of the disturbing element in business to-day. Kindly and courteous in manner, always deeply sympathetic, he gained and held the confidence of those he came in contact with. His counsel was often sought and freely given. The life of Mr. Cook will remain green in the hearts and memories of his friends for all time and continue to serve as an inspiration to those who are seeking for higher ideals.

The annual meeting of the stockholders of the Michigan Bond and Investment Co., with offices at the Grand Rapids National Bank building, tenth floor, will be held on Monday, Jan. 17, at noon, at the Pantlind Hotel in the Italian room. Luncheon will be provided for all who attend. The directors have declared and paid a semi-annual dividend on the preferred stock of the company, due May 1, 1926, and the semi-annual dividend due Nov. 1, 1926.

Peter Lankester, after rounding out thirty years as city salesman for the Judson Grocer Co. and the Lee & Cady Co., has retired from active service. His successor is J. Hartger, formerly city salesman for the Worden Grocer Co. Mr. Lankester will devote his time to the Coffee Ranch, on North Division avenue, in which he has long been a partner. He is one of the most dependable men ever connected with the wholesale grocery trade and leaves no sore spots for himself or his house anywhere in his territory.

You can found a store on guess work, but it will soon founder.

LINCOLN AND GARFIELD.

Fac Simile Letters Written by Both in 1861.

Through the courtesy of Mr. Claude Hamilton, the Tradesman is enabled to present to its readers fac simile letters by Abraham Lincoln, written March 17, 1861 (thirteen days after he was inaugurated the first time), and James A. Garfield, written July 26, 1861. The former letter requires no explanation. It shows how carefully Lincoln almost invariably moved in making appointments to office, so as to work in harmony with the members of his Cabinet.

The Garfield letter is of especial interest to Michigan people, because it was written from Grand Rapids. It would have but little permanent interest, however, except for the personal explanations which are contained in the following letter to Mr. Hamilton from Prof. Hinsdale, who has long been identified with the University Museums at Ann Arbor:

Ann Arbor, June 3, 1926—In regard to the Garfield letter, copy of which you sent, beg to submit that "Bro. Emtt" should read Bro. Errett. Isaac Errett was a cultured, educated and eloquent minister of the Disciple denomination. I knew him well. In my early student days I took one or two courses of lectures that he gave upon Bible history or something like that. Probably in the early 60's, or before, a colony of business men, I think in the lumber business, located at Muir. One of the leading men of the concern was a Mr. Soule. Mr. Errett had been their minister at Warren, Trumbull county, Ohio, and they took him along as their pastor at Muir. Garfield was a very warm friend of these people, especially of "Brother" Errett. Errett is referred to in Smith's Life of Garfield. Muir was no place for so able a man as Mr. Errett. He went from Muir to Alliance, Ohio, then to Cleveland and finally to Cincinnati as editor of the Christian Standard. The "Dr." referred to in the letter was probably a Doctor Robison, of Cleveland. He was a prominent business man of Cleveland when I was a boy. I have seen him many times. "Bro. Austin" was Mr. Harmon Austin, of Warren, Ohio, and is the Austin of the nineteenth district referred to in Smith's book, many times. He was a magnificent gentleman of the good old type. I have been at his house and he visited my family frequently. He was a leading political spirit in the Congressional district which Garfield represented in Congress. He always had his "ear to the ground" in the interest of his friend, Garfield. All the people whom I have mentioned were active and guiding spirits in the church brotherhood to which I have referred. Smith is wrong in implying that Garfield finally outgrew his denominational early preferences. Mr. Errett preached his funeral sermon upon the public square in Cleveland. I was present and have copies of the entire funeral ceremonies and services of that occasion; pictures also. James A. Garfield had a brother Tom, one of the relatives referred to in the letter. Tom went to the vicinity of Grand Rapids before my recollection—certainly before the civil war. You may depend upon it that my explanations of the personnel of the letter are correct. I remember when Garfield went to Williams College, and his coming back to Hiram. While Principal—that was his title—at Hiram College the war broke out. He recruited a regiment, 42nd O. V. I. Company "A" was made up of his own students. Company "B" was recruited mostly in Medina coun-

Executive Mansion

March 19, 1861

Hon. Atty. General

Dear Sir:

I understand Mr. Senator Lewis and four other Republican members of the committee of Warren by Ross being appointed Marshal for the District of Ohio; and, unless you see some reason to the contrary, send me the blank appointment.

Yours very truly
A. Lincoln.

ty, the county in which my people lived. Don A. Pardee, of Wadsworth, was my cousin. He was major of the 42nd and finally became, after Garfield was elected to Congress, Lieutenant Colonel. After the war he was appointed U. S. District judge at New Orleans; later circuit U. S. judge, then living at Atlanta, Ga. He died three or four years ago.

Colonel Garfield was at my father's house many times. Came there while recruiting company "B". The first vote I cast for congressman I cast for him, I being a student at Hiram. He went from the nineteenth district. Our district was the eighteenth.

I had the pleasure of intimate acquaintance with McKinley. Was mem-

ber of the congressional district committee while he was in Congress. Used to go around with him while he would be stumping. I also knew Warren Harding intimately. The last time I saw Harding was in his own house in Marion after he had been elected to the presidency, but before he took office. I called with Doctor, afterward General, Sawyer at his residence one morning before breakfast and he was in his shirt sleeves.

Pardon the length to which I have written. I inadvertently permitted myself to get reminiscent.

W. B. Hinsdale.

Many early Grand Rapids residents will recall Thomas Garfield, who lived

most of his life on a farm near Jamestown, Ottawa county, about fifteen miles Southwest of Grand Rapids. He was naturally very proud of the Garfield name, but never seemed to be able to overlook the sacrifices he made in staying home on the farm (in Ohio) in order that James A. might go to college and acquire an education which enabled him to take rank among the great minds of the world. His son, James A., resembled his uncle to a remarkable extent, especially in physique and the way in which he trimmed his beard. The father always insisted that if James could have had the educational advantages his uncle had, he, too, might have won renown, but those of us who called on the Garfield family in Jamestown township to pay our respects to "Grandma" Garfield, who visited her son's family occasionally, never discovered any indication of exceptional brilliancy in the nephew. He was a plain spoken, hard working man and a good citizen. The homage paid "Grandma" Garfield after the death of her gifted son must have been very gratifying to her, because it showed her beyond question the love all classes of the American people had for the gifted son she gave the world.

Square Pegs For Square Holes.

This is the age of specialists. When you are in legal difficulty you consult your lawyer; your banker assists you in your financial problems; the welfare of your body and soul is entrusted to your doctor and minister. You employ other specialists for lesser matters; your chauffeur takes care of your car, your gardener tends your garden, your wife or housekeeper manages your house. Have you made equally intelligent provision for the management of your estate? Have you chosen a specialist for his most important function?

Grand Rapids, July 26, 61
Bro Emtt. I have not heard from Bro Robison in regard to the time he will be at your place - I arrived here last evening - and will go out into the country today to visit some relatives - Tomorrow Evening I will be at Muir - Hope the Dr and Bro Austin will be there
Truly Yours
J. A. Garfield

IN THE REALM OF RAŞCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Howell, Jan. 3—I do not brand the hereinafter described deal as a swindle, but to say the least, some features of it look so questionable that I am transmitting the details to you for consideration if facts warrant it; and posting the trade if this alleged publishing company is still active.

Fourteen months ago a man of good address and high powered salesmanship, representing himself to be the head of his publishing house of the Lester B. Sterling Co., contracted with a number of merchants here to get out a Farmers Account Book, defraying cost of same by selling advertising space to said merchants, charging for these advertisements \$20 to \$40 apiece. The First National Bank of this city was to receive and distribute the books when published, in consideration of getting its advertising space free. Mr. Sterling agreed with them, as he did with me, and no doubt with all the rest, that books would be out "before the first of the year;" otherwise we told him we didn't want the deal at any price. He asked me to pay on the spot, which I promptly refused to do, whereupon he took my order and I signed the contract, which read O. K., with the exception of the usual small print at the bottom, which always makes me hot under the collar.

Nothing more was heard from the concern for over a year when a few weeks ago along came my bill for advertising, some sample copies and notice that books were at bank. As many of the advertisements had become obsolete, local situation entirely different, and they had fallen down on 1925 delivery, I did not care to accept the proposition, though sure enough when I dug up my contract date of delivery was not noted thereon. Furthermore, I was not given the location as specified in contract. I wrote in at once, protesting the obligation, so far as I was concerned, but have not received any reply.

I immediately started an investigation and, believe it or not, every one of the other interested merchants had paid in advance, and not one of them, or the bank either, had ever heard a word from the promoter. On one contract I saw was a notation written in at bottom which looked like an order to call at First National Bank for a refund of \$15. Can you beat that?

This particular contract called for \$35, which the merchant had paid. These paid up contracts were in partial form of receipts and different from the one I was given.

The concern, as you will note on the outside cover of book is listed as doing business at Detroit, Indianapolis and Milwaukee. Enquiry by the bank through financial agencies and the Better Business Bureau of Indianapolis elicited nothing but unfavorable reports. The packages of books, however, as well as my bill, came from 107 Lyon street, N. W., Grand Rapids, and that is where I wrote.

For your full information I am sending you a sample book, together with contract and bill. You need not return the former, but please mail back the papers to me at your convenience. Of course, as far as I am concerned, I have my money and intend to keep it; but I cannot conceive of the line of talk and statements handed out that would induce the other boys, most of whom are successful and reputed shrewd business men, to give up their money to a stranger.

I submit above for what it is worth, with authority to use any part that can do anybody any good, should you investigate it and find it off color, as I suspect it is. However, the field may be worked over by now, the issue dead

and the easy money artists may have moved on. C. S. Line.

On receipt of the above letter the architect of this department succeeded in locating Mr. Sterling at the Browning Hotel, where he is located with his family. When asked to explain the situation he stated that the contracts were obtained in the fall of 1926 and delivery made within a month. When confronted with the letter written by Mr. Line and the contract Mr. Line had signed Oct. 29, 1925, he revised his statement and gave as an excuse for the delay that he had been disappointed by his printer, who had unnecessarily delayed the completion of the order.

On being asked to explain why he had retained money obtained by false representations for more than a year, he replied that was his business; that he made no promises to deliver the books at any time and that he would conduct his business as he saw fit and any one who did not approve of his methods could "keep out."

In proof of the incorrectness of his statement that he made no verbal promises regarding delivery in order to secure payment in advance, the Realm herewith submits the following signed statement voluntarily furnished by his Howell victims:

We hereby certify that we gave Lester B. Sterling an advertisement for his Farm Account Book in October, 1925, with the distinct understanding that the books were to be distributed the latter part of 1925. They did not reach us until the latter part of 1926. We paid in advance for the advertising on the above condition.

First National Bank.
Lawson Cash Grocery.
Don W. Goodnow.
Hoff & Smith.
M. R. B. Howe Co.
L. W. Co-op. Ass'n.
F. C. Schnackenberg.
Purdy & Woodruff.
Russell D. Smith.

The letter accompanying the above signed statement was as follows:

Howell, Jan. 5—I send you herewith statement signed by the parties who paid this man Sterling their good money in advance.

To be sure, the scheme may be legitimate enough, if legitimately conducted, although it is a matter of doubt as to the advertising value of such things. However, in this particular case, it was the earmarks of deceit and misinformation that led me to believe the deal was crooked, and the facts disclosed in your letter more than ever convince me that the basic idea behind the whole thing was to get easy money without regard to service rendered.

I have gone a bit further than you requested and have obtained the contract from Purdy & Woodruff with their attached cancelled check in payment thereof, and herewith submit same for your examination and opinion. In this case the price of the advertisement was understood to be \$20, but on some specious pretext that the man who signed the contract cannot at this late date recall, they paid him \$35, Sterling making a notation at bottom of contract in regard thereto. Mr. Woodruff thinks Sterling told him that he (Woodruff) would get a refund of \$15 from the First National Bank on delivery and distribution of books. At any rate, this endorsement, which we cannot rightly make out seems to imply a refund or drawback on personal account from the bank, or whatever the text of the endorsement may be; but, of course, if it is all right and regular Mr. Sterling would have no objection

(Continued on page 31)

Surplus Funds



DON'T LET YOUR SURPLUS FUNDS lie idle. Invest them in good bonds and have them working for you.

We always have for sale a wide range of Bonds, all bought for our own investment after close investigation as to their desirability.

Our Bond Department will be pleased to give you details as to the various issues, interest periods, maturities and other points bearing on the desirability of the Bonds for your particular requirements.

THE
MICHIGAN TRUST
COMPANY

The first Trust Company in Michigan



"THE
DEPENDABLE
KIND"

Made by:

National Candy Co., Inc.

PUTNAM FACTORY

Grand Rapids, Michigan

MOVEMENTS OF MERCHANTS.

Detroit—The Detroit Vixen Co., 126 West Congress street, has changed its name to the Cooper Sales Corporation.

Detroit—The Lanyon Cement Construction Co., 504 Dime Bank building, has changed its name to the A. C. Lanyon Coal Co.

Tawas City — The Iosco County State Bank has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

West Branch—The State Savings Bank of West Branch, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Detroit—The Lacquer Sales Co., 3143 Bellevue avenue, has been incorporated with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in cash.

Detroit—The Detroit Men's Wear Corporation, 2415 Woodward avenue, has been incorporated with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

St. Johns—John C. Hicks has opened a basement department in his general store, where merchandise of all kinds will be handled. The basement under the entire store has been arranged for the purpose.

Royal Oak—The Northern Glass Co., 111 West Lincoln street, has been incorporated with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and \$10,000 paid in in property.

Detroit—The Hadas-Auburn Co., 5036 Woodward avenue, has been incorporated to deal in automobiles, etc., with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Plymouth—The Plymouth Community Hotel Co., has been incorporated with an authorized capital stock of \$300,000 preferred and 1,500 shares at \$1 per share, of which amount \$213,000 has been subscribed and \$42,000 paid in in cash.

Detroit—The Droelle Drug Store has merged its business into a stock company under the style of the Droelle Drug Co., 901 Gratiot avenue, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Detroit—The U. S. Wholesale Furniture Co., 2140 Cass avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$75,000, \$30,000 of which has been subscribed and paid in in property.

Iron Mountain—The North Side Feed Store has merged its business into a stock company under the style of the North Side Feed Co., 1010 Norway street, with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Lansing—R. J. Corlett & Sons, Inc., dealer in lumber, fuel and builders' supplies, has merged its business into a stock company under the same style with an authorized capital stock of 1,000 shares at \$90 per share, of which

amount \$90,000 has been subscribed and paid in in cash.

Detroit—The Edison Fixture Co., 1104 Dime Savings Bank building, electrical supplies, lighting fixtures, etc., has merged its business into a stock company under the same style with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Benton Harbor—The Baugher & Bash Co., Second and Miller streets, has been incorporated to conduct a wholesale and retail business in butter, eggs and other food products, with an authorized capital stock of \$10,000, all of which has been subscribed, \$5,000 paid in in cash and \$4,500 in property.

Detroit — The Don-Beck Motor Sales, Inc., 4410 Cass avenue, has merged its automobiles and auto accessories business into a stock company under the same style, with an authorized capital stock of \$25,000, of which \$6,000 has been subscribed and paid in, \$2,000 in cash and \$4,000 in property.

Detroit—The R. G. Moeller Co., 8900 Livernois avenue, dealer in machinery and contractors' equipment, has merged its business into a stock company under the style of the R. G. Moeller Co., Inc., with an authorized capital stock of \$60,000, of which amount \$55,000 has been subscribed, \$3,750 paid in in cash and \$43,300 in property.

Muskegon—The Larsen Sales & Service, new and old automobiles, parts and accessories, has merged its business into a stock company under the style of the Larsen Motor Sales Co., 76 Apple avenue, with an authorized capital stock of \$50,000, of which amount \$20,100 has been subscribed and paid in, \$1,318.97 in cash and \$18,781.03 in property.

Manufacturing Matters.

Detroit—The Detroit Lacquer Co., 3143 Bellevue avenue, has been incorporated to manufacture and deal in lacquers, paints, etc., with an authorized capital stock of \$30,000, \$15,000 of which has been subscribed and paid in in cash.

Detroit—The Zindler-Kuhartz Furniture Co., 7344 Gratiot avenue, has been incorporated to manufacture and deal in household equipment, with an authorized capital stock of \$20,000, \$12,000 of which has been subscribed and paid in in cash.

Iron Mountain—The United States Veneer Co., 519 East 3rd street, has been incorporated to manufacture and sell commercial veneer, with an authorized capital stock of \$60,000, \$30,000 of which has been subscribed and paid in in property.

Detroit—The Griffiths, Lavigne & Hamel Co., 3786 Vicksburg street, has been incorporated to manufacture metal products, auto wheels and rims and locking devices, with an authorized capital stock of \$100,000, of which amount \$71,000 has been subscribed, \$20,000 paid in in cash and \$1,000 in property.

Saginaw—W. B. Mershon & Co., Madison and Carrolton Road, manufacturer and dealer in machinery, etc., has merged its business into a stock

company under the same style, with an authorized capital stock of 4,000 shares at \$78.75 per share, all of which has been subscribed and \$315,000 paid in in property.

Detroit—Money-Meters, Inc., 710 First National Bank building, has been incorporated to manufacture and deal in mechanical specialties, with an authorized capital stock of \$300,000 preferred and 150,000 shares at \$8 per share, of which amount \$200 and 150,000 shares has been subscribed, \$200 paid in in cash and \$1,200,000 in property.

Jackson—Construction has started on Jackson's newest industry, the Macklin Co., makers of abrasive products and grinding wheels, with plant located between Wildwood avenue and the Michigan Central railway, just West of the city limits. The company has \$250,000 capital and is headed by T. J. McIntyre, formerly with the Waltham Grinding Wheel Co., of Waltham, Mass. The plant will start operations in March, employing fifty men.

Items From the Cloverland of Mich.

Sault Ste. Marie, Jan. 11—The Boston Store, under the management of Mose Mezero for the past several years, has sold its stock to Barish Bros. who will close the Boston Store, which has been running at a loss for the past year.

William Homberg, formerly in the meat business at DeTour, was married last week to Miss Mae Sims, also of DeTour. Mr. Homberg is in the employ of T. L. Derocher & Sons, where he has been since he dropped out of the meat business. Mr. and Mrs. Homberg were both born and raised at DeTour and have a host of friends who wish them happiness in their wedded life.

Mike Hotton, who for the past few weeks has been in charge of the A. H. Eddy market, is leaving next week for L'Anse, where he will be in charge of the largest market there.

All hammer throwers are not athletes.

We are pleased to know that the Citizens Military Training Camp will be here again during the summer, as it was rumored a short time ago that it was not coming back. The Camp will mean about 450 men to spend the summer here. The boys behave well here and the citizens are pleased to learn of their return.

The man who used to "swear off" something on New Years day now finds that there are enough laws to cover the situation.

W. L. Campbell, the well-known merchant from Hulbert, was a business visitor here last week.

Harvey Paquin, of the Passmore & Paquin shoe store, has returned from Chicago, where he has been transacting business for the past week.

Purchase of locations for new State parks in Chippewa and Luce counties and the pictured rocks in Alger county, the big spring in Schoolcraft county and the Porcupine mountains on the shores of Lake Superior may be possible in the future without special acts of the State Legislature, according to George E. Bishop, Secretary of the Upper Peninsula Development Bureau. The recent action of the State Administrative Board in authorizing the expenditure of \$48,000 for purchasing game refuge and park lands at Higgins Lake establishes a precedent that may point the way for like action in the Upper Peninsula.

John Upper, who has been in the grocery business at Eckerman for the past year, has closed the store and will engage in another occupation, hoping

that he will be able to settle with his creditors. Giving too much credit is assigned as the cause of his failure. Eckerman seems to be a Jonah for business, as more failures have taken place there than any other place along the D., S. S. & A.

The ice harvest will start here next week. The Alf Richards Ice Co. will fill the Pittsburg Supply Co.'s houses first, then put up the supply for the summer. W. H. Stribling will also start filling his ice house next week. This will give employment to many men for a few weeks.

John Fehner, the merchant at Raber, made a trip to the Soo last week for supplies. The DeTour stages, as well as the St. Ignace stages, are making daily trips to the Soo just the same as during the summer, this being the first winter that this has been possible. So much for the snow plows and the good road committee. It stimulates business and is much appreciated all around, affording our neighbors an opportunity to come to town and take in the movies, just the same as they did in the good old summer time.

Years ago the aim of college students used to be the sheepskin. Nowadays it is the pig skin.

William G. Tapert.

Kalamazoo Showing Substantial Improvement.

Kalamazoo, Jan. 11—Many local changes in the building line can be noticed on the main streets of our city.

The W. T. Grant store is building a new front for their store on South Burdick street; also the new store room of Shupan & Co., at the corner of South street and Burdick, is nearing completion and will be occupied by an up-to-date millinery and ladies ready to wear establishment, while in the next block South, on Burdick street, the Sherman Candy Shoppe and the Blue Parrot have moved into their new quarters in the Elite building. Still farther down the street one can view the steel structure of the new Butterfield theater building, gradually taking shape as the huge beams and steel girders are riveted into place.

Main street is due for some of the glory, too, for here we find in the block directly opposite the court house two new store fronts, one of which will be occupied in the near future by an up-to-date shoe store. The other building I do not know the occupant as yet.

Surrounding Bronson park in every direction one can see some form of structure, principally church buildings, of which there are three in course of construction.

Mayor George K. Taylor has been confined at home for the past week, recovering from an operation upon his tonsils. He expects to be back on duty in a few days.

Kalamazoo Council held past councillor's night last Saturday evening at its January regular meeting, preceded by a potluck supper arranged by the ladies of the auxiliary and was very well attended and enjoyed by nearly all present.

Several members not being accustomed to regular U. C. T. debates were overcome, so they had to retire before the session was over. However, it is presumed that by this time all are in better condition and will be present at our regular in February.

The annual U. C. T. charity ball will be held on Friday, Feb. 25, the last Friday evening before the Lenten season. This is an annual event and one sponsored by the Kalamazoo Council for the benefit of Pretty Lake vacation camp, where a large number of unfortunate children receive clean food and a two weeks' vacation at one of our nearby lakes. F. A. Saville.

Shelf warmers don't heat a store to any perceptible degree, but they certainly make it hot for the proprietor.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 7.10c and beet granulated at 6.90c.

Tea—The market has not yet dropped the holiday spirit and the whole situation is quiet. The consumptive demand goes forward regularly and moderately, but the first hands buying is very light. Indias are developing more strength, particularly in the better grades. Other grades show no change.

Coffee—The market for Rio and Santos coffee, green and in a large way, has developed some firmness during the past week and possibly the Rio and Santos list advanced a half cent. Later in the week, however, the market eased off again on account of exchange conditions in Brazil. The whole fluctuation, however, both up and down was within a very small scope. Mild coffees shown no change for the week. The jobbing market for roasted coffee is quiet, without incident.

Canned Vegetables—So far as corn and peas are concerned they are selling considerably lower than they were last summer, as canners overpacked to some extent. Most of the liquidation which has been in progress in corn and peas appears to be over, however, as the cheaper lots have already been taken off the market. Corrective methods may be applied to corn, it is understood, that is next year's acreage will no doubt be reduced. There has been a continued increase in consumption of canned spinach. Last year close to 2,300,000 cases of California spinach were sold and distributed and the outlook for the coming year is that the United States can consume and distribute some 2,500,000 cases.

Dried Fruits—A new campaign aiming at widening the market for prunes is now under way. The move to coordinate the entire California prune industry tending toward a stabilization of prices and greater development of the industry has been watched with considerable interest in the trade here. There has been a gradual broadening of the amount of enquiry which has been coming to hand for the general run of dried fruits, with business centering for the most part in prunes and apricots. As one of the cheapest breakfast foods now on the retail counters it is expected that prunes will develop into market leaders. Inventory taking in various sections of the market disclosed the fact that jobbers and wholesalers were holding light stocks of most staple items. In the case of raisins distribution was on a big scale throughout last season and there is every reason for assuming that another record year will be seen in the raisin market next season. According to reliable data released by importers there appears to be a deficit of close to 20,000,000 pounds in the available stocks of Greek currants. Offers are being made sparingly and generally at an advance. One cable from Patras has quoted Amalia currants at 35s 6d, with possibilities of a higher market before the end of the current month. The primary markets have been ad-

vancing continuously due to comparatively low stocks and a brisk demand from Europe. One small cargo of about 150 tons is now reported on the way here.

Canned Fish—The high light in the market was last week's announcement of an advance of 10@15c in Maine sardines. This advance was in line with predictions of the Maine Co-operative Sardine Co. that an advance in prices during January was almost inevitable. They look for further advances in prices throughout the remainder of the winter and spring, and strictly urge all buyers to take advantage of the present opportunity to make liberal purchases at prices shown on their list of October 16. Last week the salmon market gave some signs of life, with business reported to have been done on a larger scale than usual in the Pacific Coast markets. Various foreign fish products have shown a firm undertone which is expected to continue.

Salt Fish—The demand for mackerel has been very quiet indeed for several weeks, owing to the holiday demand for other things. Very shortly, however, it is expected to pick up again, and in view of the scarcity of all grades, may be expected to continue steady to firm, with a possible advance.

Beans and Peas—Dried beans are dull and easy. Pea beans especially so. Kidneys are fairly steady and so are California limas, which have been fairly firm during the whole week. Green and Scotch peas unchanged and easy.

Cheese—The market has ruled firm during the whole week. The reason for this, in face of rather light demand, was continuous light offerings.

Olive Oil—With Spain only producing 50 per cent. of her normal olive oil stocks this year and with Italy in much the same position, while Greece is only producing enough to take care of her domestic consumption, quite a firm situation has been developed. There has been a fairly brisk trade in this market and considerable quantities of odds and ends have been cleared. French shippers look for resumption of an active market during the latter part of this month.

Rice—A fair volume of business for account of domestic buyers is gradually developing in the rice markets. The receipts of rough rice at Southern points are going directly to the mills. The cleaned grades are all firmly held. The fact that quality of last year's rice crop was 91 per cent. as against 83 per cent. in 1925 and 84 per cent. in 1924, should make for satisfactory marketing conditions this season.

Syrup and Molasses—Molasses has had a dull week, without any change whatever. New Orleans molasses is expected to develop more activity now that the holidays are over. Lower grades are all very firm. Sugar syrup is firm and in quiet demand. Compound syrup dull, but steady.

Review of the Produce Market.

Apples—Wagners and Baldwins command 75c@1.25 per bu.; Northern Spys, \$1.50@2; Delicious in boxes, \$3.75.

Bagas—Canadian, \$1.75 per 100 lbs. **Bananas**—7½@8c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$5.20
Light Red Kidney ----- 8.50
Dark Red Kidney ----- 7.50

Beets—\$1 per bu. for old; \$1.75 per bu. for new from Texas.

Butter—The market has had its ups and downs during the past week, mostly downs. The supply seems to be rather heavy just now and there has been considerable pressure to sell. Early in the week the market advanced a half cent, but later declined a half cent. Undergrades of butter follow the price of fine creamery to a certain extent, but have not been in evidence much this week. Jobbers hold fresh packed at 49c, prints at 50c and June packed at 43c. They pay 25c for packing stock.

Cabbage—\$3 per crate for new from Texas.

Carrots—\$1.25 per bu. for old, \$1.75 per bu. for new from Texas.

Cauliflower—\$3 per doz.

Celery—Home grown, 30@60c per doz.; Rough California, \$4.75 per crate.

Cocoanuts—\$1 per doz.

Cranberries—\$5.50 for Late Howes.

Cucumbers—\$2.75 per doz. for Southern hot house.

Eggs—Demand for fine fresh eggs continues good. Receipts of this grade have been moderate and have been just about enough for the demand. In fact, early in the week they became heavy for the demand and fine fresh eggs declined 1c and refrigerator eggs 2c per dozen. Local jobbers are paying 37c this week for strictly fresh. Cold storage operators quote storage eggs as follows:

April Extras ----- 35c
Firsts ----- 33c
Seconds ----- 30c
Cracks and dirties ----- 27c

Egg Plant—\$3 per doz.

Garlic—35c per string for Italian.

Grape Fruit—\$3.75@4.50 per crate for Floridas.

Grapes—Calif. Emperors, \$6.50 per keg.

Green Onions—Chalots, 75c per doz. bunches.

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. -- \$3.50
Hot house leaf, per lb. ----- 15c
Onions—Home grown, \$3 per 100 lb. sack; Spanish, \$2.50 per crate.

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

80 ----- \$4.75
100 ----- 5.25
126 ----- 6.00
150 ----- 6.00
176 ----- 5.75
200 ----- 5.75
216 ----- 5.75
252 ----- 5.75
288 ----- 5.50
344 ----- 5.25

Sunkist Red Ball, 50c cheaper. Floridas are sold on the following basis:

100 ----- \$5.25
126 ----- 5.50
150 ----- 5.50
176 ----- 5.50
200 ----- 5.50
216 ----- 5.50
252 ----- 5.00
288 ----- 5.00
344 ----- 4.75

Parsnips—\$1.50 per bu.

Pears—\$3.50 per crate for California.

Peppers—Green, 75c per doz.

Potatoes—\$1.70@1.80 per 100 lbs.

Market steady.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 26c
Light fowls ----- 18c
Springers, 4 lbs. and up ----- 26c
Turkeys, 4 lbs. and up ----- 26c
Turkeys (fancy) young ----- 40c
Turkey (Old Toms) ----- 32c
Ducks White Pekins) ----- 24c
Geese ----- 18c

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

Spinach—\$1.35 per bu. for Texas grown.

Squash—4c per lb. for Hubbard.

Sweet Potatoes—\$2 per hamper for Delaware kiln dried.

Tomatoes—Southern stock, \$1.75 per 7 lb. basket.

Turnips—\$1.75 per bu. for new from Texas.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 16½@17c
Good ----- 15c
Medium ----- 14c
Poor ----- 11c

Alleged Mail Order Swindle Stopped.

Toledo, Jan. 11—A few weeks ago the Toledo Bureau began receiving enquiries concerning the Fulghum Hatchery, which appeared to have offices at Atlanta, Georgia, although some of the communications were dated at Freeburg, Illinois. Investigation showed that the Fulghum Hatchery, formerly operated from Freeburg, but on Nov. 23 appeared to be located at Atlanta. Information gathered here was forwarded to the Post Office Inspector at Atlanta. Later it was reported from Atlanta that D. W. Nichols and one Gaines, and one Grimes were the ones operating the Fulghum Hatchery offering baby chicks, honey, oranges and lemons at very low prices. Advertisements were released in newspapers in various cities and respondents sent checks with their orders, but the merchandise was never received.

A similar matter was reported to the Toledo Bureau concerning the Acme Orange Farms, said to be of Gainesville, Florida, and LaGrange, Texas. A check sent by one Toledoan to the Acme Orange Farms, at Gainesville, came back from the bank endorsed by D. W. Nichols, but the oranges were never received.

A United Press dispatch states that postoffice inspectors arrested D. W. Nichols, and W. H. Gaines, who were alleged to be engineering a Nation wide swindling scheme which netted them \$1,000,000.

Tit For Tat.

A son at college wrote to his father: "No mather, no fun, young son." The father answered: "How sad, too bad, your dad."

A contract is like a blank check. No good until it is signed, and then only as good as the man who signs it.

REVISING THE CALENDAR.

Proposed Change To Thirteen Months Each Year.

Everyone who reads the papers with any degree of thoroughness has seen at some time in the last eight or ten years references to a movement to revise the calendar. It is a safe guess that most business men have passed these stories by with only a cursory glance, judging that here was another fad which would die a natural death in its own good time.

What are the underlying reasons for a demand that the calendar now in common use be altered? It is so much a part of our daily lives, it seems to be an inviolable guide so well established by antiquity, by scientific research and by common usage that probably not one person in ten thousand ever thinks of questioning its perfection. If the average man were asked whether it would be desirable to alter the calendar, the chances are that he would warn you solemnly that the only result would be to set everything topsy-turvy.

The truth of the matter is that the present calendar is a product of almost haphazard development over many centuries. The Gregorian calendar, used now in America, parts of Europe and in a few other scattered localities, was adopted first in 1582. England and her colonies put it into use in 1752. At the present day, hundreds of millions of people in various parts of the civilized world are using calendars radically different from the one we know.

The ancient Egyptians used a calendar of twelve equal months of thirty days each. They got rid of the remaining days each year by having a glorious five-day holiday. Julius Caesar arbitrarily altered the Egyptian calendar, taking the 30th day from February and the five Festival days and tacked one day to every alternate month beginning with January because he believed that odd numbers were lucky. Augustus Caesar, his successor, took a day off February and tacked it on August (his name month) and switched some other days around for reasons just as ridiculous as those which prompted the great Julius. Constantine the Great made a change or two about 350 years later and, finally in the 16th century, Pope Gregory conducted other major operations which gave us the present calendar.

It is impossible to describe here in detail the evolution and history of our calendar. Those who wish to inform themselves can secure much vitally interesting literature on this subject. Let the brief outline above be accepted as an indication of how scientific and how inviolable is our calendar.

Defects in the present calendar, if any exist, are of tremendous importance to business as a whole. The dependence on high-speed accounting and statistics grows greater each year. These vital business activities cannot hope to function at greatest efficiency when they are based upon units of time which vary so radically as our months, quarter-years and half-years do. Here are three defects in our present calendar which must be appar-

ent to every business man; if for no other reason than because of the expense and annoyance they cause:

1. The months are unequal and not comparable.
2. The month is not an exact multiple of the week.
3. The ordinary year consists of 365 days, or one day over 52 weeks.

Accompanying these major disadvantages are such inconveniences as the variation in the number of weekly pay days in different months—sometimes four and sometimes five. The variation in working days runs from twenty-three in February, 1926, to twenty-seven in March of the same year, a difference of 1 per cent. Important industries like retailing and transportation which work on a monthly comparison basis and have heavy weekend peaks of business are seriously upset in their comparisons by the variations in the number of weekends in different months.

Confusion is caused to business by the fact that there can be a difference of three days in the two half-years or of two days in two quarters of the same year. Retailers and manufacturers are inconvenienced seriously because so many of our important holidays drift all over the place. Easter, for example, is scheduled to strike

a sufficiently advanced stage for the representatives of all the important religious orders to be called in to reach an agreement on the fixing of Easter and other religious holidays. Active forces are at work in many countries to line up support for favored plans. There is a growing belief that obstacles to reform will be overcome and a simplified calendar adopted throughout most of the civilized world before many years have passed.

Of the many plans for calendar revision which have been suggested, the Cotsworth Calendar has gained the most support from business men in America. This plan, which was evolved in 1895 and has been perfected in the intervening years, has all the advantages of extreme simplicity. It appears to cause a minimum of interference with existing conditions and promises benefits in its application to business which would not be gained from any other plan which has come to our attention.

The Cotsworth Calendar may be described briefly as follows: The year will be divided into thirteen months of twenty-eight days each; each month will begin on Sunday and end on the fourth Saturday; the 365th day of the year will be December 29, but will have no week-day name; this will be

5. The month would always end on Saturday.

6. A holiday would always occur on the same week-day.

7. The date of Easter could be fixed.

8. Yearly calendars no longer would be necessary; one fixed monthly calendar would be sufficient.

If the merchant will consider those advantages in connection with the operation of his own business, it is unnecessary here for us to dwell on their importance. It is well to give thought to the possible disadvantages, both to business and to the individual, but these should not be insurmountable. Among other things are the necessity for certain readjustments in procedure and forms; prejudice against "Unlucky 13," birthdays and maturity dates on the 29th, 30th and 31st in the present calendar, dividend payments, old contracts and lease requirements, fiscal obligations and a few others. Most of these are purely temporary in their inconvenience.

One of the advantages of the thirteen-period year is that the retailer would render his statements and bills thirteen times each year. His credit business would yield cash more rapidly than at present. The additional cost of billing would be slight compared with the gain in working capital. At the same time, our study brought out the fact that store owners would be benefited largely by placing their statistical work on a thirteen-times-a-year basis. The demand is for more frequent reports based on shorter time factors for really comparable periods. The Cotsworth calendar would help to bring about this result.

A careful study of the literature on this subject shows that the many problems of adjustment which would suggest themselves as arguments against making a change in the calendar have been worked out in the most exact detail by supporters of the plan. There are comprehensive tables showing how the calendar would be adjusted to take care of financial settlements, interest payments and many things of that character. It seems that every objection has been anticipated and met with a solution.

The fixing of the date of Easter would be a relief to the retail merchant. It is proposed now to have Easter fall on the second Sunday in April; in other words, April 8. If the proposal is adopted Easter would occur on that date every year and bring joy to the hearts of legions of business men. Most of the churches have agreed to this proposal. The only outstanding exception is the Catholic church, and the matter, so far as it is concerned, is not closed.

Something like 130 different plans for calendar revision have been suggested to the League of Nations. We are informed that the ones most favored in Europe would retain the twelve-month year as a basis, but would revise the length of the month so that each quarter-year would have two-thirty-day and one thirty-one day month. This plan also would leave a day holiday at the end of the year and a day in the middle of the fourth year for leap year. The reason this plan is

MODEL FOR PROPOSED MONTHS

EVERY MONTH						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

Every Month to Have 28 Days, Starting on Sunday and Ending on Saturday

anywhere from mid-March to mid-April. Christmas and many other holidays which affect business occur on a different day every year. Thanksgiving is the one exception and there is no law to prevent the President setting it where he pleases.

The merchant who pauses to consider this problem can continue this list of inconveniences almost indefinitely. Certainly the consumer who budgets his expenses on a weekly basis and whose income is received monthly has reason to complain that he is up against a stiff problem in making things come out right.

The present movement to bring some sort of order out of this chaos started as far back as thirty years ago. No substantial progress, beyond the formation of organizations in several countries, was made until after the kaiser's war. The movement now heads up to a committee of the League of Nations which has been working seriously on the many plans which have been suggested for permanent reform. The discussions have reached

inserted between December 28 and January 1 and be known as "Year Day." In like manner, in Leap Year the extra day will be inserted between June 28 and the first of the seventh month. The name suggested by Mr. Cotsworth for the extra month, which is not at present in our calendar, is "Sol." It will follow June and precede July.

Let us consider for a moment some of the advantages of this calendar. They were summarized in an article by George Eastman, appearing recently in the Nation's Business, as follows:

1. All months would have the same number of days (28) the same number of working days, except for holidays, and the same number of Sundays.
2. All months would have exactly four weeks.
3. Each week-day would always occur on the same four fixed dates of the month.
4. Quarter-years and half-years respectively would be of the same length in each year and every year.

favored in Europe is because accounting and all kinds of business statements are on a quarterly basis in most countries. Therefore, quarters of equal length are suitable for their purposes and it is argued that adoption of the "quarter" plan would cause less turmoil than a change to some other plan.

Enquiry made among American firms has brought us the information that a number of substantial houses already are using a thirteen-period year in their accounting and statistical work, with the exception of statements to customers. We are advised in several cases that the plan has worked out with complete satisfaction after a trial extending over a period varying from seven to ten years.

We know definitely of one very important group of department stores which is giving serious thought to the advantages of the revised calendar. We are informed by other stores that their accounting now is conducted on a twelve-month year in which the length of the months has been altered to approximate some degree of uniformity. The movement certainly has widespread support.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 5.—In the matter of Orlikowski & Son, Bankrupt No. 3051, the trustee has filed his first report and account and expenses of administration have been ordered paid.

In the matter of Stuart F. Lyon, as Lyon Music House, Bankrupt No. 3043, the trustee has filed his first report and account and the expenses of administration have been ordered paid.

Jan. 5. We have to-day received the order of reference and adjudication in the matter of Michiga Box Co., Bankrupt No. 3057. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Muskegon. The court has issued an order directing the bankrupt to file schedules and upon receipt of the same, list of creditors will be made herein, and the first meeting of creditors will be called and note of the same made herein also. George S. Stribley, Muskegon, has been appointed custodian.

Dec. 30. (Delayed). We have to-day received the schedules, order of reference and adjudication in the matter of Arthur C. Anderson, Bankrupt No. 3060. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$501 of which \$250 is claimed as exempt, with liabilities of \$1,455.55. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt are as follows:

City of Kalamazoo	\$ 11.49
United Autographic Register Co., Chicago	55.53
Chas. F. Thompson Scenic Co., Chicago	73.00
Brown & Bigelow, St. Paul, Minn.	16.00
Parke Corp., Kalamazoo	4.32
Carl E. Walters, Kalamazoo	14.66
Frank H. Clay, Kalamazoo	13.05
L. V. White Co., Kalamazoo	128.48
Cable Sales Co., Kalamazoo	45.20
Nusbaum Motor Supply Co., Kalamazoo	67.73
South. Mich. Tire Co., Kalamazoo	153.45
Harry A. Boyer, Kalamazoo	439.00
Standard Oil Co., Kalamazoo	83.64
Rose Tire Co., Kalamazoo	350.00

Jan. 3. We have to-day received the schedules, order of reference and adjudication in the matter of Leo Kraus, individually and doing business as Burton Heights Paint & Wall Paper Co., Bankrupt No. 3061. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, the schedules show assets of \$2,370.90 of which \$500 is claimed as exempt, with liabilities of \$4,740.65. The first meeting of creditors will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

Sam Friedman, Grand Rapids	\$300.00
Kinney & Legan Co., Cleveland	139.82
E. L. Black, Grand Rapids	375.00
Bolhuis Lumber Co., Grand Rapids	21.90
H. Leonard & Sons, Grand Rapids	445.50
Great Western Oil Co., Grand Rap.	60.02

Friedman-Springs Co., Grand Rap.	102.86
Boston Store, Grand Rapids	26.89
Herpolsheimer Co., Grand Rapids	43.49
Rason & Dows, Grand Rapids	14.00
Wood Bros., Grand Rapids	54.20
Valentine & Co., Grand Rapids	62.37
Star Brush Mfg. Co., Grand Rapids	71.29
J. B. Pearce Co., Grand Rapids	1,248.63
Nathanson Bros. Co., Toledo	64.56
Geo. C. Mages Co., Chicago	84.90
C. W. Mills Paper Co., Grand Rap.	6.73
Madison Square Garage, Grand R.	45.70
Murphy's Rugs & Linoleum, Grand Rapids	20.90
Kline, Mitre Lock & Art Co., Grand Rapids	20.44
Kreuter-Faasen Co., Grand Rapids	34.65
B. H. Record, Grand Rapids	56.80
Battjes Fuel Co., Grand Rapids	34.50
B. S. Chapin, Grand Rapids	53.02
Henry J. Heystek Co., Grand Rap.	115.83
Dunn Electric Co., Grand Rapids	41.55
Borin Mfg. Co., Chicago	20.45
Louis M. Ascherenka, Cincinnati	41.65
Glidden Mfg. Co., Chicago	700.38
J. A. Schaafsma, Grand Rapids	72.90
Fisher Wall Paper Co., Detroit	77.39
Hilding & Hilding, Grand Rapids	23.00
Columbus Varnish Co., Columbus	137.00
Press, Grand Rapids	31.50
Dr. W. H. Wisner, Grand Rapids	23.00
Taplin Furnace Co., Grand Rapids	10.50
Mich. Bell Tel. Co., Grand Rapids	14.90
Consumers Power Co., Grand Rap.	6.38
Tepper Nursery Co., Grand Rapids	13.00
G. R. Clinic, Grand Rapids	23.00

Jan. 5. We have to-day received the schedules, order of reference and adjudication in the matter of John S. Parsh, Bankrupt No. 3062. 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 wage earner. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$1,327.65. 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:

Central Electric Co., Muskegon	\$ 40.00
Industrial Bank, Grand Rapids	47.00
Brown & Bigelow, St. Paul, Minn.	282.88
Aut & Wilberg Varn. Co., Cincinnati	47.00
Columbus Varn. Co., Columbus	12.24
Demming Color Co., Toledo	56.38
Beckwith Candler Co., Newark, N.J.	12.75
Valentine Varn. Co., Chicago	40.07
Kent Laundry, Grand Rapids	4.00
Mich. Paint Mfg. Co., Grand Rapids	12.13
Murphy Varn. Co., Chicago	24.00
Flood & Conklin Varn. Co., Newark, N. J.	40.00
Stouten & Co., Grand Rapids	173.75
City Coal & Coal Co., Grand Rap.	43.00
Herald, Grand Rapids	59.20
Pittsburgh Plate Glass Co., Grand Rapids	31.25

Dr. W. D. Lyman, Grand Rapids	33.00
Dr. Edward Vis, Grand Rapids	15.00
Dr. Louis Barth, Grand Rapids	12.00
Dr. O. H. Gillett, Grand Rapids	30.00
Dr. V. M. Moore, Grand Rapids	12.00
G. R. Savings Bank, Grand Rapids	250.00

Jan. 25. We have to-day received the schedules, order of reference and adjudication in the matter of Orrin L. Franks, Bankrupt No. 3063. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Sebawa township, Ionia county, and his occupation is that of a farmer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$1,868.29. 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:

B. B. Boves, Portland	\$150.00
Fred Balderson & Co., Portland	60.00
International Harvester Co., Jackson	168.00
Portland Elevator Co., Portland	393.00
Portland Milling Co., Portland	62.00
Builders Lumber Supplies Co., Portland	27.95
Claud Plant, Portland	6.90
Will C. Stone, Portland	29.00
Barton Bros., Portland	20.00
Dr. R. W. Alton, Portland	13.75
Dr. G. D. Allen, Portland	43.71
Will Stocum, Portland	11.00
Estate of E. A. Richards, Portland	79.00
Roy Dowdy, Portland	11.00
Estate of Roy Newkirk, Portland	101.50
Thomas A. Healy, Lake Odessa	95.00
Ionia Co-operative Oil Co., Ionia	32.08
F. A. Turner, Sunfield	17.50
G. L. Lempment Co., Grand Ledge	215.00
Sunfield Lbr. Co., Sunfield	201.75
Ionia Co-operative Oil Co., Ionia	16.50
Will Withe, Portland	25.00
R. J. Griswold, Portland	11.00
Herman Rochlitz, Portland	225.00
Charles Lundquist, Sunfield	34.50

In the matter of Fred C. Alley, Bankrupt No. 2809, the trustee has filed his first report and account and a final meeting has been called for Jan. 18. The trustee's final report and account will be passed upon, administration expenses ordered paid and a first and final dividend to creditors ordered paid if the funds on hand will permit.

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Grand Rapids Trust Company

Receiver for

H. M. Reynolds Shingle Co.



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Cheaper because they are Better

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WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

DRY GOODS CONDITIONS.

What Spring business over the retail counters will amount to is, of course, still a matter of conjecture. The lateness of Easter is one of the factors that is variously construed, some believing it to be beneficial, while others are of the contrary opinion. This relates more particularly to the dealings in women's attire. But circumstances in general favor rather liberal consumer buying, and this has brought about a feeling of confidence in the general outlook. The best indications are that there will have to be repeated visits of buyers to market to take care of the business that will present itself. This is inferred from the fact that stocks are low in retail hands, while, at the same time, the disposition still remains to limit initial orders.

Encouragement is found in the experience of the last month or two, culminating in the holiday buying. The latest reports on this from different sections of the country confirm the preliminary ones showing most excellent results nearly everywhere and surpassing those of the same period a year before. The disposition to buy was, perhaps, the most significant circumstance in the purchases, many of which were not in the class regarded as necessities. A persistence of such disposition is thus far apparent in the clearance and other sales staged as usual at this time of year which continued through last week. The price appeals in women's apparel, men's clothing and articles for the household met with quite a liberal response, so much so as to call for a replenishment of stocks. This is regarded as a hopeful sign of what the regular Spring business should be when it is once launched. Untoward factors are not expected to show themselves thereafter, at least not until the Summer, when the outlook for the crops and industrial prospects may prove controlling elements. For the time being it is not necessary to look so far ahead in determining buying policies. New conditions can be met as they arise and without much difficulty or fear of embarrassment so long as the present purchasing methods continue and, as has been stated, there is no incentive to change them. Meanwhile, a feeling of conservative optimism is justified by the circumstances.

COTTON AND COTTON GOODS.

Such changes in cotton quotations as occurred during the past week were mostly of a minor character and were influenced apparently by speculative movements. A disposition is shown at the South to sell whenever a slight price increase occurs. Nothing to change the statistical position of cotton has appeared since the issuance of the last ginning figures. Two weeks from to-morrow later statistics of the same kind will be forthcoming. They are not expected to show any material change so far as the size of the crop is concerned. More disposition is apparent on the part of spinners, especially those abroad, to stock up on the raw material at the existing low prices. With comparative stability now assured on cotton, manufacturers

of cotton goods are falling into line in making reductions on their products to correspond. More cotton blanket lines were opened during the past week at declines of from 10 to 12½ per cent. Gray goods continue to hold their own at the lower levels recently set, but the amount of trading in them is not very marked. It is expected to show up better in the course of the next fortnight or so as converters resume their purchases. In knit underwear the situation shows little change. Among the happenings of the past week was a substantial reduction in the prices of a branded line of women's underwear. A lot of lightweight goods has yet to be bought to make up the usual quota, while comparatively little attention has been paid to heavyweights. Formal openings of Northern goods are yet to be made in the last mentioned class but the delay is not important because buyers are in no hurry to put in their orders. More is expected after the jobbers' meetings scheduled for next week in New York City.

WOOLS AND WOOLENS.

Little definite has been shown in the resumption of the wool auctions in Australia and New Zealand during the week. Prices remain practically where they were, although they are said to have been slightly in the sellers' favor for a few varieties. There is, however, quite a lot of wool to be offered in the course of the next two or three months, and values are hardly likely to advance unless something unforeseen occurs. Imports of wool continue on a rather moderate basis. During the past year they were about 13,000,000 pounds less than in 1925. In this total the imports of mohair are included. These totaled 13,469,071 pounds, as against only 1,511,913 pounds the year before. Buying of wool by the domestic mills is proceeding very leisurely, and practically only as needed. These mills are still engaged on lightweight fabrics. Reorders are still expected as the clothing manufacturers hear further from the retail clothiers, who have been rather slow in making their wants known. Some overcoatings have been opened for the fall season, but the movement is not general. Toward the close of the month the openings of wools are to come, and after them the worsted suitings. Prices are not expected to show any marked reductions, judging from what has taken place so far in the overcoatings. The opening of blanket lines by the principal factor in the trade is scheduled for early in the present week. Women's wear fabrics excepting those of the sports variety, are moving slowly.

THE BATTLE OF TRENTON.

Celebrations such as the one hundred and fiftieth anniversary of the Battle of Trenton serve a useful purpose. They turn public attention from the pretentious volumes filled with petty gossip which nowadays pass for "new material" in the lives of the men who founded the Nation to the more authentic stories in our history. The few sketchy lines in any well written schoolbook that treat of the Battle of

Trenton are more valuable in giving a clear understanding of the character of George Washington than any biography that has been written recently.

The Battle of Trenton was the triumphant culmination of a disastrous campaign. The invading force was made up of some of the best trained soldiers in the Old World. It was well equipped, well cared for and supplied with all the military requirements of the age. The army—almost a rabble—opposed to it was wretched beyond description and sought refuge in flight whenever the enemy approached.

Newark, New Brunswick and Princeton fell to the invader with hardly a struggle. When Trenton in its turn capitulated the conqueror paused to celebrate his victory. Cornwallis prepared to return to England with the news that the American rebellion was over—and then "the old fox," as Cornwallis called Washington, gathered together a few regiments of his wretched troops for an assault on Trenton from two sides. Only the ragged Continentals under the immediate command of Washington were able to surmount the difficulties of the snowstorm in the wilderness and destroy the army of the victors in the midst of its festivities.

The Battle of Trenton was acclaimed by Frederick the Great as one of the most brilliant achievements in military history. It helped to justify fifty years later the half-jesting, half-serious description of the victor at Trenton in the words, "The soldier who never won a battle, but who never lost a campaign."

STEAL A PLENTY.

The Grand Rapids Press of Tuesday contains the following item:

Theodore Cordell, 26, of 743 Scribner avenue, N. E., who pleaded guilty before Judge Leonard D. Verdier Monday morning to a charge of taking overcoats from a bowling alley, was sentenced to one to five years at Ionia. The judge recommended the minimum sentence.

Guy Rouse deliberately stole \$234,000 from the stockholders of the Worden Grocer Co. and about as much more from his personal friends and goes scott free. He is living in luxury at the finest hotels in Southern California, devoting his time to card playing and joy riding.

The moral is obvious: When you steal, steal a plenty; don't take a loaf of bread or a ham or an overcoat and draw one to five years. Instead, steal two hundred thousand dollars, masquerade among your friends as a much abused and persecuted individual; among strangers as a Napoleon of finance and throw your ill gotten gains around with the prodigality of a Croesus.

No crime ever committed in this community has caused the unfavorable comment which Rouse's defalcation has provoked, because it furnishes ground for the often repeated statement that the big thief always invariably goes unpunished, while the petty thief receives the full penalty of the law.

There are a thousand stockholders in the Worden Grocer Co. who suffer-

ed loss through the embezzlement of this shining light in church circles. Any one of these thousand men and women can swear out a warrant for Rouse's arrest and have him brought back to the scene of his criminal acts and tried by a jury of his peers. The prosecuting attorney announces his readiness to authorize the warrant any time a responsible person will sign the affidavit.

Who will act first in this matter?

BLUFF, BLUSTER, BOMBAST.

Reports continue to reach the Tradesman of the high-handed methods of the Butterick Co. in dealing with those merchants who had contracts with the Designer Co. when the latter was absorbed by the Butterick Co.

Instead of recognizing the right of the merchant to cancel the contract if he did not wish to substitute Butterick patterns for Designer goods, the Butterick Co. has in all cases insisted on forcing the Butterick goods on the merchants. Of course, such an attitude is unfair, illegal and vicious, and any merchant who resents such high-handed methods can secure relief by appealing to the courts, which have held that the Butterick Co. cannot compel any Designer customer to accept the Butterick goods in lieu of what he contracted to purchase.

The career of the Butterick Co. has been marked for years by methods not in line with those of high grade business men and any merchant who signs a Butterick contract almost invariably finds that he has entered into an arrangement which will be carried out by bluff, bluster and bombast.

CANNED FOODS CONDITIONS.

While inventory taking affected the volume of business in canned goods to some extent last week the new year has begun, according to not a few closely posted members of the trade, with great promise. Enquiries for staple food items have developed in a way that has been satisfactory for the most part. While the day when the jobber purchased futures and allowed the canner to ship his goods as quickly as packed seems to be a thing of the past, the enlarged consumption which appears to be in progress in tomatoes will offset this handicap to some extent.

In the death of Edmund W. Booth the newspaper fraternity has lost a loyal member and wise counselor; the church, a noble example; and the community, a faithful citizen. Mr. Booth was a man of clear, sane mind and helpful spirit. He was a firm friend and a forceful and persuasive speaker and writer. His sympathies were broad and his interests wide spreading. He was internationally minded, and at the same time an ardent patriot. Genial, courteous, thoughtful and deeply spiritual in his nature, he was much beloved by his fellow workers. The homage accorded his memory is an eloquent tribute to the power of such a man to permanently fasten himself into the hearts and minds of those who came under his spell.

INSTALMENT OBLIGATIONS.

Too Easy To Acquire and Too Hard To Pay.

The fever of competition and increased production appears to have produced a high business blood pressure during the last twelve months. In human life this is a danger signal and suggests slowing down and I believe in business life it should suggest at least moderation.

Whether it is impossible or whether it is embarrassing for manufacturers to unload some of the expensive facilities added during the war and which greatly increased their overhead, appears difficult for the average layman to determine, but certainly some condition appears to have driven them (at least some of them) to resort to every known scheme to force a stimulation of trade with the hope that it may become permanent but



C. L. Glasgow.

however without considering the consequences in case of failure.

So long as dealers remain responsible while responding to these suggestions, this action on the part of manufacturers may increase their sales but in my opinion an yplan that results in the distribution of more merchandise in a given territory than the earnings of that territory can absorb and pay for is fraught with danger.

Any plan that "appears" to make debts easier of payment but at the same time increases them, by extending final settlement into the realm of luck and overlooking loss of health, loss of job, sickness or death is dangerous, as the party incurring the debts is often misled by the partial or deferred payment plan (which has been made to look so easy) until the number of such easy payment obligations exceed his ability to meet and courage and credit become badly strained.

The people of every community are able to buy and pay for a certain amount of merchandise but when by any plan suggested by the dealer they are induced to exceed that amount an unfortunate condition for both seller and buyer results, this proposition means passing on to the ultimate consumer the "buck" passed to the dealer by the manufacturer.

I believe the adoption of partial or deferred payments is an encourage-

ment of the credit system which we are all trying (or should be trying) to depart from.

It has been said, and I believe with reason because so often proven, that the credit system with its alluring deferred payments has ruined financially more merchants, more farmers, and more stock men than any other principle injected into business. It has often been proven that it is very difficult for a person to save if he contracts to spend his money before he gets it.

I believe the dollar down and dollar a week proposition, or any other proposition embodying the same principles, is wrong because it leads those least able to stand it to extravagance and excess. It increases the expense of doing business, therefore, increases the cost of the goods to the consumer, for of necessity every added expense is reflected in the price charged.

Installment or deferred payment sales are a matter of city rather than small town business, although practised in both. In the former it operates where the customer is one whose employment is on the weekly or monthly basis and whose pay is received at stated times, and while it may be true that deferred payments tend to increase sales because such customers can make small payments easier than large ones out of such weekly or monthly salaries, the added clerical work and collection expenses, to say nothing of goods taken back, must be added to expense or deducted from profits. It must be conceded that the lowest prices find their basis in cash sales, eliminating all expense incident to the conduct of charge accounts, time sales or deferred payment sales and it is admitted that expenses increase in the same ratio that payments are delayed.

The truth of this is evidenced by the prosperity of A. & P., United Cigar, Ten Cent and other stores conducted on that plan as there is no book-keeping, collections, delivery, lost accounts or goods taken back.

Installment selling demands carrying larger stocks and deferred payment selling means interest paid or interest lost.

There is a chance that an expression coined recently in England may find its way to us in this country because of its fitness in describing succinctly a method of doing business which has become quite widespread here. It rose in this way:

A speaker on economic conditions in the United Kingdom, in calling attention to certain hazardous trade practices, said that one of the dangers was in doing business on the O. P. M. plan. By this he said he meant operating with other people's money.

This had reference not only to the usual credit methods but was more especially directed to the increasing amount of buying on the installment plan. There is no criticism of this plan when payments are contracted to be made for the purchase of equipment of a home and confined to the reasonable necessities thereof, provided always such payments are restricted to amounts commensurate with the income and fair prospects of the one making them.

It is a different matter, however,

when it comes to the buying of luxuries or needless articles or of such as are likely to be used up and rendered worthless before the end of the installment period. Some recognition of the danger back of the installment purchases is voiced at different times by bankers and credit men who have been pointing out the widespread disaster likely to follow should there be a serious set back to business or industry. The matter has also been taken up by trade bodies which are establishing more rigid rules governing contracts of the kind.

There appears to be a feeling among some dealers that finance corporations are a boon to the retail merchant, but I am unable to see where or how. The borrower from such corporations or the sale of accounts thereto involves the guaranteeing of the payment of all such accounts by the seller and the finance corporation deducts usually 10 per cent. as a service charge and then withholds another ten or fifteen per cent. to insure the prompt payments of all instalments at time of maturity and if such payments are not so paid the dealer loses this deduction.

The dealer must collect and remit all payments promptly and after his indulgence for a time in this kind of business his office becomes a veritable collection agency. If the dealer's credit at his home bank is good (and it should be if his guaranty of accounts sold is good) he can obtain his money at the legal rate and receive it all without any deduction at either end of the transaction and thus be in possession of more cash with which to discount his bills. He will then be able to spend his time making new sales instead of making collections and remittances.

No doubt there are some articles of merchandise the sale of which is increased by deferred payments, but for the reasons given and others that might be advanced, I seriously question the wisdom of stressing this point when making sales, for as a business principle cash comes first and short time payments next, because it means quicker returns and less loss and expense.

I believe the policy so strongly advocated by several manufacturers of an initial payment down and ten months to pay is a delusion and benefits neither buyer nor seller. They recommend making arrangements with some finance corporation to handle such accounts or notes and in order to do so it is necessary to add to the price charged the customer the expense of such deferred payment plan and it is admitted that that charge exceeds the expense of obtaining the money at the legal rate of interest.

It will be noticed that while the manufacturer suggests that the dealer indulge in this long drawn out style of payments, it is further suggested that he obtain cash by this method in order that the manufacturer may receive his pay promptly and without any deduction whatever.

If a customer's purchases are of an amount sufficient to justify dividing it into eleven payments (one down and ten extended), would it not be better to divide into two or four if necessary for the same length of time, sell these

notes direct to the bank at par, shift the responsibility and expense of notices, collections, remittances, etc., each month and the guaranty of the accounts, and this too would avoid your having to drum your customers monthly, which might eventually disgust them and drive them to your competitor.

Every dealer knows that the smaller the amount, the greater the number and the longer the run of accounts or payments, the greater liability that the customer will become careless and not meet his payments promptly and in such case the dealer must as previously stated, advance the sums of such payments to the finance corporations or lose the ten or fifteen per cent. withheld to cover this contingency.

Why may we not benefit by the methods and experience of some of the largest and most prosperous retail mercantile organizations in the world who do a "cash with order" business and not be led into business quagmires by will-o'-the-wisp finance corporations who would absorb the profits of a business we have spent half a lifetime building up?—C. L. Glasgow in Hardware Retailer.

Coat and Suit Jobbing.

Further progress of the reported trend away from the jobbing-contracting of coats and suits to inside manufacturing of them is hanging fire. No important additions to the firms which have already announced such a change in policy were made during the past week.

Opinion in a number of quarters in the garment trade indicates the belief that while more firms may take up direct manufacturing on their own premises, this is not likely to become general. While it is believed such a trend would be very beneficial to the trade in raising standards of production and merchandise, one outstanding objection to its progress is cited.

This is the continued adherence on the part of retailers to want quick delivery, which only large stocks on hand can cope with. Few inside shop manufacturers can afford to gamble with large stocks, a condition which in itself tremendously stimulated the movement away from manufacturing to jobbing. The jobber can carry large stocks because he can keep numerous contractors working to supply him. The same output by an inside manufacturer would take an enormous force of labor, the handling of which in itself is a most difficult problem. The inside shop manufacturer usually has to ask at least a week for delivery of merchandise, which has to be made up.

In addition the jobber usually is able to supply a greater variety of styles in popular priced merchandise, whereas the inside shop manufacturer cannot do this, unless he is willing to take production risks which are greater for him than for the jobber.

Detroit — The Wynsett Sales Co., 7610 Byron street, has been incorporated to manufacture and sell proprietary medicine and drug accessories, with an authorized capital stock of \$10,000, all of which has been subscribed, \$235 paid in in cash and \$8,450 in property.

SHOE MARKET

Don't Neglect the Plainer Shoes.

Now that interest in early fall buying is at its height it is a good time to sound a note of caution as to the proportion of sales that over-ornate shoes bear to the total volume in women's shoes.

To one who has looked intensively at women's samples there is an abundance of pretty shoes to select from, but lines are so freely sampled in trimmed shoes of two and more color combinations that it is going to be difficult for merchants and shoe buyers to keep their feet on the ground and not overbuy on ornate shoes, and then realizing the fact when the season opens that there always is a demand and sale for plain, one-color shoes, for if all the appropriation has been spent for extreme two-toned shoes there will then be nothing left with which to buy salable shoes of one color.

Make this simple test, and take the now famous "walk around the block" while enjoying the after lunch smoke; Observe the types of women on the street and the types of shoes they are wearing. From a mental picture of the percentages of colors, the whites, the blacks, and the ornate shoes as against the plainer types, and you will receive a forecast of about the types of shoes these same women will want next season. These types are as sharply divided as ever and will not change. The woman who formerly wore the conventional oxford is now wearing the two and three strap model, or the cut-out tie.

Colors and fancy leathers have done yeoman work in diversifying materials and trims for women's pretty footwear. There will always be a field for shoes that can only be built with the aid of such artistic contrasts and combinations. But in using shoe materials thought should always be given to the broadest possible use of the greatest number of available materials if we are to effect economies in the cost of materials. When a great volume of orders is focused on one class of material it becomes a seller's market on that material, and a buyer's market on the field of less popular materials for the moment, with consequent business distress in certain quarters.

The style situation is by no means clarified well enough for any one man to forecast what will be profitable merchandise in point of material, or what will be the "red ink" guesses. It is a good bet, however, that if shoes are bought as they are being shown in the aggregate that many merchants will overbuy on extremes and underbuy on shoes of one color material, which includes all-over patents, black satin, and medium shades of colors in kids in sections where colors will be a volume factor. It must be borne in mind that extremely distinctive colors or grainings are something that one becomes tired of sooner than a more conservative design or color. Some will argue that, if this is true, it means a quicker resale of something different, but what of the difficulties in disposing of an overdose still left on the shelves?

Most progressive merchants have

now become accustomed to budgeting expenses and the buying of merchandise either in dollars or pairs. The next step must be budgeting one's clientele and figuring out the percentages of people who will buy extremes in colors, patterns and combinations, and of those to whom one color shoes will appeal, and those to whom black shoes only can be sold.

Every good merchant, retailer or manufacturer, wants nothing more than to see merchandise made and bought that will be profitably passed on to the customer. Too much grief in bad guesses left on the shelves creates a bad condition for the retailer; this reacts against the manufacturer who sold the merchandise. It is a good time now to give thought to the making, selling and buying of safe and sane one color shoes in a proportion due their importance—Shoe Retailer.

Preposterous Decision Affecting Shoe Trade.

A Virginia judge has recently rendered a decision, which if crystallized into the dignity and importance of a judicial precedent would become of the greatest interest and concern to the shoe industry.

This decision was handed down in a suit instituted in a lower court to recover the value of a pair of shoes sold by a retail shoe dealer to a 14-year old girl; while wearing these shoes she fell and sprained her ankle and her parents brought the shoes to the store with a claim for restitution, alleging faulty shank construction. The merchant stood suit and the judge held for the plaintiff on the ground that the merchant had no more right to sell a pair of high heeled shoes to a 14-year old girl than a vendor of liquor in pre-prohibition days had a right to sell whiskey to a minor.

The merchant complied with the decision and failed to note an appeal within the ten-day limit prescribed in Virginia law in such cases, thus setting up a bar against a review of the case by higher judicial power.

The local shoe retailers' association recognized the significance of the decision and took up the matter with the Pennsylvania Shoe Retailers' Association—it will be remembered that Virginia is included in the plans now being worked out for the formation of a regional association, in which the Pennsylvania association has had a leading part. This association has taken up the case and has the co-operation of the National Shoe Retailers' Association. It is certain that steps will be taken to thresh the matter out to a satisfactory finish.

It is impossible to overestimate the dire results to retail shoe dealers everywhere should this grossly unjust court decision rest as the basic law in such matters. In all probability shoe manufacturers would also have a definite responsibility in cases that might, and certainly would, arise.

Without at all entering into the medical aspect of high heels on young girls' footwear, it is ridiculous to suppose that the onus of determination should be placed on the shoe dealer. There is no basis in fairness, in good

judgment, or in common sense for such a proceeding and it is preposterous to establish a legal basis. It is a matter calling for definite co-operation and following through until there shall remain no judicial groundwork for the possibilities of countless difficulties and abuses that such an absurd decision would inaugurate.

Handbags For Spring.

Lines of handbags for Spring are ready in some instances, although the offerings of some manufacturers will not be made until about Jan. 15. Leather merchandise is favored for the new season, the sale of such goods in both staple and novelty leathers and patterns having been particularly good during Fall. For more than one manufacturer the past few months were record-breakers in volume of turnover. Unborn calf-skin is one of the materials being strongly featured at the present time. It is selling well, particularly to the misses' trade, but the duration of its vogue well into the Spring is said to be questionable. Both pouch and underarm styles will be again offered.

Detroit—The Sure Lock Co., 912 Detroit Savings Bank building, has been incorporated to manufacture and sell locks for automobiles and trucks, with an authorized capital stock of \$100,000 preferred and 100,000 shares at \$1 per share, of which amount 10,000 shares has been subscribed and \$1,000 paid in in cash.

You drive mules, but you lead men.

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3. Multifit fitting—reduces your stocks and increases your turnover.
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7. Michigan Farm Paper Advertising.
8. "Overnight Service" on fill-ins from complete stocks in Grand Rapids.

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L. H. Baker, Secretary-Treasurer

LANSING, MICHIGAN

THEIR BASIC THEORY WRONG**Claim of Savings By Chain Stores
Erroneous.**

Chain stores, in the opinion of E. C. Riegel, a merchandising counselor of this city, do not play the part in the economic life of the country that is generally supposed. For this, he says, there are several reasons. One of these is that the basic theory of chain stores is wrong.

"This theory," Mr. Riegel explains, "is that by tying up a number of stores together, both the buying and selling costs are lower and that, therefore, the consumer gets the benefit of two savings. Even if there were such savings it is unlikely that the consumer would get them. Chain stores are not built for the public benefit.

"Analyze the claim of 'our enormous buying power.' In the first place, the only buying power there is the public buying power. The advent of the chain store has not increased this one penny. The chain store system having a thousand stores naturally buys more than a single small town merchant, but it does not buy any more than a thousand such merchants. Ask any wholesaler or manufacturer whether he prefers a thousand accounts of \$1,000 each, which is \$1,000,000, or one account of \$1,000,000. He will tell you that he prefers the thousand accounts, for the simple reason that it is safer to have them. The lure of the big order is not as great as it is professed to be, and the bargaining of the chain store usually ends in securing a slightly smaller package or a slightly lower grade of merchandise.

"There are always opportunities in trade to take advantage of conditions of distress to secure price concessions. As a steady diet, however, no manufacturer or wholesaler is going to sell merchandise without a normal profit. Grouping together a number of orders does not actually increase the volume of business, and it does not effect any economies in distribution. Whatever of such costs the chain store saves the wholesaler, it must in turn expend in distributing to its various warehouses and stores.

"Chain stores do sometimes secure secret or camouflaged price concessions, but they secure them by devious methods instead of by effecting some economic saving. Consequently, their efforts sooner or later meet with resistance from those who have been despoiled of legitimate profits. If there were really any economic advantage in sending to a wholesaler or manufacturer the order of a thousand stores on one sheet of paper instead of on a thousand different sheets of paper, there would be nothing to prevent a thousand home store merchants in as many cities from so combining their orders and thus creating an 'enormous buying power.'

"Let us see how the magic of being one of a chain enables a store to sell at lower costs. No one store can do the work of another. So, for all practical purposes, the chain store is an individual unit when it comes to selling, and it has the same costs for whatever service it renders. By reading its advertising it is found to profess to save

by selling only for cash, by making no deliveries, and in some cases even requiring self-service.

"But is 'big business' needed to impose these limitations upon the consumer? Can't any individual home store merchant impose these same rules if they work for the benefit of the customer? He can, but he won't. He shouldn't. The chain store must, and that is its limitation. It is a cold-blooded business institution. It has to do business through a hired manager with people who are utter strangers to it. Hence it adopts the cash policy. Next it tries to make a virtue of necessity by advertising that credit produces great losses, and that the city is infested with dishonest people who impose burdens upon their honest neighbors through the credit system. Yet, from nation-wide statistics, we learn that losses from giving credit to the American people amount to less than the cost of wrapping material.

"'Big business' is supposed to be more scientific than 'little business,' but it has not proved to be so in retailing. Without any pretense of science the individual retailer is really more economically correct than the 'see-how-big-we-are' fellows. He no doubt got there by merely doing what the home folks wanted him to do—by being accommodating.

"The loud noise that chain stores make has caused some surveys to be made. One of these was by the National Wholesale Grocers' Association. It was found that the average cost in wages in serving 'cash and carry' customers was nearly three times as much as serving customers who 'phoned their orders and had them delivered and charged. The reason for this is that when a store tries to make its customers do part of the job the customers act when and as they please. This destroys efficiency by producing extreme rush periods and extreme slack periods.

"Though the popular impression is to the contrary, it is a fact that the customer who puts herself at the least inconvenience is the most economical to serve. A woman may, without dressing for the street, telephone for merchandise, have it charged and sent, and she will be less expense to the merchant than the one who takes up time in the store selecting her purchase, pays cash, and then waits to have her package wrapped to carry away. The customer cannot help in the process of service because she is not expert and is not subject to discipline. Consequently, she does pretty well what she pleases and when she pleases. Hence she is a hindrance rather than a help.

"It must not be overlooked that the most economical method of life is to work intensively in our chosen vocation in the service of our fellow-man, and to accept the fullest measure of service from him in his. That intensive specialization is the secret of American progress in the development of wealth. The chain stores are trying to reverse this principle."—N. Y. Times.

Women remember the ages of other women better than they remember their own.

Why Sacrifice Profits?

It is not necessary when you stock and sell well-known merchandise on which the price has been established through years of consistent advertising.

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 35 years

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

we have established the price—created a demand and insured your profits.

You can guarantee every can to give perfect satisfaction and agree to refund the full purchase price in which we will protect you.

Millions of Pounds Used by the
Government

FINANCIAL

Rise in Sugar Reflects a Temporary Shortage.

In rising to a new high of $3\frac{1}{2}$ cents per pound raw sugar prices touched a level 62 per cent. above their low for the year. Improvement in the price of Cuban raw sugar has been persistent for nine months, but the upward movement was accelerated by President Machado's decree of December 10. Most of the advance from the year's low of 2-3/16 cents made on March 25 has come since publication of the news that the Cuban government might restrict production this year to 4,500,000 tons, and of which the trade had intimation as early as the middle of November. At its present position in the market the commodity commands more than it has at any time in the past eighteen months, and most authorities in the trade look forward with real confidence to greater prosperity in 1927.

Doubtless the immediate cause of the present rise is the temporary shortage of stocks in Cuba where only 60,000 tons are reported to be on hand as against 120,000 tons a year ago. In 1925 it will be remembered grinding began early in December and during that month the Cuban production totaled roughly 250,000 tons. Grinding under the Machado decree did not begin this year until January 1. Since the new production will not, of course, be available this year until about the third week of January, supplies have been replenished from old stocks to which no additions were being made. That has cut down materially the stocks on hand in Cuba and forced the price up on this market.

It is true that importers hold more sugar than they did a year ago, but much of it was bought several months ago, and their costs have been swelled by carrying charges, so that in many cases importers see no profit in unloading even at present prices. Stabilization in the sugar trade is more desirable than a rapid advance, and some authorities fear that the recent improvement has been too rapid. Now that grinding has begun, however, the time should not be distant when new sugar will be available from Cuba and the temporary squeeze relieved.

Back of these immediate changes, it must be remembered, of course, that consumption of sugar in this country has gone ahead very fast in the last few years. In 1924 per capita consumption of sugar in the United States averaged about ninety-six pounds. Computation showed that in 1925 it had risen to a new high record of 107½ pounds, but it now appears that in 1926 no fewer than 112 pounds per capita were consumed. Not many people appreciate how much sugar is absorbed in the consumption of ice cream and soft drinks since prohibition. Not the least promising aspect of the sugar situation for 1927 is that whereas production is estimated at 23,217,000 long tons, or 1,167,810 long tons less than a year ago, consump-

tion is reckoned at 25,000,000 long tons, or 1,000,000 more than a year ago.

Paul Willard Garrett.
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Commodity Price Stability Evidently Here To Stay.

Two of the January 1 commodity price indexes, Bradstreet's and Dun's, have been computed. In one case the net change represents a small fraction, and in the other the variation from the month previous is so small that the statisticians did not trouble to calculate it. To the casual reader perhaps these monthly fluctuations in the general price level mean little. To the student of business trends they mean everything. Prosperity such as the country has enjoyed in the last year would never have been possible in the face of wide commodity fluctuations. In the present instance prosperity has been achieved despite an adverse price movement for the reason that the trend although downward has been relatively free from variation.

Perhaps the index of commodity values made by Bradstreet is as sensitive to change as any since it represents primarily raw materials. But no Bradstreet compilation for the last eight months has revealed a change in the price level so broad even as 1 per cent. from the month before. It is necessary to go back to May 1 when the Bradstreet's index fell 1.8 per cent. from the total for the month of April 1 to find a time when this monthly index dropped more than 1 per cent. Virtually the same situation is reflected in the movements of the Dun compilation since last spring.

Thus while it is true that commodity prices have been falling of late, it is even more true that they have been moving on to a more stable basis, and the advantages of increased stabilization far offset the disadvantages of gently falling prices. More and more we are given evidence that the maladjustment of war time have been corrected in the main, and that commodity prices for the time have been stabilized around present levels. At a recent luncheon of New York economists a poll was taken on the probable 1927 trend in prices. In no case did an authority believe that the fluctuations for the year would be great and the consensus was that the trend while downward would be slight.

No discussion of the price situation is complete, however, that does not point out the failure of agricultural prices to maintain the stability apparent elsewhere. It was in part the spectacular recovery of agricultural prices and, therefore, of the purchasing power of the farmer from its low position at the middle of 1924 that started the present epoch of prosperity. By the middle of 1925 the old maladjustments had been wiped out and agricultural prices were on a level with non-agricultural prices, but immediately they turned down again and have been receding ever since. Thus for somewhat more than a year the disparities between agricultural and non-agricultural prices have been widening.

Paul Willard Garrett.
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West Leonard and Alpine
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Grandville and Cordelia St.
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E. Fulton and Diamond
Wealthy and Lake Drive
Bridge, Lexington and
Stocking
Bridge and Mt. Vernon
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OLDEST SAVINGS BANK IN WESTERN MICHIGAN

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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.

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20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

No Tight Money Seen By Leading Banks.

Opinions on the 1927 trend in business as expressed in the annual forecasts were strikingly in agreement on at least one point. Most bankers, economists and statisticians hold that the fundamental position of money is not only sound, but that the prospect for cheaper money soon is good. There is real encouragement in the fact that business has continued in large volume without absorbing an excessive amount of surplus credit. It means that the machinery is well oiled. It also means to the dealer in bonds that a market for gilt-edged descriptions is virtually assured for the months immediately ahead. The moderate advance in call rates to 5½ per cent. and 6 per cent. late in the old year reflected simply preparations for year-end payments and demands incident to the season.

With the advance of January, however, the usual seasonal easing in rates may be expected. In its current bulletin on business conditions, The National City Bank points out that currency requirements which during the summer were running \$80,000,000 to \$100,000,000 above a year ago "have recently dropped down to where they are about equal to, or below last year, and this change, together with the lower level of net demand deposits, has meant during recent months a lessened demand upon the country's banking reserves. At the same time the volume of these reserves has been increased by net imports of gold of approximately \$90,000,000 since last year. So long as these conditions persist it is pretty certain that nothing in the nature of tight money is in the offing."

The bank also expresses a general sentiment when it says that the expansion in commercial demands incident to increased industrial activity has brought no evidence of excess borrowing. For the most part business concerns have financed themselves without recourse to bank credit such as usually follows a growth of a similar character. And, as the bank says, "inasmuch as the increase in commercial loans has been unaccompanied by an increase in other types of loans and investments, the year ends with but a moderate increase in total bank credit outstanding over the levels prevailing at the close of last year."

In years gone by business depression usually has been invoked in part at least by a tightening in money rates. It is scarcely conceivable how the present period of prosperity could be turned into serious depression so long as the country's money and banking position rests on solid rock. That is why leading authorities lay stress upon the movement of money rates in efforts to follow business trends and why they may, with good reason, look forward to continued activity during the months immediately ahead. That bankers should continue to maintain a position of liquidity is plain enough but nothing on the horizon now indicates any desire on their part to depart from this prudent policy.

Paul Willard Garrett.
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Humanity.

What care I for caste or creed?
It is the deed, it is the deed.
What for class, or what for clan?
It is the man, it is the man!
It is of love and joy and woe,
For who is high and who is low,
Mountain, valley, sky and sea
Are for all humanity.

What care I for robe or stole?
It is the soul, it is the soul.
What for the crown or what for chest?
It is the soul within the breast,
It is the faith, it is the hope.
It is the struggle up the slope,
It is the brain and the eye to see,
One God and one humanity.
Robert Loveman.

Officials in the Post Office Department have discovered that Alexander Hamilton was right when he said two and two make four in arithmetic but not in finance and trade. Several years ago the officials in that department were convinced that if the postal card rate was raised from one to two cents the Government would receive about \$10,000,000 more revenue each year from that source. The estimate was in keeping with the popular error that the higher tax the greater the income. The postal officials now know better. After a two years' trial they have learned that the increase in the rate has resulted in a loss of nearly \$6,000,000 a year, owing to the falling off in the use of postal cards. In an effort to get back that revenue, the officials have been urging Congress to restore the old rate of one cent. The House of Representatives has just passed the bill. The debate on the subject ought to enable the average Congressman to appreciate the argument of the newspaper publishers that the present prohibitive rate for newspapers deters many persons from sending newspapers through the mail and results in the loss of considerable revenue. Any rate or any rule that hampers legitimate business is wrong.

Christmas cards, we believe, have passed the danger period of commercialism that seemed about to engulf them. This year, at least, in such instances of personal experience as we were able to tap, by far the greater number of cards were designed to convey messages of individual remembrance rather than appeals for continued trade. There was a time, a year or two back, when the reverse was the case. Advertising and business getting seemed to be the dominant motive, and a Christmas observance, in many ways delightful, seemed to be passing into the discard. We rejoice at the changed tendency. It is one more proof that Bernard Shaw and Old Scrooge are wrong about the spirit of Christmas. That spirit, despite all the conventionalism and commercialism that threaten to smother it, emerges triumphantly in every encounter. A Christmas card can be—and for the most part is—a thing of beauty and cheer. You know that it can be no burden of expense to the person who sends it. In the main it must represent a real intent toward good feeling and kind remembrance.

You may stumble once in a while, but don't quit! Remember a worm is the only thing that can't fall down.

The greatest invention we know about for killing time, is work.

THE OLD NATIONAL BANK

There are a dozen reasons why you should join the Old National's 1927 Christmas Club. But the best reason is—to get acquainted with a friendly bank!

A Bank for Everybody
MONROE AT PEARL NO BRANCHES

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

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San Francisco

Chicago
Los Angeles

Kent State Bank

"The Home for Savings"

With Capital and Surplus of 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.

Banking by Mail Made Easy.

\$7,000. Lenoir Co., N. C., 5½% Road bonds, full county obligation, dated June 1, 1919, due June 1, 1948, denomination \$1,000., interest June and Dec. 1, at New York.

FINANCIAL STATEMENT

Real valuation, estimated	-----	\$50,000,000.
Assessed valuation, 1922	-----	32,038,000.
Total debt	-----	2,110,000.

Population, 1920 Census—29,555

Opinion Reed, Dougherty & Hoyt, New York City

These bonds are payable from taxes levied against all the real and personal property in the county and we believe will make you a thoroly satisfactory investment. If interested, please write or wire any of the offices below.

VANDERSALL & COMPANY

410 Home Bank Bldg., Toledo, Ohio

29 So. LaSalle St.,
Chicago, Illinois

1006 Penobscot Bldg.,
Detroit, Michigan

The Debt Industry Owes To Insurance.

American industry continuously is harvesting an insurance crop of which it has little knowledge. That crop has been developed by the scientific application of the law of averages to economic situations. It is a crop of business principles intermingled with social laws.

The chief crop of insurance is the principle of saving to-day for protection to-morrow. The old Greek philosophy, based on the proverb, "let us eat and drink, for to-morrow we may die," often was the extent of business foresight until insurance taught the more sensible theory of levying on the present to provide reserves with which to meet future contingencies. Insurance has indeed taught business how to live from decade to decade instead of from year to year or from day to day.

Before insurance was developed to its present high state of efficiency the risks and hazards of carrying on the work of the world were borne either by the individual or by devices and organizations illy adapted to the assuming of such burdens. Both production and marketing were essentially speculative. The function of insurance has been to reduce to a minimum, in the many situations where its principles may be applied, the economic consequences of uncertainties. It probably has had more to do with the stabilization of industry than any other institution by protecting and equalizing both life and property values.

Risks, of course, have not been eliminated by insurance, but many of them have been made impotent by the distribution of their incidence over a wide area or over a wide variety and selection of subjects. Wrecks, fires, tornadoes and deaths have not been abolished, but the human and property losses, so far as such losses may be compensated for in terms of dollars, which they occasion quite generally, have been lifted from the shoulders of the individual or the few and so distributed as to minimize their social and economic effect.

Insurance, indeed, is industry's shock absorber. When bumps are hit it takes up the recoil. When the road ahead is smooth it has a steadying influence, as it gives a sense of certainty to progress along the rough highway which may lie over the next hill or around the next turn.

Insurance not only tends to mitigate the social and economic losses caused by the death of the individual produced, but it also has neutralized a greater part of the social and economic shock of great disasters. Every day it is relieving all manner of human distress, safeguarding property against all kinds of risks from theft to earthquake, and generally performing an indispensable service in the carrying on of the work of the world.

Insurance has accomplished these things because it has applied to the business of risk bearing two important principles, one mathematical and the other economic, but both inter-related. The first of these is the law of large numbers, the law of averages, if you

please. The second is the principle of establishing reserves for the meeting of future obligations and contingencies.

In its early stages insurance was highly speculative. The institution lived from day to day. It soon was discovered, however, that the first duty of an organization purporting to supply insurance in any form was to remain solvent. To effect permanency and solvency the laws of average were brought into play. Little use had been made of it before in practical affairs, although its theory was well known. Insurance adapted this theory to good advantage.

Sound insurance to-day lives by the law of averages. All charges are based upon it. It has developed insurance from a speculative enterprise to a well ordered and settled business.

Insurance, however, could not successfully be conducted by relying solely on statistical deductions or inductive statistics. As an institution it could not live on a day-to-day basis or on a year-to-year basis. It must provide against catastrophes and unlooked for disasters of all kinds. In order to remain solvent an insurance organization must make provision for the payment of future or long deferred liabilities, and must so adjust its income and outgo that there always is something put aside in the rich or prosperous years to take care of the estimated losses in the lean years of depression. Here the law of averages is brought into play again, but with a different stage setting.

The institution of insurance indeed was the first modern business to adopt a stringent and adequate reserve policy, and that is the chief insurance crop which American business is harvesting to-day.

It was not very long ago when most of the large American industries were conducted on a "hand to mouth" basis. Much of the net income was divided with but little thought of the morrow. To-day the stability of a business enterprise is measured more by its reserves and surplus accounts than it is by the dividends paid. Men have learned to appraise earning power by the ability to produce or sell at a profit over a period of years. The depression following the inflation period of 1919 and 1920 would have wrecked the National industrial structure if it had not been for the fact that the leaders in the business world had had the foresight to put away funds during the fat years to soften the shock. Many an industry was saved by such reserve accumulations.

Sound business is applying the law of averages to its book-keeping, and like insurance, is keeping in its rear line money trenches sufficient liquid capital to absorb to the greatest possible extent nearly every sort of a future risk which may reasonably be anticipated. It is working on a ten to twenty year spread of experience. And more and more it is calling upon the institution of insurance to assist it in working out its reserve problems, and by the process of risk distribution to reduce to a minimum the reserve account and thus permit the productive use of a large amount of capital which

Adequate Life Insurance Signifies Thrift and Foresight

The life insurance idea originated in England, but the American people so soon grasped its many advantages that we carry three times as much life insurance as all of the rest of the world together.

In spite of this fact very few of us are insured for a sufficient amount to cover our family's needs.

Assure your family's care and education by adding to your accumulated estate an adequate amount of life insurance.

We recommend but do not sell life insurance.

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ASK MR. STOWE He Knows What Our Collection Service Is

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.

otherwise would be held in a static state.

It thus seems quite plain from an examination of industrial history that business has learned the reserve habit from insurance, and also that it is keeping an ever increasing amount of its reserves in the form of insurance protection.

And there still is another insurance crop which the American people as a whole are harvesting and of which hardly one of them as the slightest conception. I refer to the influence of insurance in retarding the growth of monopolies and in the stimulation of competition. Without universal insurance protection against the risks and hazards of industry freely available without discrimination, the bulk of American business to-day would be carried under the sovereignty of large aggregations of capital capable of maintaining sufficient reserves and surplus funds to provide their own insurance, as many of them do now.

It is unfortunate that the public does not recognize its dependence upon insurance and the principles upon which insurance is founded. If it did perhaps it would not now be the prey of political spoilsmen, would not be overburdened with taxation, would not be oppressed with discriminatory and inequitable government regulations and would not be threatened by state confiscation. The greatest need of the American business man is a primary course in insurance economics and the greatest need of the institution of insurance is to see to it that he gets it.

Henry Swift Ives.

Card From Hillsdale County Road Commission.

Hillsdale, Jan. 8, 1927—Yours of Dec. 31, with enclosure, at hand and in reply will say that we fully appreciate the courtesy you have extended to us and we consider that your careful perusal of Mr. Moross' letter convinced you that statements made came from a prejudiced mind and are of little or no value.

We sincerely regret the accident at Mosherville, but feel as though we were in no way to blame and will be fully exonerated in the court action now begun by Mr. Moross. You will fully understand that defense cannot at this time be made public and regret that we cannot comply with your request.

We are also very sorry to know that Mr. Moross considers that this county has had road scandals and that our road system is very poor and that our board is very inefficient. This board welcomes investigation and examination of county road conditions and maintenance by yourself or anyone whom you may choose and feel confident that you will decide that the people of Hillsdale county should be proud of their county roads and maintenance system.

We also regret that Mr. Moross has been misinformed relative to this board having deposited a box in the concrete at Jonesville and celebrating the completion of M 23 and wish to state that this board took or had no part in those ceremonies. We also might add that prior to the cement laid on M 23 that road through this county was a good gravel road and further we maintain that this county, with its neighboring county, Lenawee, still ranks with the best counties in the State, and that our State holds a high place among other States of the Union.

We also regret that we do not possess the amount of worldly goods that

Mr. Moross considers necessary to constitute good judgment and efficiency, but, as before stated, we are willing to let you decide for yourself as to our good judgment and efficiency.

We thank you for the courtesy extended and assure you that we welcome a thorough investigation and examination of road conditions, management and maintenance.
Hillsdale County Road Commission,
Lewis A. Rainey, Chairman.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Shredded Wheat Co., Detroit. Brady-Oppenheim Co., Detroit. M. & W. Light & Power Co., Wayland. Fuel Oil Burners, Inc., Detroit. Ray V. Bechtel Co., Detroit. Potter & Johnston Agency Co., Detroit. Detroit Auditorium Co., Detroit. Madison Square Building Co., Detroit. Hyde-Onstott, Inc., Detroit. Majestic Billiard Co., Detroit. Dunkley Co., Kalamazoo. Michigan Canning & Machinery Co., Kalamazoo. Universal Refrigerating Sales Co., Detroit.

Two of a Kind.

A soldier went to his colonel and asked for leave to go home to help his wife with her spring cleaning.

"I don't like to refuse you," said the colonel, "but I've just received a letter from your wife saying that you are no use around the house."

The soldier saluted and turned to go. At the door he stopped, turned and remarked:

"Colonel, there are two persons in this regiment who handle the truth loosely, and I'm one of them. I'm not married."

Man shapes the domestic animals to his needs. That is an old story to any one who knows the history of stock breeding. To learn that cattle are now being raised to produce cuts of beef suitable to our modern compressed apartments should not, therefore, be a surprise. We have come a long way from the days of the giant roast turning on a spit before an open fireplace, itself as large as four modern kitchenettes or an ordinary living room in a modern apartment house. Your modern housewife must have a steak that can be popped for a moment into a stove which occupies a niche in the wall along with the icebox and the provision closet. And so the mighty Hereford of bygone days, with a back as broad as a dining table, has given way to a pocket edition, as compact as a two-room apartment which contains living room, a couple of bedrooms, a dining room and a kitchen. Must we have a miniature world to fit our present way of living? The needs of apartment house dwellers change the demand for dogs; the larger breeds have not much chance when a grown one occupies a third of the living room. Inanimate objects succumbed a long time ago to this need for compression, and even the grand piano is now made in sizes that will permit its presence in an apartment. There is no telling where it may end. It is hard luck that the animals have to suffer for man's curious goings-on, but that, too, has been happening ever since the association began.

Merchants Life Insurance Company



WILLIAM A. WATTS
President

RANSOM E. OLDS
Chairman of Board

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THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

An Association of Leading Merchants in the State

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

EARLY FRENCH EXPLORERS.

They Were Forced To Face Many Discouragements.

Written for the Tradesman.

Just when the development of the fur trade in America was commenced by Frenchmen is unknown. When Cortez sent home his collection of spoils to prove to Emperor Charles V what a country of wonderful wealth he was subduing in Mexico, in 1521 or thereabouts, King Francis I is quoted as saying that "he would like to see the clause in Adam's will which entitled Spain and Portugal to divide the new world between them." He sent out a small fleet under Verrazzani, who sailed along the coast from Carolina, to Nova Scotia, traded with the Indians and took formal possession of the whole country in the name of his king. He gave the name of New France to the land he claimed, and that is about all that came in a permanent way from his voyage. European wars about the time of Verrazzana's return gave King Francis all he could attend to and America was forgotten in an official way until 1534. France in that period was a land of commerce, and the commerce of France was among the very first to find the new world. The Rusch map in Ptolemy for 1508 located Cape Breton island and gave it that name. In 1509 a Norman navigator from Dieppe brought seven Indians to France and their appearance was even more a subject of comment than were those taken back to Spain by Columbus seventeen years before. As early as 1506 the markets of Rouen were supplied with codfish from the New Foundland banks and all the seaports of France had fishermen who made regular trips for fish. But all these, with more or less of a beginning in barter for furs with the Indians, were private enterprises and failed to impress the king.

In 1522 the one remaining ship which had survived Magellan's trip around the world stopped at the port of San Lucar and created all kinds of public interest. Magellan had been killed in the Philippines. Among those who had formed the expedition and were now returning home was Antonia Pigafetta, an Italian, whose daily journal became the acknowledged history of the trip. On his way home Pigafetta passed through France. Louise of Savoy was regent for France while the king was away on a war expedition. She received the returning navigator and, in return for her courtesies, he presented to her a copy of his journal. As soon as the king returned he became deeply interested in the document and through it in an effort toward colonization in the new world. The immediate result was the voyage of Verrazano. From this voyage the greatest accomplishment was the maps which soon after appeared, upon which the country around St. Lawrence bay and from there Westward was assigned to France. These maps became the recognized authority of the times and really opened New France in such a way that all France had to do, so far as other nations were

concerned, was to go on and colonize.

Ten years elapsed, however, before a real effort was made to make a practical use of the accomplishments of Verrazano. In 1534-35 Jacques Cartier led a voyage of discovery to St. Lawrence bay, which was followed the next year by another. On this second voyage he gave the name it has since held to the bay. On this second voyage Cartier wintered near what is now Quebec. Intense cold and severe hardships took away all the enthusiasm of the party and in May, 1536, after raising a cross as his symbol, to indicate that he had taken possession in the name of the king of France, the party returned to the mother country. It was 1541 before they returned. This time they were prepared to make a start for a permanent colony, but the great ideal of the enterprise was to search the new country for gold and silver. The Cape Rouge River, about twelve miles above Quebec, was the site selected for the new settlement. After a winter, however, Cartier became despondent and, abandoning his settlement, sailed for France. In the mouth of the St. Lawrence he met Roberval who was his superior by the king's appointment, who had recruited a colony from French prisons and everywhere else that he could induce to try their luck in the new world. Cartier refused to return, but the new colony came on and occupied the abandoned town site. Roberval had a somewhat similar experience of hardship as had Cartier and in the fall of 1543 he, too, became discouraged and returned to France.

The coming of Cartier and Roberval with their attempt at settlement hardly had an effect upon the fish and fur trade, except that after these would-be explorers, venturesome fishermen and traders extended their efforts by following their customers and prospective customers further into the interior, to their villages and hunting grounds. On this side there is no available record of their advance, but in France and other European countries there grew up a custom of haunting the seaports for information from the returning seamen, which was translated in the form of a series of crude maps and charts. There is every reason to believe that if they had been as anxious for exploration as for trade, we would have had a large territory which would have become known then, instead of about a century later. In fact one of the maps of that period locates the Eastern end of Lake Ontario. Among the leading map makers of that period was Hakluyt, an Englishman, who haunted not only the harbors of his own country, but of France. Among others he had interviews with two men who had for various reasons found themselves marooned in America, and wandered over a large territory before finding an opportunity to get back to Europe. From one of these men he gathered so much that reference was made in one of his writings to a river which flowed into the North side of what we know as Lake Ontario, and came from another lake further North. There were several strange stories and conjectures, too,

which found more or less support by these maps. One of these was named Lake Conibaz, which appeared to be a considerable distance to the Northwest of Lake Ontario. The commonly accepted story of this lake was that the Indians secured their wampum from its waters. It was claimed that the bodies of captives were cut and slashed and let down deep in the waters of this lake, and allowed to remain there for a long time. When they were brought to the surface the legend declared that these slashes would be found to contain the small shells. Hakluyt gave much attention to the story of Lake Conibaz and in 1600 issued a new map which omitted it. This map is supposed to have been the one most relied upon by Henry Hudson on his voyage of 1609.

While all this map making and conjecture about the new world was going on two very important events to the movement toward Michigan took place. The fishing trade was more than holding its own and the fur trade was getting such a start that a base of operations on this side of the Atlantic was becoming more and more imperative. On the other side, France was coming out from its war period and developing, under Henry IV, to be a real nation of power in world affairs. In the spirit of developments at home it was an easy matter to interest King Henry in the new world. After two unsuccessful attempts to plant colonies by adventurers of the age, the king turned to men of experience. Francois Grave Sieur dePont, commonly known to historians as Pontgrave, was heavily engaged in a capitalistic way in the fur trade of New France; Samuel de Champlain was a seaman, not only of recognized ability as such, but under Spanish employ he had had experience in the West Indies and along the main shore. The union of these two was a master stroke for new world achievement. Their first voyage left Dieppe on March 15, 1603. Pontgrave succeeded in trafficking with the Indians, through whom he loaded his vessels with a valuable cargo of furs at a price which made the voyage highly profitable. Champlain took with him the maps which Cartier had made, as well as the latest map of Hakluyt. He promptly recognized the places which Champlain had located; climbed the mountain and received from the Indians their stories of what was beyond, just as Cartier had done, and then they returned to France.

A. Riley Crittenden.

Annoying Features of Sales Forcing System.

One of the current sales nuisances is the practice of mailing ties, handkerchiefs or similar articles to persons who have not ordered them and who, in many cases, do not want them. Return postage accompanies the parcel, with the request that the contents be returned if the recipient does not wish to pay the amount named. It is asserted by competent judges of values that the articles of merchandise could be sold materially below the price asked and still yield a comfortable

margin of profit. Frequently an appeal to the sympathy is used to promote sales, packages being mailed from distant cities presumably by a blind man. Sometimes it is alleged that acceptance of the articles will aid a cripple to support himself or to receive needed surgical attention.

It is not known how many thousands of such packages have been received by Chicagoans, but the extent of the practice may be judged by an article in an Indiana newspaper, which states that eighteen large mail sacks filled with packages of neckties have been sent for residents of its city and country, approximately 44,000 packages. Commenting editorially on the system, the paper says:

In order to make the system a complete success, the attempt was made to insure all these packages against loss for their full value. Postmaster General New ruled against that, as it was nothing but a move to make the Government responsible for every package sent out. Notwithstanding that return postage is enclosed, no one is under the least obligation to return the packages and the way to break up the business is not to return it.

This system should not be confused with the regular plan of advertising articles which will be sent on approval, subject to return if the customer does not choose to keep them. The person who is bothered by articles which he did not order and does not want should realize that the most certain method of ending the nuisance is to ignore shipments, neither returning them nor the sum requested. As a point of honor, of course, he should not use them. Letters reflecting on the individual's honesty may follow, chiding him for failure to mail either the goods or the money, but the company which receives neither is likely to revise its nuisance list.—Chicago Evening Post.

Things have changed since the days when Spain rode the top of the wave with her Armada. There are still navies, of course, but in the charts which illustrate their relative strength Spain's entry appears as a small tugboat alongside the symbolic dreadnoughts of Great Britain and America. Recent news, however, from the nation which was once mighty indicates that it has come to life with a new spirit which may give it place in the commercial world at least. It is building a new fleet of ocean liners. What is more significant, it is turning its eyes toward the air. The German Zeppelin works are building an airship for Spain which Dr. Hugo Eckener hopes will be the first to encircle the globe. Later it will be put into regular service between Seville and Buenos Aires, the first of several which are contemplated for this purpose. There are other signs, too, of aviation activities in that country. The flight of Commander Franco from Spain to South America in the seaplane Plus Ultra last spring stimulated aeronautical interest in Spain amazingly. The completion of the contemplated Zeppelin will have a further effect. The prospect is of a new Spanish Armada, this one of the air. Fortunately, however, it will be one devoted to the peaceful pursuit of trade.

How Congress May Best Serve the People.

Grandville, Jan. 11—How different this world would be if all men were honest.

Why should they not be honest, since honesty is the best policy, and it is a known fact that cheating and over-reaching has brought more failures to man than any other single cause?

From the township to Congress dishonest methods prevail. In all departments of government the trickster and cheat seems to have the upper hand. This is a government of the people, for the people, by the people, and yet the simplest rules of square dealing seem to have been turned out to grass.

Once upon a time, in the early spring, a farmer walked down to a near neighbor in quest of the supervisor with regard to some township business. The township official was not at home, but the lady of the house vouchsafed the information that the supervisor was "down the creek a ways seeking to catch a mess of trout for dinner!" The cat was out of the bag, you see, since it lacked a week for trout fishing to begin.

Well, what's the difference? Only a few little trout anyhow.

But there was the offense of breaking the law of the State, and it was being done by one who was supposed to look after the interests of the people. It is really impossible to be honest in big things and tricky where the little ones come in. Faithful in all the smallest articles of faith, faithful in all.

Doubtless the extravagances and dishonesties of public servants have vastly multiplied since the close of the kaiser's war. The extravagant expenditures of that time were, in a measure, overlooked because of the excitement of the great war. Since its close, however, now eight years and more, there can be no possible excuse for keeping up useless extravagances.

Our road system, both State and National, has been very beneficial to the American people, and yet the money of the taxpayers has been thrown to the winds in more instances than one. An overplus of Government employes is a source of annoying extravagance. There are too many men holding down places which are unprofitable to the people. The common American man, however, is a patient fellow, who permits nature and undue expenditures take their course without breaking into protest.

It is nice to be robbed in a gentlemanly way, no doubt, and yet it does seem as if the time for protest has come, and that the common man come to the front with a demand for an investigation from the lowest to the highest in officialdom.

Robbing the people has become second nature to so many, there seems no qualms of conscience about keeping it up indefinitely. In Washington a few of the staid Senators are waxing warm under the collar because of some big expenditures in primary elections. Well and good, but while at it let them prod a little deeper and get at the regular simon pure, dyed in the wool rascals who make no bones of skinning the easy going public right along.

There is scarcely a county in Michigan which has not a black spot on its escutcheon. Officials have a duty to perform so few of them take into earnest consideration. Dereliction of duty is one of the profound evils of our complicated political system. Few of the laws on the statute book are as rigidly enforced as they should be, the consequence being that the pocket of the taxpayer is often despoiled unmercifully.

Many evils have been perpetrated in the name of religion, while other injustices have come to pass under the name of education.

No honorable citizen wants to be considered as opposed to advantages

which can be given our growing boys and girls, yet even so there are incompetents in office who have juggled with the people's money in a way which has proven a scandal that smells to heaven.

The old hunter said there were more ways than one to skin a coon. True, no doubt, and there are more ways than one to beguile people into believing that it is only the white mice which are stealing the cheese.

In revolutionary days there was a saying that it was safe only to put Americans on guard. During civil war days Grant felt content when "Michigan is on guard to-night." Be sure to whom you give over the guarding of public property. Make it imperative that our elected guardians shall be strictly honest, then hold them to the letter of the contract.

It is even more reprehensible to be an official plunderer than a private thief; this because the official has a

much larger clientele with which to deal. Frown on even the smallest dishonest tricks of the trade. Honest men in office would ease a considerable burden of taxation and make life in America more than ever worth living.

Forest conservation is one of the grandest principles at stake in our National life. Much of the future prosperity of the country hinges on keeping up a lumber supply for the use of our rapidly growing population. How is this being done think you?

Many imagine there are vast tracts of Government reserve pine and fir lands on the Pacific slope which are improving in value each year and really making provision for the future needs of the Nation. This is a pleasing picture, yet the facts fail to bear it out.

Vast Government reserve tracts have been sold by Government agents, which are being stripped by private parties, while we the people hold the

bag. Such dishonesty is very depressing to the honest citizen who has faith in officials of Uncle Sam.

Right now it is time to call a halt to all this deception and dishonesty. Congress would be in better business if it investigated its own immediate servants who make America's necessities a matter of profit by downright thievery.

Old Timer.

Bay City—The Union Motor Truck Co. was sold at public auction due to default in an \$80,000 mortgage made to Lester H. Deeley, of Detroit, in behalf of the creditors. The building, machinery and equipment were sold to George E. Wedloff, who bid \$121,000 for the entire plant, in behalf of the bondholders. Mr. Wedloff has resold the equipment to separate buyers.



Have We Reached The Danger Line in Taxation?

AMERICAN railroad taxes are mounting to new Alpine heights this year, the latest estimate for 1926, being that they will aggregate somewhere between \$400,000,000 and \$420,000,000, which may be expressed in various ways, although meaning the same heavy load:

That they will average from \$1,005,800 to \$1,150,675 a day.

That they will involve a charge per hour between \$45,659 and \$47,945.

That from six cents to six cents and four and a half mills out of every dollar taken in will go towards taxes.

That the railroads in 1926 will have to devote more than the net earnings of one mile out of every four for the payment of taxes.

The national government has *cut down* the national debt from January 1, 1920, to January 1, 1926, by about \$4,250,000,000—four and a quarter billions.

In the same interval, the debts of state and local governments have increased by about $6\frac{3}{4}$ billions—\$6,750,000,000.

During this period of federal debt reduction, the state and local governments have been incurring obligations 20 times as fast as they paid off the old debt. During this same period, debts of state and local governments combined have been incurred $4\frac{1}{2}$ times as fast as they were before the war.

The total public debt of all forms of government in this country is higher than at the peak of the war debt in 1919.

The national debt is being *reduced* at the rate of three quarters of a billion dollars a year—\$750,000,000.

State and local debt is being increased at the rate of more than a billion and a quarter dollars a year—\$1,250,000,000.

From January 1st, 1920, to January 1st, 1926, national government expenditures were *reduced* about two billion dollars—\$2,000,000,000.

During the same period current expenditures by state and local governments increased more than two billion dollars a year—\$2,000,000,000—and they are still increasing.

Rising taxes are one of the initial moving forces of the vicious circle of rising costs, Labor asks for higher wages, Producers and distributors pass along the accumulating burden to swell the family budget of the ultimate consumer. This, too, involves higher rents (or home ownership cost), higher food, fuel and clothing costs, etc.

After all, railroads are like any other industry. The farmer does not look forward to his tax bill with more anxiety than does the railroad.

Have we not reached the *danger* line?

Is it not time to retrench state, county and local expenditures?

MICHIGAN RAILROAD ASSOCIATION

DRY GOODS

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

Ready-to-Wear Sales Getting More Active.

The active stage has now been reached in the buying of women's Spring ready-to-wear and wholesalers here expect the next few weeks to be a particularly busy period. Dress buyers are most numerous in the market here now and substantial commitments in the new offerings have been made. The coat trade is not in as satisfactory a condition, as buying has tended to be slow in developing. Suits are being sampled fairly well and confidence continues in the revival of interest in these styles.

The dress trade, as is natural under the influence of the present satisfactory buying by retailers, looks forward to an excellent season. Wholesalers find their market considerably enlarged because of the favor being accorded both dressy and sports types. Women are now said to be buying the largest number of dresses per individual in the history of the trade. There is no need for "a dress for every occasion" movement for women as they are already carrying out this idea.

Production of dresses is rapidly increasing and wholesalers have brought out additional offerings, mainly copies of models which are fresh creations of

the Parisian couturiers and just imported. Much of the present buying interest centers in the higher grade merchandise, which is normal at the start of the buying period. Manufacturers and jobbers of popular-priced dresses look forward to a demand as good, if not better, than last Spring. At that time new records were set in production and sales turnover of this type of merchandise.

In the coat trade wholesalers have been trying to eliminate the after effects of a disturbed Fall season. Because of the strike and other factors, among which was the tendency to cheapen merchandise, buyers are disposed to go very carefully in their commitments for the new season. Many of the stores are still liquidating their Fall purchases. Wholesalers say the present tendency to shop around on the part of buyers will be replaced by active purchasing with the arrival of more buyers here and a greater confidence in styles as the season advances. Sports coats have been selling better than dressy varieties to date.—N. Y. Times.

Jobbers Buying Sweaters Better.

The extent to which jobbers' stocks of sweaters were cleaned up during the holiday season has resulted in a materially improved demand for these goods on the part of wholesalers. Among the lines that have felt the improvement most are ribbed sport coats, in heather mixtures, to retail at \$5 to \$7.50, and the better grades of "shakers" to sell over the counter at \$5 to \$10. Both V-neck coat and crew-neck

pullover effects in the latter have been taken well lately in such staple colors as black, navy and cardinal. All of these lines have been ordered for Fall delivery, and the business taken in them to date either equals or slightly exceeds that done in a similar period up to this time last year. For Spring shipment, novelty "crickets" still lead in demand, the favored "numbers" running to smaller patterns and less vivid color effects. Two tone combinations, many of them with heather grounds are much in favor.

Retail Aid in Pushing Suits.

While suits are being well sampled for Spring, in both sports and dressy types, there are some manufacturers who would like to see retailers cooperate more effectively in the revival of the suit vogue. The stores can either "make or break" the suit, they contend, not so much in holding back buying but in the way in which the merchandise is presented to consumers in the next few weeks. If there is a real effective presentation of the suit through style shows, advertisements and other media, the chances of a real vogue for the merchandise are excellent. In other words, as one manufacturer put it, the consumer should be made to feel she must have a suit in order to be in style. In such a situation, he said, orders for the merchandise will take care of themselves and both retailers and manufacturers should benefit.

Sales Have Now Become General.

Sales are now the order of the day

in most stores, with clearances of seasonal merchandise, particularly furs and ready-to-wear. The sales are on a wide scale throughout the country, and the markdowns reflect the poor selling weather in these lines earlier in the season. Opinions indicate that consumers are responding well and that the results of the sales should be satisfactory. The thought was also voiced that sales are likely to be frequently held during the early months of the year in an effort to stimulate turnover. Retail executives are on the alert for a moderate decline in business as compared with 1926, and if this is confirmed by comparison of figures for the identical periods every effort will be made to lessen the amount of the loss.

Infants' Novelties Numerous.

Manufacturers of novelties, having found the infants' and children's field to be a very profitable one, are laying plans for an excellent business this Spring. In the celluloid toy lines that are going to be played up strongly are banks made of that material. They come in a number of shapes and sizes, but none of them is too large for a child to grasp. A large line of Easter novelties for little children is now on the market, among the offerings being the increasingly popular floating bath toys. Among the novelty dolls now shown here for wee folks is one that is made of French powder-puff velvet, and it is said not only to be soft and "cuddly," but indestructible. Dolls and toy animals of the same material are also shown and are taking well.

LATEST SPOOL SILK COLORS FOR SPRING

Build up your notion sales by featuring Richardson's Spool Silk. The most popular seasons colors are listed below with The Richardson corresponding color number.

Fiesta—684	Liberty Blue—142
Jack Rose—665	Hydrangea Bl.—356
Gull—253	Mosaic Blue—358
Pelican—257	Daffodil—435
Crane—258	Silver Fern—208
Arbutus—675	Castilian Red—153
Spring Beauty—115	Goya—154
Dahlia—425	Moth. Goose 1—382
Wood Violet—121	Moth. Goose 3—239
Heartsease—123	Monkey Skin—696
Blue Lotus—661	Morocain—240
Gobelin—437	Marron Glace—281
Flemish Blue—476	African Brown—200
Larkspur—427	Cornsilk—668



Mimosa—107	French Beige—694
Forsythia—309	Athenia—692
Golden Poppy—310	Tanagra—183
Indian Orange—416	Cameo Pink—288
Canna—674	Bach. Button—289
Periwinkle—695	Meadowpink—478
Bouquet Gr'n—216	Tea Rose—110
Corsage Gr'n—683	Brier Rose 2—296
Antique Gr'n—697	Wild Rasp'ry—297
Blue Sapphire—218	Shell Pink—345
Olive Green—398	Baby Rose—462
Pistache—446	Sweet William—113
Gooseberry Gr.—445	Cherry Bloom—667
Mignonette—455	

This carton contains 6 doz. Richardsons 50 yards spool silk seasons colors and is a guide from which to order in solid boxes of a color. The shades in this attractive counter carton were selected from the list-of-seasonable shades listed above.

This carton is carried in stock by Dry Goods and Notion Jobbers.

RICHARDSON SILK COMPANY

Manufacturers of Silk Thread, Silk Fabrics and Hosiery

207 W. Monroe St.

Chicago, Ill.

Word of Appreciation From the Pacific Coast.

Grandville, Jan. 11—From far off Seattle comes a note of good cheer from one who has met Old Timer through the columns of the Michigan Tradesman. Says he:

"You and I do not agree on politics, prohibition and maybe religion, but we both agree on America for Americans, and in deploring all unnecessary destruction of wild life."

That was a Christmas message from the far Pacific coast, from an utter stranger, who found food for his words from reading the Tradesman. What a tremendous influence Stowe's publication has for good even to the remotest corners of the American Union. One would scarcely have expected to find a reader so far away. But then the Tradesman may well say that the whole boundless universe is ours.

It warms the heart of the writer to know that his humble efforts in behalf of the dumb creatures of God's world are appreciated in the great out around. It is not likely that my Seattle friend knows my religion; as for politics and prohibition, well, mayhap something has been said by the writer to give outsiders an inkling of where I stand.

The main point of the whole matter is that of the widespread extent of interest in the matter of preserving wild life and the wild forests of America. Good Americans should agree on that and plant their stakes accordingly.

I note that Governor Green has appointed men to look after Michigan's interest in fish, game and forests, so it is to be hoped that a new leaf may be turned on this important matter early in the new year. Michigan has an abounding interest in reforestation; it also has an interest in fish culture and the preservation of the game in season and out.

It looks as though we were, perhaps, making progress in the right direction after long years of reckless disregard of public good and the safety of the State's health and prosperity.

The cawing of numerous crows attracted the notice of the writer. This has been going on mornings for several weeks. What does it portend? Nothing less than the fact that our good old friend Crow is up and at his business of keeping his eye on the doings of the human family in a way that is both reputable and pleasing.

Forty crows once hung to a wayside fence, dead at the hands of a farmer, the sight anything but pleasurable, and yet that farmer imagined he had been doing his duty in a manner most effective. The weird tales told the Dupont Ammunition Co. several months ago, no doubt had its influence in setting this crow-killer going. It is an easy matter to enrage the human against wild creatures, who not being gifted with speech, have no way of telling their side of the story to the public.

No doubt we should have charity for these bird-killers since they have been reared to believe that man's domination over dumb creatures is such as to make him lord of all he surveys.

Laws making it an offense to treat domestic animals cruelly have doubtless, had a beneficial effect along that line, but wild life has had to suffer without a dissenting voice. I am glad to know that my friend in far away Washington has the right idea where wild creatures are concerned and that the need of education along this line is still paramount to many lesser things which agitate and stir Congress to the depths.

The word sport has been sadly maligned when it leads men and boys to commit most harassing crimes against the animal kingdom.

As for religion, there is one sort which cannot be improved upon and that is to do good wherever you are. Those who are brutal in their treat-

ment of even the least of God's creatures are not in His kingdom and are fast going the way of the evil doer to well merited punishment.

Reforestation includes merciful treatment of the wild life which still exists in limited degree in the woods still left to the State.

Education is one of the most important factors to be considered in the fight for the salvation of bird and beast life in our country. People in general do not seem to understand the danger to the State and Nation through the destruction of wild life. The world would soon become depopulated were even all birds exterminated.

It has become an axiom that self defense is the first law of nature and it is a summoning of the American people to this defense that the bird lovers and nature defenders have come out so strong for their dumb friends.

Our lumber interests have taken a setback because of the ruthless slaughter of our virgin forests. People have become aroused to this fact when they undertake to build, and this has had an influence on making timber reservationists out of a large class of our people to-day. The fact that dire necessity confronts us is enough to make one understand where the reckless disregard of forest preservation is tending.

Experience is a dear teacher. All America is now suffering from past recklessness where wild life and the wildwoods are concerned. The burnt child dreads the fire, likewise the houseless lumber-seeker finds when too late that there isn't enough timber left in our woods to-day to half stock the yards of the country with building material.

What are you going to do about it, my friend? Must the last tall tree fall, the last bird and beast go under the slayer's hand before you take up the cudgel in defense of saving your country from the most causeless famine which ever afflicted any land beneath the sun? Old Timer.

Many Novelty Negligees.

The increasing demand for novelties on the part of buyers has caused an unusually large assortment of negligees to be prepared for Spring showing. While these garments are not so elaborate and expensive as those offered during the holiday period, they are ingeniously designed and worked up in all kinds of lightweight materials. These include both georgette and novelty crepes, as well as satin and figured silks that are in demand all through the year. The new models show a lavish use of lace for flounces and as insertions. Most of them open down the front, according to reports from manufacturers represented in the United Women's Wear League of America, though some slip-on effects are included in the lines now being shown to the retail trade.

More Call For Pongees.

The call for pongee has been growing steadily. Both retailers and garment manufacturers have been placing orders for these Chinese silks, which are counted on to have a very good season. The fabrics are well suited for sports wear, it was pointed out yesterday and will be a feature of later models in combination with other novelty cloths. The children's dress trade is also giving much attention to the goods for small children's garments. Some buying is being done by men's shirt manufacturers, although the popularity of broadcloth has cut down the sales of this trade.

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Alleged Reasoning vs. the Logic of Facts.

Written for the Tradesman.

The Grocery World, Philadelphia, prints a long communication from one who feels that advertised goods tend to a level so low he cannot handle them, yet must handle them because of consumer demand; and he argues with fairly good nature the manufacturer's side of the problem as well as his own. He illustrates the situation by the following example:

"Canned milk is a big seller in my section. I sell several cases every week. I recognize the quality of the several highly advertised brands. I would like to put my effort behind those brands. One or perhaps two brands would fill the bill for me, provided I could see my way clear to put my efforts behind those two brands. I carry those brands but to keep up with competition I keep a price on them which is just about cost. I can't even get my strings and wrapping paper back. I keep those two brands for people who insist on them; but I sell just as little of them as I can.

"Only two people out of five insist on a brand of milk by name. It is one thing to insist on a brand and refuse any other. It is another matter for people to have a moderate preference with whom it usually is possible to do business on another brand. So I have another milk, which I feel is equally good but produced by a concern which does no advertising or missionary work—just packs and sells milk, and for that reason is obliged or able, as you prefer, to supply me lower than I have to pay for advertised brands. I am able to satisfy my customers and make twenty per cent. on my cost price, which is less profit than one might like, but good on milk which turns rapidly."

There is a lot more argument, but above is the outline of the facts. Being facts, they must be reckoned with.

If this man could run up to 135th street and Broadway, New York, he could find a neighborhood grocer literally surrounded by chain units, all retailing milk at three for a quarter. That is eight and a third cents per can, virtually his cost. He gets twelve cents straight. Asked how he could do that, he answered: "Because the folks who come to me don't go to the chains, and the folks who go to the chains don't come to me." He might have talked a week and would have said no more. He covered everything in those few words. He also manifested his appreciation of the fact that no man can hope to sell everybody, every class or satisfy all comers. You see that plainly in the case of the chain; that not everybody is satisfied to go there. See it in your own case, that it must be impossible for you to devise any scheme whereby you can suit the needs of all people.

Then do the logical thing. Serve those who like your ways and want

your character of service and pass up the others. Then your mind will be free to do profitable work—which is not the case so long as you bay at the moon as uselessly as the ky-yi dog.

But work according to your own environment. It is always dangerous to quote New York because that town is distinct in its ways and preferences. A cent in New York means nothing. Two cents means very little. But a cent in the home town of Philadelphia means a definite thing.

So consider that twelve cents against eight and a third is an advance of more than forty-five per cent. Yes, that's what it is. That is more than anybody outside of Manhattan can expect to get away with. But with chains retailing at nine cents, three for twenty-five, you sell at ten cents. Make your half dozen price, 55c and the dozen price \$1.09. Can you do that? You surely can.

Your woman customer does not think in percentages. She thinks in pennies and multiples thereof. She gets credit and delivery from you. She likes those services. She does not kick if your price is "only a cent more" on a unit. Yet the ten cent price contrasted with the nine cents is an advance of 11.11 per cent. plus. And that affords you all the margin you should attempt to get on milk.

I mean that ten to twelve per cent. is all you should look for on such a staple. And at that you should prefer advertised milk, for the reason that it is pre-sold. It is the greatest error to think that anybody saves money because he does not advertise.

Analyze further: The difference between eight and a third and ten cents is sixteen and two-thirds—exactly "20 per cent. on cost."

So face the logic of facts. For these are the facts: The chains are selling at such figures. There is no way of sidestepping that issue. But it can be met by setting your prices in logical accord with such facts, remembering the additional services you render. But see that you stop at the point where a just compensation is covered; for to go further is to head for disaster.

If what I write now were not sound, there would be no room for any auto but the ford; any piano but the Maverick; any tea but siftings; any coffee but twelves rio; any rice except broken. For folks pay for quality and grade in food—also quality and grade in service.

How much narrower the average margin is going to become, all along the line, as a result of pre-packaging and pre-selling, I do not know; but I think it will be considerably narrowed. In such case, only exact figuring in conformity with precisely the extent of service rendered, plus great skill and industry in business, will cause any man to stay in business.

Shortening packed in tins is an item in point. On the first suggested price of a certain manufacturer, 50c, this item pays ten per cent. I believe that is sufficient and also safely above competition, service considered. At 53c the margin is nearly sixteen. At 55c, is just short of nineteen. Any of those figures above the first is dangerous. Yet there are grocers who get

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

SIX REASONS FOR SELLING FLEISCHMANN'S YEAST

(1) It banishes constipation, (2) relieves indigestion, (3) clears the skin—this means better health.

(4) It turns chance customers into regular buyers, (5) makes healthy customers who buy more groceries, (6) enables a grocer to render a service to his customers—this means better business.

Ask the Fleischmann man.

FLEISHMANN'S YEAST

service

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

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

COOKIE CAKES AND CRACKERS ARE MOST DELICIOUS AND WHOLESOME.

YOU WILL FIND A HEKMAN FOR EVERY OCCASION AND TO SUIT YOUR TASTE.

MASTERPIECES of the Bakers Art



Hekman Biscuit Co.
Grand Rapids, Mich.

MEAT DEALER

65c, which shows nearly thirty-one per cent.

Thus grocers everywhere, because of ignorance of percentages and laziness about investigating the facts of their own business, hold the umbrella wide and high, for anybody to come in and cut the ground from under them. For economics will not be mocked, believe me.

Back in Hold Hingland they are 'havin' a time in some ways. And all the ignorance is not found this side of the water.

"Two educated women applied to me not long ago to decide the point whether California was in the Empire. They had been offered California fruits by a grocer's assistant who said he thought California was in the Empire. Some Britons appear to believe that the British Empire includes, in addition to California, such American possessions as Florida, Hawaii and the Philippine Islands."

The item is signed simply Meath. You may not know that such signature indicates that the writer was Lord Meath. From the British standpoint that, of course, is quite impressive.

Now if you seek evidence that good advertising, put behind worthy products, is good business and gets across, here is what you seek. For advertising, plus quality aforesaid, has institutionalized the products of California so they are staples in London, Canterbury, Chester, Glasgow and other British towns, even as they are in Memphis or Milwaukee.

And when you put anything on such a plane in a country long known as literally, figuratively and traditionally a "tight little isle," it is but natural that the inhabitants should grow to feel that the point of origin must be within the confines of that Empire whereon the sun never sets.

It is true that said Empire exists no longer. The British Commonwealth of Nations has taken its place. Even the United Kingdom exists no longer outside of history. But these facts are of too recent origin to have penetrated to the British people generally, and anyway, old habits of thought, speech and action are slowly changed anywhere—nowhere more slowly than in the land of conservative John Bull.

But now the old saying that there are two classes of people: Those who live in California and those who want to live there, is amended. We read now: Those who live in California, those who want to live there, and those who believe California belongs to Mankind.

And that is, come to think, not such a rotten amendment.

Paul Findlay.

Government Grading in Retail Meat Shops.

The advent of government grading in retail meat shops aroused considerable curiosity in the trade as to how beneficial it would be to consumers as well as to the retailers themselves. The service is new, since the first shop requesting it dated its inauguration as September 13, 1926. Since that time

several other shop owners have made similar requests until the present number is fourteen, with others in the offing. The retailers who have put this service into effect find it of real benefit and their business has increased as a result. In some cases retailers report 100 per cent. increase. This increase in business would not have been possible were it not for the fact that consumers appreciate, knowing that the shops where they buy their meat are handling the kind of meat they claim to be handling, and that they can be sure of getting meat that is of high quality in fact as well as in name. Dealers who have discussed the matter say that there is a growing tendency on the part of consumers for better quality foods, including meats. A rather striking example of attempts of dealers to fool the public on quality, depending on low prices for business, is exemplified in one of the oldest and largest chain store concerns in the East being forced to abandon their former name over their shops in many important sections. They developed such an unsatisfactory reputation for under-grade meats that their business fell off to such an extent that they found it necessary to either change their name or close the shops. They are now handling better quality, charging prices more in line with other dealers handling similar quality, and doing a more profitable business. We know of another large dealer in New York who handles some of the highest quality marks of such things as poultry and canned goods known to the trade, although his largest shops are in what are generally considered cheap neighborhoods. Working people are demanding foods of high quality more and more as time goes on, and we are not surprised that this is so, for working people need full sustenance to do their work. The meat grading service conducted by the government is optional with retailers at the present time, and all who have requested it are handling only choice meats. The present number using this service is only a small percentage of all dealers in New York, but the number will undoubtedly grow until one or more will be found in all neighborhoods.

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	09½
Calfskin, Cured, No. 1	12
Calfskin, Cured, No. 2	10½
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	25
Unwashed, rejects	25
Unwashed, fine	30
Racoon.	
No. 1 Large	\$9.00
No. 1 Medium	7.00
No. 1 Small	5.00
Skunk.	
No. 1 Black	\$2.50
No. 1 Short	1.75
Narrow	1.10
Broad	.60
No. Twos at value.	
Red Fox.	
No. 1 Large	\$12.00
No. 1 Medium	10.00
No. 1 Small	8.00

DELBERT F. HELMER
 Importer
COFFEE AND TEAS
 Coffee and peanut roasting for the trade. Phone 66021
 All Work Guaranteed By Over Thirty Years Experience.
 337-39 Summer St., Grand Rapids.


THE TOLEDO PLATE & WINDOW GLASS COMPANY
 Mirrors—Art Glass—Dresser Tops—Automobile
 and Show Case Glass
 All kinds of Glass for Building Purposes
 501-511 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

Yellow Kid Bananas
 all year around

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

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

The Vinkemulder Company
 GRAND RAPIDS, MICHIGAN



The House of Mueller

Takes advantage of the season to thank its many friends and customers for their cooperation and support in making MUELLER PRODUCTS a household word and to wish them a happy and prosperous New Year.

C. F. MUELLER CO.
 JERSEY CITY, N. J.

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.

Paint Department Hints For the Winter Months.

Written for the Tradesman.

Too many hardware dealers are in the habit of disregarding the possibilities of the paint department in the winter months. The fact that winter rules just now is no reason why the paint department should be allowed to go dead.

It is true that, so far as outside paint is concerned, the sale has practically stopped; but the long evenings, when the householder does not wish to brave the disagreeable weather out of doors, give ample time for a great deal of work along the line of interior decorations.

A great many people do not go into the hardware store for paint in the winter simply because they do not realize what can be done with a few dollars' worth of paint and a few spare hours. They do not realize these possibilities simply because the hardware dealer has neglected to educate them in the matter.

Paint selling is, in its every phase, a matter of paint education. Even with exterior paints, before a sale can be made, there must be a process of proving to the customer the need of paint, the usefulness of paint and the practical value of paint. If such a process is necessary with exterior paint, which has been on the market from time immemorial, how much more is it required when it comes to selling the newer interior specialties, which have been offered the public for a comparatively few years?

To develop business for your paint department in winter you must, first of all, realize what your paint department can do for you; and, second, you must tell your customers what your paint specialties can do for them.

Incidentally, it is always good policy, in advertising paints, to "talk results." Suppose you are advertising a floor finish. The obvious way is to advertise "Blank Floor Finish, admirable for refinishing old floors, at so much per can."

But how much more effective is it to put your argument this way:

"Is that old pine floor worn and shabby? Why not make it look like a new hardwood floor? Blank's Floor Finish, with the accompanying graining outfit, will do just that. One can at so much covers so many square feet of floor space."

The average customer is not interested in Blank's Floor Finish. He does not care five cents where you have it for sale or not. It is when he realizes that it will perform miracles or near-miracles with that unsightly pine floor that he begins to show interest. He is, in other words, interested in the results your paint specialty can produce.

That is why it pays to feature results.

The hardware dealer who fancies

that the paint department is a dead issue at this time of year will find it profitable to sit down and examine the possibilities.

He will discover quite a number of directions in which, right now, the paint trade can be pushed. For instance, wagons and farm implements need paint to preserve them; and the only time the average farmer has to do this painting is when the implements are not in active use and time hangs heavy on his hands—in other words, in the winter months.

The argument that he can use the dull winter days to add to the value of his implements will appeal to the average hard-headed farmer. It should not be difficult to bring this argument to bear on your farmer customers and develop quite a little business with them.

With the limitation of outdoor activities, people generally spend more time indoors; and the wear and tear on furniture and woodwork is just that much greater than at any other season of the year. It follows that there will be more demand for interior paint and furniture stains and polishes than at other seasons.

This demand, however, is passive. People recognize that these things are needed; but there is a tendency to postpone the actual work until the spring housecleaning. This tendency is aided and abetted by the average dealer who neglects to urge the purchase of interior paint specialties in the winter months.

So that it will pay the dealer to play up his interior paint specialties throughout the winter.

Winter is, normally, a slack time with most industries. The average workman has more spare time on his hands than at any other season of the year. Like the farmer, he can turn this spare time to good advantage by doing a lot of the little odd jobs about the house that he has put off from busier seasons. Or he can use his spare time to even better advantage by doing similar odd jobs for hire for the neighbor who is not so handy about the house or who is too steadily employed to attend to them.

There is a vast amount of work that needs doing in this line in the homes of every community. Floor painting or finishing, varnishing and painting of woodwork and furniture, wall tinting, repainting of radiators, etc. It is doubtful if 10 per cent. of the work that might be done in this direction actually is done. There is an immense potential market for interior paint specialties; but it can be reached and developed only by a process of paint education.

The first essential in pushing interior paint specialties is to play them up prominently in the store. Move the stock well to the front of the store if you can; or, if you can't show the entire stock in the front, at least have a prominent place to display leading lines you wish to feature. Use price cards, color cards and other incidental advertising material to enhance the effectiveness of your interior display of these lines.

These specialties have the advantage

Foster, Stevens & Co.

Founded 1837

WHOLESALE

General Hardware — Sporting Goods
Fishing Tackle and Factory Supplies

We Ship Promptly

57-59-61-63 COMMERCE AVE., S. W.

GRAND RAPIDS

MICHIGAN

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle



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
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313 PECK BUILDING, KALAMAZOO, MICHIGAN

452 W. WESTERN AVE., MUSKOGON, MICH.

New York - Chicago - St. Louis - Washington - Philadelphia - Boston

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes

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Garage Equipment

Radio Equipment

Harness, Horse Collars

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Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep lined and

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

that an effective interior display requires comparatively little space; and, neatly arranged, the goods show up well. The cans readily lend themselves to space economy. One dealer contrived to place a highly effective interior display of paints in about three square feet of floor space. This was done by erecting a tall pyramidal formation of paint cans on a small table situated in almost the center of the store. The pyramid was flanked on each corner by smaller formations of varnish, shellac, etc. The display caught the eye of every customer immediately on entering the store.

Window display space can be used to good advantage. It is, however, not enough to merely display the goods. Remember, your great object is paint education—getting across to the customer the idea of what results interior paint specialties will produce for him.

Therefore, it will add to the effectiveness of the display if you use advertising posters, show cards, color cards, and other incidentals — anything, in fact, that will emphasize the message contained in the window display. A good device is to use contrast—as, for example, a bit of old pine flooring, one portion left in its rough state and the other portion refinished, and grained.

A good circular letter or two, urging upon the householder the wisdom of using spare time in the winter months to add to the value of his property by re-decorating, will often prove helpful in getting business. On the whole, it is better to send a series of two or three follow-up letters to a carefully selected list of prospects than to broadcast one letter to a more extensive list, perhaps not so carefully selected.

Demonstration is always an effective means of advertising paint specialties. You do not need an imported demonstrator for this; an intelligent, tactful clerk who understands the use of the specialty and how to apply it can quite readily learn to demonstrate. It is often a good advertising stunt to have the demonstrator work in the window. A moving display of any sort is always certain to attract a crowd.

Newspaper advertising should also be used to interest customers in your interior paint specialties. In your advertising, aim to get across to the customer the salient idea of using spare time in the dull months to improve his property—in other words, turning waste moments into money. Try to get across also the idea of spending a few cents on paint or varnish and making the old floor, the old wall, the old piece of furniture, look like new. Stress the ease with which the ordinarily handy individual, even the housewife, will learn to do the work. Use your advertising, above all, to get people inside the store—that is the salient thing. The customer who is sufficiently interested to visit your store in January will not be hard to sell after he gets there.

Of course personal salesmanship is the dominant factor in this as in all other business-getting. Prospects who are brought into the store by newspaper advertising, circular letter and

window display may be repelled by poor and inefficient salesmanship.

The wide-awake salesman can do much to develop business by calling the attention of actual customers for other lines to the paint specialties on display. Particularly can this be done when a demonstration is being held or some new specialty being introduced. Suggestion is immensely helpful in salesmanship.

In a hardware store a lady who was buying a sauce-pan noticed the paint specialties, and made the remark that when she was housecleaning in the spring she might try some wall tint on her kitchen. A good many clerks would have let such an opening pass. The salesman in this instance, however, seized the opportunity to emphasize the satisfactory results secured by other customers who had done their own interior decorating. "Is it really wise to wait until spring housecleaning to do the work?" he asked. "A lot of people find more time for it now." He went on to stress the amount of work of this sort which could be done in the winter months, without appreciably upsetting the house. "Take a room at a time and it's easy," he said. The upshot of it all was that he sold the paint for redecorating the kitchen then and there; and that several other rooms were done later in the winter.

The business in these lines will not aggregate anything like that in exterior paints when the outdoor painting season is at its height; but it is considerable, it is worth going after, and it can be steadily developed, year after year, by a persistent process of paint education. Victor Lauriston.

The Height of a Candor.

Mrs. A—I make it never to ask another to do what I would not do myself.

Mrs. B—But, my dear, surely you don't go to the door yourself and tell your caller you are not at home?

Misunderstanding is frequently the cause of war and many lesser human evils. And now we are being told with increasing frequency that it extends to other fields as well and that our misjudgment of forms of life below our plane often is unfair. William Beebe, for example, declares that the shark does not eat human flesh and that the unpleasant reputation we have given it in that respect is unjustly bestowed. Comes now an official of the American Health Association who says that the mad dog does not bite indiscriminately, but that it uses its rabid teeth only when it is frightened. Next, perhaps, we shall be told that the mosquito is really a friendly little fellow who is trying to kiss us and that the snake, when it shows its fangs, is just waving us a merry greeting. Yet the news about the shark and the mad dog is interesting and important. The study of animal psychology has been neglected. It has been left largely to the writers of bedtime stories, who deal lightly with it for the purposes of their young audiences. Further scientific research may clear other names and, in addition, give a few clues as to what is the matter with the strangest of all animals, man.

**Why It Pays
To Have a
"Uneda Bakers"
Cracker Department**

Investment is small.
Turnover is fast.
Profit is good.
Demand is constant.
Sales are easy.
Goods are fresh.
Customers are pleased.



NATIONAL
BISCUIT COMPANY
"Uneda Bakers"

Sell
ZIPPER 5¢
the candy bar hit of the year

A.R. WALKER
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**Always Sell
LILY WHITE FLOUR**
"The Flour the best cooks use."

Also our high quality specialties
Rowena Yes Ma'am Graham Rowena Pancake Flour
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Satisfaction guaranteed or money refunded.
VALLEY CITY MILLING COMPANY
Grand Rapids, Michigan



Important Announcement

Of The Extension of Goodrich Transit Service. Direct Into Grand Rapids, Via Holland, With a Fleet of Up-To-Date Trucks.

Better Than Express Service At Freight Rates. Your patronage is respectfully solicited via this line and also via our other connection, the G. R., G. H. and M. Ry.

Goodrich Transit Company

Office and Warehouse, 25-27 Market St.

Phone—62011

COMMERCIAL TRAVELER

Graphic Description of Hollywood and Pasadena.

Los Angeles, Calif., Jan. 8—Master Jimmie Bishop, 7 year old scion of a Detroit family now living in this city, for a Christmas greeting, sent me this, prepared by himself, without assistance or suggestion of any sort:

Santa Claus
"Santa Claus will soon be here again,
And won't you be glad, then?
He will bring you toys,
So you will have lots of joys,
His reindeers eight will pull till late at
a fast rate.
He fills your stockings with dolls and
drums and sugar plums.

"He comes down the chimney black,
And lands on the hearth with a whack,
Some stockings he fills with whips
And other with candy and ships.
He brings you trains
For days when it rains.
He brings you books
To place in nooks.
He is fat and round and jolly,
When he sees all the dollies."

Blood will tell; especially the Wolverine strain.

The fame of Hollywood covers the entire earth, but the Hollywood that is and the Hollywood of movie myth are two different and distinct propositions.

The real Hollywood is a wholesome, normal American city of sound, flourishing ideals, a city of homes and home builders, whose population have a very sane outlook on life. Here in less than a score of years has been established a city of beauty from the jungles, as it were.

While everything I have seen so far in California is beautiful, because nature made it so, the people of this suburban city have given of their brains and soul the inspirations which in fruition have added luster to nature's handiwork. It no longer shows evidence of crudeness, but has been built up substantially; first, with houses of the highest type of architecture and construction; second, with hotels, residential and otherwise, business blocks in profusion and public buildings of every nature; third, with industries of all kinds, chief among them being moving picture studios, of which I will speak more particularly, especially for the reason that many of my friends, and quite likely a majority of Tradesman readers, having feasted on viewing the product are naturally interested in knowing where they came from and the processes of production.

Hollywood, was, for this very reason, one of the first of Los Angeles' attractions I had in mind. Armed with a letter to the management of the William Fox studios, on a delightful afternoon, I took a trolley car and made for the "lot," ten miles away, only to meet with temporary disappointment, for the reason that the actors and supernumeraries were working outside of the studio, at some mountain fastness, I believe.

There is something doing every minute in the life of a movie studio. Plays are never produced according to a regular fixed program. At times there are several different films in some particular process of development. A fair day and clear atmosphere is the signal for loading up motor cars with cameras, sections of scenery—and actors—and heing away to some remote spot to take in a beach scene, mountain view or jungle coloring.

If the skies glower or the weather is inclement then the numerous enclosed studios, with their wonderful lighting, train loads of scenery, with mysterious mechanical effects are brought into play, and the action goes on and on.

Snap shots are taken at random, without meaning and seemingly purposeless, but when the films are developed the falcon eyed "cutter" be-

gins his or her work, and eventually a completed play is submitted for a "try out" for experts only. From necessity, the public is arbitrarily excluded from the studio, and it is much easier to gain an interview with President Coolidge than to find the open sesame to a movie studio.

The production of films is, like all theatrical enterprises, a prodigious gamble. During the last year the Fox interests paid out the enormous sum of \$30,000,000 on its productions, some of which will never see the light of day, and others will remain in seclusion until such time as it is deemed best to offer them for exhibition.

War plays and wild west scenes are in the greatest demand and necessitate the greatest outlay. In one war play alone, which has not been named, 1,800 horses were used, and in order to obtain them, it was necessary to "drill" bag and baggage to the Arizona desert.

Howling mobs and excited populace cost money. For the creation of these films it is necessary to constantly employ thousands of so-called "supes," who are on the studio pay roll at \$5 per day, besides the equipment and costumes necessary for a proper presentation.

Not all the salaries go to the stars by any means. Of course we hear of the enormous sums paid to celebrities (and there must be some truth in the statements, for every known star has a million dollar castle at Hollywood, besides motor cars and jewels), but by far the greatest share is disbursed among the lesser lights; which in itself is equivalent to a million dollars weekly.

It is claimed that that infallible thermometer—the box office—shows a marked preference for motion picture plays based on the kaiser's war. The production of the "Big Parade," a Metro-Goldwyn effort, set off the fireworks, and since its wonderful reception every studio is constantly engaged in something along these lines. The pendulum having swung in that direction, producers not only choose the war as a gigantic dramatic scene, but there is a marked tendency to color the comedies produced with military flavoring. "What Price Glory," which has recently been released, is, however, a combination of comedy and drama.

However, there is also a demand for real slap-stick comedy and all the studios are grinding out such film features in leagues of negatives.

At the Fox studio, it was my good fortune on a later visit to not only witness camera work and real acting, with varied complications, not unlike the workings on a real stage, but to have pointed out to me in a close-up view, professionals whose names are constantly in the mouths of screen fans throughout the world. Except that you see them in a larger sense, they are the same as you see in real theatrical life everywhere.

The Hollywood Bowl is a magnificent theatrical amphitheater, where 50,000 people gather for Easter service, concerts and other events, morning noon and night the year round. Its capacity will soon be increased to 100,000. Its symphonies beneath the stars are famous and its acoustics are phenomenally perfect.

Hollywood is a part of Los Angeles and there are 150,000 people living in the district.

But all the picture films are by no means made in Hollywood. Through the kind offices of friends I have motored through many other cities and towns where the industry is emphatically in evidence.

At Culver City, Burbank and the celebrated Lasky ranch, some miles further away in the San Fernando valley, are many such institutions. The latter comprises 1675 acres, is a city of itself, and at times as high as 5,000 to 6,000 people are regularly employed,

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.



Warm Friend Tavern
Holland, Mich.

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

In Detroit
It is the Tuller
For Value
Facing Grand Circus Park, the heart of Detroit. 800 pleasant rooms, \$2.50 and up. Ward B. James, Manager. DETROIT, MICH.
HOTEL TULLER

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
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Added Reinforcement. An original Patented and Visible Plus Feature

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

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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.
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300 Rooms 300 Baths
Absolutely Fireproof
Moderate Rates
Under the Direction of the Continental-Leland Corp.
GEORGE L. CROCKER, Manager.

Wolverine Hotel
BOYNE CITY, MICHIGAN
Fire Proof--60 rooms. THE LEADING COMMERCIAL AND RESORTING HOTEL. American Plan, \$4.00 and up; European Plan, \$1.50 and up. Open the year around.

CUSHMAN HOTEL
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The best is none too good for a tire. Commercial Traveler.
Try the CUSHMAN on your next trip and you will feel right at home

Columbia Hotel
KALAMAZOO
Good Place To Tie To

Four Flags Hotel
NILES, MICH.
80 Rooms--50 Baths
30 Rooms with Private Toilets
C. L. HOLDEN, Mgr.

Occidental Hotel
FIRE PROOF
CENTRALLY LOCATED
Rates \$1.50 and up
EDWART R. SWETT, Mgr.
Muskegon Michigan

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."

CODY HOTEL
GRAND RAPIDS
RATES--\$1.50 up without bath. \$2.50 up with bath.
CAFETERIA IN CONNECTION

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

weeks at a time on one picture, where scenes are rehearsed over and over again until the critical directors and producers are satisfied that the so-called "mobs" will act satisfactorily before the camera.

This is the scene of the production of the "Four Horsemen of the Apocalypse," where whole villages were erected to be destroyed, and the realism attained in such pictures is so striking as to be beyond the realization of even those who have taken part in the picture and are familiar with all the details of its making.

In a substantial sense "all the world's a stage" to these makers of moving pictures, and so varied is the topography of Los Angeles and suburbs that the picture makers find corners of any part of any country right here within a radius of fifty miles. The deserts of Arabia and the mountains of Switzerland are all right here, and the climatic conditions are such that better pictures are produced here than in any other part of the known world.

That is the reason that 80 per cent. of all film work, the world over, are produced here, and eighty-four studios, at an annual expenditure of \$200,000,000 furnished amusement for nearly all the human family.

But when you hear anyone talk of Hollywood as the modern Babylon, don't you take any stock in it. Its code of morals is just as exacting as in your own home town.

Angelus Temple, Los Angeles, was founded by Mrs. Aimee Semple McPherson about four years ago, and forgetting, for the moment, all the nauseating publicity given its chief during the past few months, is the home of one of the most gigantic religious organizations the world has ever known, with the possible exception of Zion City.

The first Sunday morning of my advent in Los Angeles I devoted to an investigation of this institution and this dynamic individual who holds in the palm of her hand its welfare. In order to get a seat in the tabernacle, which seats comfortably 5,300 persons, it was necessary to stand in one of a dozen lines of humanity for nearly two hours.

At a given signal from the chimes the various doors swing open and in an almost incredibly short space of time the congregation was seated, and the doors were again closed against a multitude.

A mighty orchestra and gigantic organ filled the vast auditorium with secular music of a most wonderful volume. Every move from beginning to end was spectacular in the extreme.

First the vested chorus of 200 male and female members, filed down from the galleries and were seated immediately above the altar. Then came the myriads of Sunday school children, who were given places on the stage in the rear of the pulpit. Next and finally the central figure of the cult, attended by two assistants, came down from the gallery on a spiral staircase.

The program was not unlike that of the orthodox church. There was the invocation, singing by the choir, by the congregation and by soloists. It was certainly a most pleasing prologue for what was to follow.

Aimee in person is, in stage bearing, a Leslie Carter; in action a Nazimova. Her work is evangelistic. She runs the entire gamut from comedy to tragedy, variously, but she does it magnificently. Applause, evidently permissible, is frequent and ponderous. Her smile is magnetic, her enunciation is clear, and her conclusions sent home firmly and understandingly.

At no time was any remote suggestion made concerning the tribulations she is undergoing.

And her congregation. I have attended occasionally the Christian Science Church and marvelled at the aggregation of intelligence and whole-

someness of its attendance. The same may be said of Aimee's constituency. They are clean cut and have an air of prosperity, the latter borne out by a newspaper statement the next morning to the effect that the collection, taken without solicitation of any kind, represented the tidy sum of \$11,000. The prodigious heap of currency in sight certainly looked like ready money.

Following the orthodox sermon, which was spectacular in a sense, seventeen babies were brought forward for baptism and sixty odd converts were received into the church.

At the close of the service strangers were invited to meet the pastor personally, and I think fully 1,000 took advantage of the opportunity for a close-up and handshake with this much talked of individual. She is well preserved, is absolutely without the appearance of boldness or carewornness and certainly possesses every attribute of gentility.

As to the outcome of her troubles there seems to be but one unanimous sentiment in Los Angeles—that she will be vindicated and, if possible, beatified.

It is a matter of much comment that in the Blue Book of the 400 of Los Angeles, issued within the past month, her name is included.

I have seen this wonderful character, viewed all the spectacular features of her presentation of theology and admire her greatly, but I cannot say that I would be willing to stand in line again for two whole hours for the purpose of witnessing a repetition of same.

Opportunity has been given me several times to visit among other cities, Pasadena, only eleven miles Northwest of Los Angeles' business center, famed for its "homes of the rich," its gorgeous gardens, magnificent broad, shaded streets, fine hotels and retail shops, and I am looking forward to the advent of their annual Tournament of Roses, which is to be given on New Year's Day.

The population of Pasadena is approximately 75,000, but it is, in fact, a part of Los Angeles, being connected by three 100 foot paved highways, three railroad lines, and the Pacific Electric, one of the most efficient trolley systems I ever heard of. Besides bus lines galore.

With a background formed by the San Gabriel Mountain ranges, surrounded by citrus groves at all times undergoing the transition from blossom to fruition, its wonderful palms and varied foliage, its beautiful castles, and attractive bungalows, Pasadena certainly made a most wonderful impression with me, and off and on I have spent many pleasant hours in its environs.

The world renowned Busch sunken gardens are here, a gorgeous melange of beautiful plants and flowers of every description; shrubbery such as magnolias, rhododendrons, laurel, oleander and bitter sweet; palms of the various varieties, including date, banana and cocoanut; pepper trees, eucalyptus and a long list of tropical vegetation. We have the superbly beautiful Arroyo Seco bridge, a unit in a 100 foot concrete roadway, the huge Rose Bowl, thousands of acres of parks in the highest stage of perfection, the celebrated Huntington research library, second only to the world famed London museum, and nearby on the summit of Mt. Wilson, the Carnegie solar observatory with the largest reflecting telescope in the world.

Pasadena has twelve golf courses, all patronized to their full capacity, and yet at no time have I seen a golf outfit or golf "duds" anywhere in a public place. They evidently play golf for health or pleasure, with no hankering for cheap notoriety.

Everything in this charming city is in apple pie order, except the right

of way of the Santa Fe Railroad, which gave me an unfavorable impression of Pasadena the first morning I arrived in Los Angeles, the right of way being evidently used as a dumping ground for the town. The railroad company which has made such a wonderful hit with travelers by the beauty and appointments of its stations en route falls down pitifully when its station showings at Pasadena and Los Angeles are taken notice of.

You have all read more or less of Pasadena and its antecedents. I am not going to bore you with any statistics. You can find them anywhere. What you get here will be impressions.

What I do want to say something about, while it is on my mind, is the water supply of Los Angeles. It is brought here through an aqueduct 230 miles in length from Owens river on the East side of the Sierra Nevada mountains, across the great Mojave Desert, and tunneled through the coast range. It is twice as long as the next longest aqueduct in the world, that which supplies water to New York. The water is certainly of superior quality, is supplied to a million users with a capacity twice as great as its present requirements, besides irrigating 35,000 acres of land intervening.

Now in addition to this, hydraulic power is derived for production of electric current, from which the city of Los Angeles receives a gross income of \$10,000,000 per year. Its present use amounts to 272,000,000 gallons daily and it develops 215,000 horse power.

Air transportation has more nearly reached perfection out here than in any section I know of. They have daily mail to Chicago and New York, and while I have no knowledge of what they are accomplishing further East, there is a plane leaving here every morning for Salt Lake City, at 7:35, reaching that city, 800 miles away, at 2:20 p. m., and they claim, in the eight months of service, they have never had a serious accident or lost a particle of their cargo, which sure is some record.

Air planes are a very common sight here. You see flocks of them any clear day, which means practically

every day. Especially on the beaches are they in evidence for taxi service if you desire, and they specialize on excursion trips to all parts of Southern California and to the peaks of the snow-capped mountains within a radius of a hundred miles or so.

The weather since my arrival has been almost perfect and I have had little use for a top coat, but during the past week smudge pots have been burning in many of the citrus orchards, though no frosts have been reported as yet. They feel the chill far more than visitors from Eastern climes.

It seems almost uncanny when you realize that within seventy-five miles of Los Angeles snow is even now four feet on a level and transportation has been delayed on account of it.

Frank S. Verbeck.

The Tradesman commends a careful perusal of the plan presented elsewhere in this week's paper regarding the revision of the calendar so as to provide for thirteen months of twenty-eight days each year, instead of twelve months. This plan has now been before the American people for several years and appears to be rapidly growing in favor. No one can read the plea for the adoption of the Cotsworth plan without being greatly enlightened on the subject.

Richard D. Prendergast (Worden Grocer Co.) has returned to his home from Blodgett hospital, where he suffered an operation for cataract on one of his eyes.

No man ever made a bull's-eye shooting at his ambition with lowered sights.

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Special Sales
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GREENE SALES CO. JACKSON, MICH.

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That is why
LEADERS of
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PANTLIND HOTEL

"An Entire City Block of Hospitality"
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GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

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

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European Plan
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New Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms Dining Room Service
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\$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
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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 \$6.50
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 Examinations—Detroit, Jan. 18, 19 and 20; Grand Rapids, March 15, 16 and 17.

Things Seen and Heard in a Drug Store.

It is mighty poor policy for a retailer to emulate a football by going up in the air whenever a customer makes a kick.

Some wise person has said, "It is unreasonable to expect positive results from methods and efforts that are negative." While this is true in most any case it applies with double force in any mercantile or commercial undertaking.

There is just one kind of person behind a drug store counter that is more obnoxious and trade repelling than a discourteous or inadequately informed one, and that is a salesman who has the appearance of being bored by his duties in serving the folk on the other side of the counter.

It is quite amazing how many patrons of a drug store, both men and women, there are who never think they need a new tooth brush unless they happen to see some of them displayed; a basket, tray or small display case of assorted tooth brushes right at the serving counter where they are easily seen and handy to examine will sell many brushes that otherwise would not be purchased.

In selecting materials for covering the flooring and background of show windows in order to make window displays of merchandise more attractive, likewise in the selection of materials for making counter and window cards, a little knowledge of color schemes and an artistic sense is very helpful, almost necessary, for floor coverings, window draperies and show cards in colors that "swear at" or do not harmonize with the merchandise displayed often repel rather than sell goods.

Phineas Pestle, Ph. G., the Main street pharmacist says, "The woman who gets my goat is the one who spends \$20 willingly and with a smile on her phiz for a permanent wave—that's about as permanent as world peace—that takes less than two hours' time and can be done by most anyone with two hands and a couple of weeks' experience; and when we ask that same dame seventy-five cents for a prescription that has taken a graduate in pharmacy—who had to serve a four years' apprenticeship in a drug store and spend three years in a college of pharmacy—a good half hour to compound, she is ready to yell for the police and she slips us the six bits with an 'I hope you choke' look on her face!"

We had a little sales woman in our toilet goods department last summer who was just a bit different from the general run; as far as native sales ability went she wouldn't have carried off any medals, but she had something that was not only "just as good" but in some respects a little better. She was blessed with an abundance of un-failing good humor and always wore a smile that just wouldn't come off and

no matter how cranky, hard to please or disagreeable the customers were—and some of them are pretty hard-boiled—this little damsel never let 'em ruffle her for a minute, she just kept her temper sweet and kept on smiling "like a basket of chips before the kitchen fire" and before the sunshine of that smile even the most crabbed old dames capitulated; her cheerful, happy nature seemed to be infectious and in most every case she not only succeeded in selling the cantankerous ones some of her wares but she sent them on their way in a more pleasant frame of mind.

Broadly speaking, there are two classes of drug clerks, those who can invariably be depended on to do the things expected of them, and those who cannot. The chaps in the first class are generally anxious to do more than they are compelled to do, while the other fellows seem perfectly satisfied if they succeed in doing just about enough to get by and hold their jobs. In a way, the men in the latter class rather resemble the type of citizen who, while not exactly dishonest, just manages to keep within the law. The difference between the men in class one and class two is not usually one of brains or ability, for quite frequently the unreliable ones are brighter than their more reliable colleagues; however, when it comes time for promotion, the first mentioned type are generally selected, for dependability is absolutely essential in any employe who is to be placed in an important position. And yet, many of the chaps in class two wonder why they never get beyond a certain point and why they are not chosen for promotion.

A number of retail druggists in various parts of the country seem to be in a sort of panic and are predicting "blue ruin" for all and sundry connected with the business, outside of the big chain stores; while the writer is fully aware of the opposition these chain stores are to the individually owned store, he can see no reason for a stampede, nor any real excuse for weeping, wailing or gnashing of teeth. A pharmacist who owns and conducts his own store, no matter where located, has one of the biggest assets in any retail business, his own personality, and no matter how big or powerful a corporation may be, this is a talent, commodity—or call it what you like—that the owners of the chain stores cannot buy, hire or otherwise acquire for any of their places of business. This personality should be utilized to the limit in the conduct of the business and if this be done it will go a long way in holding trade in spite of all the opposition from chain stores. There are many things we may learn from the big stores, numerous up-to-date methods of doing business that the individual pharmacist may with profit copy that will help him. The men at the head of these big corporations are not dubs, but mighty good business men, and they have shown us a number of ways of doing things that are a big improvement on the old order. In the commercial end of the business we have learned a lot from them and there are still a number of improvements we can imitate, but

selling proprietaries at less than cost is not one of them—as some pharmacists have, to their sorrow, discovered.

This sort of thing is a ghastly error and poor business any way you look at it, so lets forget that part of it and let every man put his own personality and professional skill into conducting a clean, legitimate, properly managed pharmacy that will inspire confidence in himself and his place of business and then he'll probably be so busy he won't have time to worry about the chain store supplanting the individually owned, legitimate pharmacy.

Prescott Loveland.

A group of German scientists recently drank a toast "to the first woman to reach the North or South Pole." Accounts of the incident indicate that it may have been something of an ambiguous academic joke, for Germany, it is said, in spite of its numerous exceptions, still clings to the theory that the frau's place is in the haus. However, the development of a feminine Peary or Byrd or Amundsen is not by any means out of the question. Annie Peck, in 1908, climbed to a mountainous altitude never before reached by man. Gertrude Ederle, in swimming the English Channel, broke all male records made before her plunge. Mrs. Delia Akeley has roamed the African jungles and Mrs. Marguerite Harrison has made the perilous trek of the Bak-tiari tribes. In fact, women have so heartily entered the field of exploration that the newly formed Society of Women Geographers already has a membership of twenty-two. That they have so far overlooked the Arctic regions means little. There is time. German scientists who toast up their sleeves would do well to conceal the fact. They may yet have their high hats knocked off by a snowball thrown from the North Pole by a woman.

We assuredly have advanced far from the days of the nineties when we find women swimmers talking of entering the Catalina Island race clad in black axle grease instead of bathing suits. Indeed, they are claiming the absolute right to this lack of costume and demanding that the management refrain from ruling against it. This example of the "new freedom" is interesting because it is one not based upon stage exploitation of nudity. It may well be a perfectly serious fact that in a long swim even the smallest bathing suits might be an encumbrance sufficient to make the difference between victory and defeat. If this is the basis of the demand for the axle grease coverage, it must be viewed as legitimate. The maidens of ancient Sparta, it will be remembered, took as a matter of course the fact that they ran their races utterly unencumbered by garments. Still, it must be said on the other side that both "Our Trudy" and Mrs. Corson swam the Channel in axle grease plus bathing suits. What woman has done, woman can do.

Statistics.

Killed by gas 1926:
 32 inhaled it.
 140 lighted matches in it.
 5,000 stepped on it.

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\$2,500,000

Omaha, Nebraska

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A substantial sinking fund is provided which will retire over \$1,500,000 of the bonds prior to maturity.

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**HART BRAND
 CHOICE OF THE LAND**



Look for the Red Heart
 on the Can

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May Grow Own Nicotine To Combat Pests.

Geneva, N. Y., Jan. 7.—New York State fruit growers may be growing their own nicotine for their sprays and dusts within the next few years, if practical means can be devised for converting the raw product into satisfactory physical condition for use in spray machinery.

The chronic fault finder never inspired a man to try harder.

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

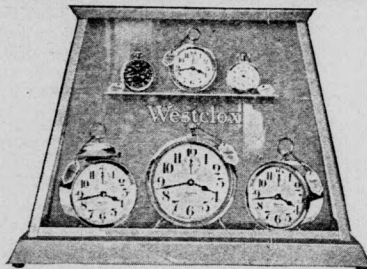
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Prices quoted are nominal, based on market the day of issue.

Large table listing various drugs and their prices. Categories include Acids, Ammonia, Barks, Berries, Extracts, Flowers, Gums, Insecticides, Leaves, Oils, Potassium, Seeds, Tinctures, and Paints. Includes items like Boric acid, Cassia, Eucalyptus, and various salts.

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

- Gasoline
Maxwell Coffee
Some Matches

DECLINED

- Blue Seal Matches
Galvanized Pails
Galvanized Tubs

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

Post's Brands.

- Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 8 50
Instant Postum, No. 9 50
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

CANNED MEAT

- Bacon, Med. Beechnut 3 80
Bacon, Lge. Beechnut 5 40
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. sil. 1 50
Beef, 3 1/2 oz. Qua. sil. 2 00
Beef, 5 oz., Qua. sil. 2 75
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, 3 45
Chili Con Ca., 1s 1 35@1 45
Deviled Ham, 1/2s ----- 2 20
Deviled Ham, 1/4s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/2 Libby 52 1/2
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 3/4 Qua. ----- 90
Potted Ham, Gen. 1/4 ----- 1 85
Vienna Saus., No. 7/4 ----- 1 45
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 65

BROOMS

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

BRUSHES

- Scrub
Solid Back, 3 in. ----- 1 50
Solid Back, 1 in. ----- 1 75
Pointed Ends ----- 1 25
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. ----- 12.3
Paraffine, 6s ----- 14 1/2
Paraffine, 12s ----- 14 1/2
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT

- Apples, 3 lb. Standard 1 50
Apples, No. 10 ----- 4 50@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 ----- 14 00
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 60
Pineapple, 1 sl. ----- 1 75
Pineapple, 2 sil. ----- 2 80
P'apple, 2 br. sil. ----- 2 40
P'apple, 2 1/2, sil. ----- 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 25
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, Minc'd, No. 1 3 25
Pinnar Haddie, 10 oz. 3 30
Flam Bouillon, 7 oz. ----- 2 90
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 10
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 80
Sardines, Im. 1/4, ea. 10@23
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 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, 10 ----- 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
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 38
Mushrooms, Choce, 8 oz. 43
Mushrooms, Sur Extra 60
Peas, No. 2, E. J. ----- 1 65
Peas, No. 2, Sift. ----- 1 85
June ----- 8 60
Peas, No. 2, Ex. Sift. ----- 2 25
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. 3 1 40@1 50
Succotash, No. 2 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, 1/4 oz. ----- 2 60
Lily of Valley, 1/2 pint 1 75
Lily of Valley, 1/2, 5s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, Cal. ----- 14 00
Sniders, 8 oz. ----- 1 75
Sniders, 16 oz. ----- 2 55
Quaker, 8 1/2 oz. ----- 1 25
Quaker, 10 1/2 oz. ----- 1 45
Quaker, 14 oz. ----- 1 90
Quaker, Gallon Glass 13 00
Quaker, Gallon Tin ----- 9 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 30
Sniders, 8 oz. ----- 2 30

CHEESE.

- Roquefort ----- 68
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 Flats and Daisies ----- 29
Longhorn ----- 30
New York New 1926 ----- 31
Sap Sago ----- 38
Brick ----- 30

MILK COMPOUND

- Hebe, Tall, 4 doz. ----- 4 50
Hebe, Baby, 8 do. ----- 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, 1/2 dz. 4 60
Carnation, Tall, 4 doz. 5 00
Carnation, Baby, 8 dz. 4 90
Oatman's Dundee, Tall 5 00
Oatman's D'ee, Baby 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

CHEWING GUM.

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

COCOA.

- Droste's Dutch, 1 lb. ----- 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. ----- 40
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 ----- 9 00
7 oz. Rose Tin Bon ----- 9 00
13 oz. Creme De Caraque ----- 12 20
12 oz. Rosaces ----- 10 80
1/2 lb. Rosaces ----- 7 80
1/4 lb. Pastelles ----- 3 40
Langues De Chats ----- 4 80

CHOCOLATE.

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

COCOANUT

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

GOLDEN BERRY COFFEE logo and advertisement for HUME GROCER CO. featuring a shield with a coffee bean and the text 'GOLDEN BERRY BRAND FULL VALUE COFFEE' and 'HUME GROCER CO. ROASTERS MUSKOGEE, MICH.'.

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 ----- 48
3 lb. tins ----- 1 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

CIGARS

- G. J. Johnson's Brand
G. J. Johnson Cigar, 10c ----- 75 00
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 Longfield 95 00
Webster Cadillac ----- 75 00
Webster Knickbocker 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Bering Apollos ----- 95 00
Bering Palmitas ----- 115 00
Bering Delosies ----- 120 00
Bering Favorita ----- 135 00
Bering Albas ----- 150 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
Paris Creams ----- 16
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 Pails

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

Lozenges Pails

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

Hard Goods Pails

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

Cough Drops Bxs

- Putnam's ----- 1 35
Smith Bros. ----- 1 50

Package Goods

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

Specialties

- Walnut Fudge ----- 22
Pineapple Fudge ----- 21
Italian Bon Bons ----- 37
Banquet Cream Mints ----- 28
Silver King M.Mallows 1 60
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 ----- 27
Evaporated, Fancy ----- 30
Evaporated, Slabs ----- 25
Citron
10 lb. box ----- 40
Currants
Packages, 14 oz. ----- 15
Greek, Bulk, lb. ----- 15
Dates
Dromedary, 36s ----- 6 75
Peaches
Evap. Choice ----- 21
Evap. Ex. Fancy, P. P. 30
Peel
Lemon, American ----- 30
Orange, American ----- 30
Raisins
Seeded, bulk ----- 09 1/2
Thompson's s'dies blk 9 1/2
Thompson's seedless, 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 ----- 06
Cal. Limas ----- 10
Brown, Swedish ----- 08
Red Kidney ----- 11

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

Bulk Goods

- Elbow, 20 lb. ----- 09
Egg Noodle, 10 lbs. ----- 14

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

Tapioca

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

FLAVORING EXTRACTS

- Doz. Vanilla ----- 1 35
PURE Doz. Lemon ----- 1 35
1 30 ----- 1 1/4 ounce ----- 1 80
3 20 ----- 2 1/4 ounce ----- 3 20
1 30 ----- 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



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
Royal Flake, 16 oz., dz 2 25
Royal, 10c, doz. ----- 95
Royal, 6 oz., do. ----- 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

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

BREAKFAST FOODS

Kellogg's Brands.

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

GELATINE



26 oz., 1 doz. case ... 6.00
3 1/4 oz., 4 doz. case ... 3.60

HORSE RADISH

Per doz., 5 oz. ... 90
JELLY AND PRESERVES
Pure, 30 lb. pails ... 3.30

JELLY GLASSES

8 oz., per doz. ... 37
OLEOMARGARINE
Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb. ... 21
Nucoa, 2 and 5 lb. ... 20 1/2
Wilson & Co.'s Brands

MATCHES

Swan, 144 ... 4.75
Diamond, 144 box ... 6.00
Searchlight, 144 box ... 6.00

Safety Matches

Quaker, 5 gro. case ... 4.25
MINCE MEAT
None Such, 4 doz. ... 6.47

MOLASSES

Gold Brer Rabbit
No. 10, 6 cans to case ... 6.20



No. 10, 6 cans to case ... 4.95
No. 5, 12 cans to case ... 5.20

Green Brer Rabbit

No. 10, 6 cans to case ... 4.95
No. 5, 12 cans to case ... 5.20

Aunt Dinah Brand

No. 10, 6 cans to case ... 3.25
No. 5, 12 cans to case ... 3.50

New Orleans

Fancy Open Kettle ... 74
Choice ... 62
Fair ... 41

Molasses in Cans

Dove, 36, 2 lb. Wh. L. ... 5.60
Dove, 24, 2 1/2 lb. Wh. L. ... 5.20

NUTS

Almonds, Tarragona ... 27
Brazil, New ... 18
Fancy Mixed ... 23

Salted Peanuts

Fancy, No. 1 ... 13 1/2
Jumbo ... 16

Shelled

Almonds ... 70
Peanuts, Spanish, ... 11 1/2

OLIVES

Bulk, 5 gal. keg ... 9.00
Quart Jars, dozen ... 6.00
Bulk, 2 gal. keg ... 3.75

PARIS GREEN

1/8 S ... 21
1 S ... 29
2 S and 5 S ... 27

PEANUT BUTTER



Bel Car-Mo Brand
24 1 lb. pails ... 24
8 oz., 2 do. in case ... 8

PETROLEUM PRODUCTS

Perfection Kerosine ... 14.6
Red Crown Gasoline, Tank Wagon ... 10.7
Solite Gasoline ... 22.7



IRON BARRELS

Light ... 62.2
Medium ... 64.2
Heavy ... 66.2
Special heavy ... 68.2

Mutton
Good ... 14
Medium ... 12
Poor ... 10

Pork

Light hogs ... 14 1/2
Medium hogs ... 14 1/2
Heavy hogs ... 13

PROVISIONS

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

Dry Salt Meats
S P Bellies ... 28 00@30 00

Lard
Pure in tiers ... 14 1/2
50 lb. tubs ... advance 1/4

Sausages
Bologna ... 15
Liver ... 14

Smoked Meats
Hams, Cert., 14-16 lb. ... @28
Hams, Cert., 16-18 lb. ... @29

Cheese
Tongue, Jellied ... 35
Headcheese ... 18

Beef
Boneless, rump ... 26 00@28 00
Rump, new ... 27 00@30 00
Mince Meat
Condensed No. 1 car. ... 2.00

Pig's Feet
Cooked in Vinegar
1/2 bbls. ... 2.50

Casings
Hogs, Med., per lb. ... @55
Beef, round set ... 23@36

RICE
Fancy Blue Rose ... 06 1/2
Fancy Head ... 09
Broken ... 03 3/4

ROLLED OATS
Silver Flake, 12 Fam. ... 2.25
Quaker, 18 Regular ... 1.80

RUSKS
Holland Rusk Co.
Brand
18 roll packages ... 2.30

SALERATUS
Arm and Hammer ... 3.75

SAL SODA
Granulated, bbls. ... 1.80
Granulated, 60 lbs. cs. ... 1.60

COD FISH
Middles ... 15 1/2
Tablets, 1/2 lb. Pure ... 19 1/2

HERRING
Holland Herring
Mixed, Keys ... 1.00
Mied, half bbls. ... 9.50

Lamb
Spring Lamb ... 22
Good ... 23
Medium ... 22

Veal
Top ... 16
Good ... 15
Medium ... 12

Lamb
Spring Lamb ... 22
Good ... 23
Medium ... 22

Veal
Top ... 16
Good ... 15
Medium ... 12

Lamb
Spring Lamb ... 22
Good ... 23
Medium ... 22

Lake Herring
1/2 bbl., 100 lbs. ... 6.50

Mackerel

Tubs, 100 lb. fancy fat ... 24.50
Tubs, 50 count ... 9.00

White Fish

Med. Fancy, 100 lb. ... 13.00

SHOE BLACKENING

2 in 1, Paste, doz. ... 1.35
E. Z. Combination, dz. ... 1.35

STOVE POLISH

Blackine, per doz. ... 1.35
Black Silk Liquid, dz. ... 1.40

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. ... 90
Farmer Spec., 70 lb. ... 85

Butter Salt, 280 lb. bbl. ... 4.24
Block, 50 lb. ... 4.10

Baker Salt, 280 lb. bbl. ... 4.10
100, 3 lb. Table ... 5.75

8, 10 lb. Table ... 5.00
28 lb. bags, Table ... 42

Old Hickory, Smoked, 6-10 lb. ... 8.80



Per case, 24, 2 lbs. ... 2.40
Five case lots ... 2.30

Am. Family, 100 box ... 6.30
Export, 120 box ... 4.80

Big Jack, 60s ... 4.50
Fels Naptha, 100 box ... 5.50

Flake White, 10 box ... 4.05
Grdma White Na. ... 10s 4.10

Rub No More White
Naptha, 100 box ... 4.00

Rub-No-More, yellow ... 5.00
Swift Classic, 100 box ... 4.40

20 Mule Borax, 100 bx ... 7.55
Wool, 100 box ... 6.50

Jap. Rose, 100 box ... 7.85
Fairly, 100 box ... 5.50

Palm Olive, 144 box ... 11.00
Lava, 100 lb. ... 4.90

Otagon ... 6.00
Pummo, 100 box ... 4.85

Sweetheart, 100 box ... 5.70
Grandpa Tar, 50 sm. ... 2.10

Grandpa Tar, 50 lge. ... 3.50
Quaker Hardwater ... 2.85

WASHING POWDERS

Bon Ami Pd, 3 dz. bx ... 3.75
Bon Ami Cake, 3 dz. ... 3.75

Brillo ... 85
Climaline, 4 doz. ... 4.20

Grandma, 100, 5c ... 4.00
Grandma, 24 Large ... 3.75

Gold Dust, 100s ... 4.00
Golden Rod, 24 ... 3.20

Jinx, 3 doz. ... 4.50
La France Laun, 4 dz. ... 3.60

Luster Box, 54 ... 3.75
Old Dutch Clean, 4 dz ... 4.00

Rinso, 40s ... 3.20
Rinso, 24s ... 5.25
Rub No More, 100, 10 oz. ... 3.85

Spotless Cleanser, 48, 20 oz. ... 3.85
Sani Flush, 1 doz. ... 2.25

Sapolio, 3 doz. ... 3.15
Soapine, 100, 12 oz. ... 6.40

Snowboy, 100, 10 oz. ... 4.00
Snowboy, 24 Large ... 4.80

Speedee, 3 doz. ... 7.20
Sunbrite, 72 doz. ... 4.00

Wyandotte, 48 ... 4.75

SPICES
Whole Spices
Allspice, Jamaica ... @24

Cloves, Zanzibar ... @40
Cassia, Canton ... @25

Cassia, 5c pkg., doz. ... @40
Ginger, African ... @15

Ginger, Cochin ... @30
Mace, Penang ... 1.10

Mied, No. 1 ... @24
Mixed, 5c pkgs., doz. ... @45

Nutmegs, 70@90 ... @78
Nutmegs, 105-110 ... @70

Pepper, Black ... @50
Pepper, White ... @60

Pepper, Cayenne ... @32
Paprika, Spanish ... @42

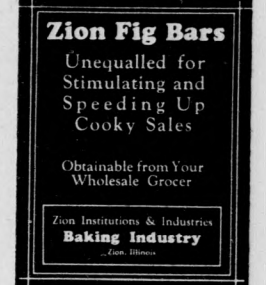
Chill Powder, 15c ... 1.35
Celery Salt, 3 oz. ... 95

Sage, 2 oz. ... 90
Onion Salt ... 1.35

Garlic ... 1.35
Gonety, 3 1/2 oz. ... 3.25

Kitchen Bouquet ... 4.40
Laurel Leaves ... 20

Marjoram, 1 oz. ... 90
Savory, 1 oz. ... 90



TEA

Japan
Medium ... 27@33
Choice ... 37@46

Fancy ... 54@59
No. 1 Nibbs ... 54
1 lb. pkg. Sifting ... 13

Gunpowder
Choice ... 40
Fancy ... 47

Ceylon
Pekoe, medium ... 57

English Breakfast
Congou, Medium ... 28
Congou, Choice ... 35@36

Congou, Fancy ... 42@43
Medium ... 39
Choice ... 45

Fancy ... 50

Oolong
Medium ... 39
Choice ... 45

Fancy ... 50

TWINE
Cotton, 3 ply cone ... 33
Cotton, 3 ply pails ... 35

Wool, 6 ply ... 18

VINEGAR
Cider, 40 Grain ... 20

White Wine, 80 grain ... 26
White Wine, 40 grain ... 20

WICKING
No. 0, per gross ... 75
No. 1, per gross ... 1.25

No. 2, per gross ... 1.50
No. 3, per gross ... 2.00

Feeless Rolls, per doz. ... 90
Rochester, No. 2, doz. ... 50

Rochester, No. 3, doz. ... 2.00
Rayo, per doz. ... 75

WOODENWARE
Baskets

Bushels, narrow band, wire handles ... 1.75

Bushels, narrow band, wood handles ... 1.80

Market, drop handle ... 90
Market, single handle ... 95

Market, extra ... 1.60
Splint, large ... 8.50

Splint, medium ... 7.50
Splint, small ... 6.50



80 can cases, \$4.80 per case



WHAT THE DUB THINKS

Merchandising.

Nothing puts us so-called humans on the hummer so quickly as to feel sorry for us, until we commence to feel sorry for ourselves, then the fat's in the fire. Aside from prohibition and the Mexican question the farmer has everything else scraped off the boards for downright lamentations. He is the under dog, the downtrodden, the fall guy, and, in fact, the polecat of the universe.

Out West he has borrowed about all the money that other people have saved up, traded cars every other year, and thinks he is the only individual on earth suffering for the things he wants and can't get. From this particular locality his howl comes in so loud it threatens to jar loose the whole political situation and throw out the biggest man ever in the White House since Abe Lincoln. One speaker says: "We are going to swat this administration with anything and everything which comes handy, including Brookhart, until it performs—meaning the enactment of legislation requiring the rest of us dubs to come across with the price for anything and everything the farmer raises." This thing has grown on him until he has entirely lost sight of the fact that there is anyone else in the world but an auto manufacturer and a bootlegger.

We are all in the same boat, including the animals. Just why some of us are called "humans" is one I could never frame. As soon as we get our eyes open we are out hustling for grub—an existence. The main difference between us and the animals is that we not only hustle for grub, but about everything else useful and useless that we hear of, from bathtubs to radio sets, and we also immediately start out to ruin an otherwise good constitution, doing it, which animals don't.

Some of us choose our own methods and do anything and everything from preaching to robbing a bank. Others are jostled along in a methodical sort of way, and at the finish nose out about as well as many of those who pick and choose and flit from flower to flower.

In going after this existence agriculture and merchandising have played an important part with us humans. These two occupations have developed an urge for around seventeen thousand other unessentials, including lawyers, efficiency experts, office holders, politicians, city managers and gold diggers, with other frills that add little to life but taxes. But when the good Lord sent Adam forth from the garden of Eden to till the ground from which he came, he started something.

To be a farmer you simply scratch up a piece of soil, put in the seed, dig around it a little, then just sit around and do the chores, while the Almighty, the weather, the weeds and bol weevil do the rest.

Merchandising is different: You buy something for a dollar, sell it for a dollar and a half and you are fifty

cents to the good—or you think you are. You can hold out the fifty or put it back and take a bigger chance. If you can do this ten times in twenty-four hours, you have accumulated five dollars, providing you collect it. If it takes you a week to do it you probably won't be doing it the next week. Expenses? Oh, that's up to you. If you will eat and sleep in a bed, you must expect to have to dig up. You may also have rent, license or a tax, and soak up some heat and light. There are other trimmings called "overhead" you could add on, but if you do, there won't be enough left for a sandwich. Anyhow, I am telling you all this to illustrate the simplicity of these two well known occupations, as they appear from opposite viewpoints of the farmer and the merchant. Neither occupation, in their way of seeing, requires either experience or an apprenticeship.

Every merchant is looking forward to the time when he will go out on the little old farm and "delve" in the soil and feed the chickens in his declining years; and every farmer hopes to move to town and sell insurance or run a small store, after he is too old to chase anything but a golf ball.

This crosseyed vision is undoubtedly the main reason for there being around sixteen million more farmers and merchants than the world has any use for.

In the early days when a man with a few hundred dollars felt the urge to engage in the mercantile business he looked up a location, generally bought it, purchased a miscellaneous stock of goods which would rival a department store of to-day in variety, marked the stock up 33½ per cent. and he was on his way. He had never heard of "overhead" and expected the 33½ would leave something for personal expenses, and, strange to relate, it did in spite of the open cracker barrel and the big cheese handy. Stranger still, there were fewer failures or bankruptcies in those days, and some of the big business of to-day is the outcome of those primitive starts.

In those days the merchant was a real public benefactor. In sparsely settled communities he was few and far between. He furnished the capital to carry a stock of about everything a new community needed, and not only supplied their wants, and carried them along, but took the bulk of their product, turning it into cash at the right opportunity.

But these good old days are gone, along with the candle, soft soap, the woodpile, the churn, red flannel underwear and the Saturday night scrub-down by the kitchen stove in the wash tub. The farmer, however, hasn't noticed it. He still sees the other fellow just counting the money and playing golf—in other words he has gone plum color blind.

Talk about surplus and overproduction: if there is any one thing that is over-produced in this country, it is merchandising. Always we find two drug stores or grocery stores where one formerly grew—thicker than oil stations. Every time one poor dub gets a tax-paying foothold, another lands alongside or opposite to grab off some of the profits.

81% of the representative New England Doctors



who answered the question, "Which type of baking powder do you consider most healthful?" replied, "Cream of Tartar." The Dietitians agree, adding that it gives the best results.

Because ROYAL is the perfect cream of tartar baking powder, the best grocers are quick to recommend it.

ROYAL BAKING POWDER

Absolutely Pure

Made with cream of tartar, derived from grapes.

Let's be frank about this sugar business

One of the most important items the grocer handles is sugar. It represents 14% of the total sales. Yet numberless retailers would cease carrying sugar tomorrow if it were not for the demand.

Let's look frankly at this sugar business and see if it is as bad as it seems. We will take average round figures for calculation. These figures may not apply exactly to every individual. But they are figures that show the average of the entire trade.

The average grocer puts in a new stock of sugar every week—let us call it 50 stock turns. Let us say that the margin of profit is 4% (a fair average). On 50 stock turns that means a gross profit of 200%.

Now, if the grocer must scoop his sugar, weigh it, wrap it, tie it, give down-weight, lose some by spillage—then we acknowledge that the margin of profit is not worth the trouble. And that is why for years we have been urging the grocery trade to handle Domino Package Sugars. With this line on your shelves you eliminate all handling costs, all expense, all losses. On that basis, even with only a moderate amount invested in your sugar stock, surely the 200% profit is practically clear. And after all, 200% profit on any amount is well worth having.

Try it out. You'll find that Domino Package Sugars will put your sugar business on the most profitable basis possible.

American Sugar Refining Company

"Sweeten it with Domino"

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

If you are accustomed to travel the same business thoroughfare week after week you will have noticed the large number of new places which bloom, run a short time and fade away, all of course, dipping into the dole of the other gink.

To-day it is only the most experienced and capable merchant who can hope to get by. Few of them have little to look forward to but a sale to the "chains." To start with they pay a monthly rental equivalent to what the old timer paid for a year. Store fixtures and equipment cost as much as the stock, including cash registers, high priced scales, meat cutting machines, containers, cheese cutters, power coffee mills, refrigerating apparatus and a hundred and one frills that his grandfather never heard of. On top of all this comes the Nationally advertised brands, the nightmare of all grocers, with a price control at both ends, and a quantity output clause, "takeum or leaveum." So between the wholesaler, the manufacturer, the jobber, the chain and the department stores, it takes a Red Grange to reach a goal. Along with these minor troubles is the ever perishable goods, over stock, expense of delivery, which many still try to maintain, to say nothing of bad accounts. Every jake who trades at a store in his prosperity considers it up to the merchant to feed him when he is down. Being a dub instead of a merchant I have probably mentioned but a few of their ills; but, anyhow, if the farmer can enumerate any more jokes played on him than the merchant has, I am listening. And I also want to add, that in spite of it all I have never yet heard one peep from the merchant relative to dumping one set of office holders for another in an endeavor to even things up on a level with a bootlegger.

While this dub didn't come from Missouri, but from "Ioway," he wants some intellectual acrobat to show him, in the name of all Jehova, wherein or whereat one individual is any worse off than another, who gluts the market with any product, whether hairpins or cheese, that nobody wants, has any use for, or the price to pay if he did want it, whether that individual is a farmer, a merchant, a plumber or a printer. The Dub.

Wine Drinking Hens Produce More Eggs.

Paris, Jan. 8—Wine as a stimulant to the egg-laying capacity of hens is recommended by M. Joubert, professor of agriculture at Fountainebleau, who has carried out experiments over a period of six months. M. Joubert found that six hens, whose daily food was augmented by a small amount of wine, produced 169 more eggs in the six month period than six other hens of the same breed and age which lived on a strictly prohibition fare.

Belding—The E. J. Knapp Co. has merged its roofing and metal paint manufacturing business into a stock company under the same style, with an authorized capital stock of \$45,000 common and \$5,000 preferred, of which amount \$42,020 has been subscribed, \$20 paid in cash and \$35,000 in property.

IN THE REALM OF RASCALITY

Continued from page 3)

to showing the original. Of course, the bank disclaims any such arrangement or any knowledge whatever of any such understanding, and in my mind, if this notation is what it seems to be, the Sterling outfit lays himself liable to the penitentiary for obtaining money under false pretenses.

One place I found had paid \$25. To justify delivery in 1925, 1926 or any other time, at his pleasure, no doubt Sterling will stress the point that no delivery date is specified and by reason of his clause of no verbal agreements recognized, etc., try to get by. I will call his attention, however, to the fact that in case of seasonable goods to be furnished before the first of the year," any jury on earth would construe the meaning to apply to the forthcoming January, and not to the following year or the year after.

C. S. Line.

In addition to Howell, complaints of similar character have come to this department from the following towns:

Marshall
Traverse City
Richmond
Chelsea
Lenox
Lowell
Romeo

In all of these towns it is understood that Sterling collected money in advance on distinct verbal agreements as to delivery, but has thus far failed to make deliveries, except in the case of Lowell, to which place a shipment of books was recently consigned. Only one-half of the books due Traverse City advertisers have gone forward.

The Realm has no objection to Sterling selling advertising in his books anywhere he can find customers, but he should not collect money in advance on personal assurances that the books will be delivered within two months and then withhold shipment for fourteen months, as he did in the case of Howell.

In practically all printed orders used by questionable salesmen nowadays there is a line or two in small print to the effect that any agreements not embodied in the order are null and void. Because this clause is invariably taken advantage of by shysters concerns, the Realm advises every one who is asked to sign an agreement including this condition to strike it out WITH INK before signing the agreement. Unscrupulous agents make all kinds of verbal inducements to secure signatures to orders. If the conversation on which the agreement is predicated is conducted in the presence of a third party, and the third party notes it down, with date, suit can usually be defeated in justice court where false representations are made to secure orders. The best way, however, is to refuse to have any dealings whatever with a stranger who presents a contract containing conditions which tend to make the document one sided; to have no dealings with a stranger under any circumstances; to pay no money in advance; to make no advance payment, with the condition that balance of sum involved is to be paid C. O. D. Men who do business along these lines are almost invariably shysters and should be treated as such. There are plenty of honest men to do

business with in this world without bothering with crooks, cranks and fakery.

This circumstance recalls the fact that for several years an unreliable publisher named G. B. Anderson, Jr., made his headquarters in this city and victimized many merchants. He left the city under cover of darkness and no trace of him has since been uncovered. If any reader of this department happens to be familiar with Anderson's whereabouts, he will confer a favor on many worthy persons by acquainting the Realm of Rascality with the fact.

Thin Line Between Defeat and Victory.

I am reminded of a story which illustrates the thought that there isn't very much of a heavy line between defeat and victory. It concerns some ladies who went to Kalamazoo to inspect the insane asylum. As they entered the grounds they saw a man pushing a lawn-mower and saying "Norah, Norah," and one of the women said, "What is he saying 'Norah' over and over for!" The Irish attendant said, "That is a terrible case. That poor fellow was in love with a girl by the name of Norah, who jilted him and here he is. All he does is push that lawn-mower and say 'Norah, Norah.' We have a worse case on the inside, however." They went inside and there was a fellow with a straight-jacket on, bumping his head against the wall and the women said, "Who is that?" and the attendant said, "That is the fellow who married Norah." There is a thin line between defeat and victory. Frank Stowell.

Many a man who thinks that he is thinking is merely rehearsing his prejudices.

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—After 41 years in business have decided to retire. Well-established clothing and men's furnishing business. A clean stock, good fixtures. Centrally located. Store can be leased for term of years. Excellent opportunity for anyone wishing to go into business. Act quick. Erickson Bros., 241 Monroe Ave., Grand Rapids, Mich. 456

Wanted To Rent—Small furnished restaurant in or near Grand Rapids. Oliver Mason, 4 Crescent St., N. W., Grand Rapids, Mich. 457

FURNITURE Building For Rent—Three floors and basement. 8500 ft. of floor space. Did a \$40,000 business last year. Has been furniture location for years. Sickness cause for selling out. Write for particulars. G. H. Killian, Albion, Mich. 451

For Sale—Stock of general merchandise and fixtures, to settle an estate. Wallace Bros., 159 Pipe Stone Street, Benton Harbor, Mich. 448

I WILL PAY CASH

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

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

CASH For Your Merchandise!

Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc.

LOUIS LEVINSOHN, Saginaw, Mich.

TAKING INVENTORY

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

January Is the Month of Economy in the Home

It is also the month when the food bill is higher. Suggest to your customers that they can economize by using

NUCOA

It is wholesome, appetizing and economical.

Left-overs may be turned into dainty dishes with

BEST FOODS (Gold Medal) MAYONNAISE
BEST FOODS THOUSAND ISLAND DRESSING
BEST FOODS RELISH SPRED

A convenient and economical feature. They are made from best and purest materials.

A cold weather suggestion—don't let the dressings freeze. A little care on your part will prevent this.

THE BEST FOODS, Inc.

NEY YORK CHICAGO SAN FRANCISCO

Items of Interest To Grand Rapids Council.

Grand Rapids, Jan. 11—It was the intention of the Scribe not to take the valuable space of the Tradesman reporting the New Year's Dinner and Dance held at the Pantlind ball room, Dec. 31, but the committee is still receiving congratulations on the wonderful party they were responsible for and some of the regular readers of the Tradesman have asked why it did not appear. The dinner was held in the ball room at 6:30 p. m. and the basis of same was one-half of broiled chicken served smoking hot to each guest, with the usual side dishes to make a well balanced and highly palatable dinner. The guests were entertained during the dinner by Miss Marion Lypps and company, who are always a delight to their audience. The decorations were as artistic and harmonious as we have ever seen in the Pantlind ball room and were put up by William Fox. Dancing from 8:30 to 1 a. m. Saturday was engaged in by about 300 guests, to the "foot compelling" music of Lew Caskey and his famous orchestra. Judging from the dancing and general merriment our party was composed of youth in their teens. The one big effect of the dances this season is that those who attend grow younger as the season advances.

On our committee we have one very attractive lady who is a grandmother and she dances very well with her grandson. We contend this is a fine demonstration of the spirit of the United Commercial Travelers of America—never to cease being active and mingling with those who are coming along the same paths we have trod, that we may influence them and be influenced by them, thus modifying the tendencies of youth against recklessness and stimulating the tendency of age against too much retrospection and looking backward. It is a happy combination and any crowd that has grandparents and grandchildren in the same dancing party will always be a sane, happy, well-balanced crowd of people. We want to see more of the so-called old timers at these dances, for they may be surprised to learn how young they are if they will but give themselves a chance on the dance floor.

At the last meeting of the Council, Senior Counselor Dan M. Viergever, appointed John B. Olney chairman of the committee to put on the twenty-fifth annual banquet and ball, with authority to select his own committee. Brother Olney has been assisting with these annual parties for nearly twenty years and he states that this one will eclipse any and all others which have gone before and then he will retire from his usual service on this committee, after hanging up a mark for the younger ones to shoot at.

Plans are being matured rapidly for the entertainment of the Grand Council of Michigan at their convention, which will be held in our city, June 9, 10 and 11. Council No. 131 will be general host to the visitors and their friends.

The membership of Grand Rapids Council was further strengthened at the last meeting by the addition of eight—four by initiation, one by transfer, three by re-instatement. Those by initiation were as follows:

Thomas Stafford, proprietor of Stafford Insulating Co., located at 436 Bond avenue.

G. C. Schenkelberg, living at 225 Henry avenue and selling lumber for Boland Lumber Co., of Grand Rapids.

James A. Whittemore, selling flour for the Valley City Milling Co., covering territory from Grand Rapids North to Mackinaw.

Fred Bonner, living at rural route No. 11, Grand Rapids, salesman for Brown & Sehler Co. for the last eighteen months.

By transfer: Gilbert Oleman, living at 1055 Fulton street, selling cigars for

Van Den Berg Cigar Co., of Grand Rapids.

By re-instatement: Harry C. Hoag, living at 207 Hamilton avenue, Birmingham, representing the General Paper Co. in Michigan; Chas. E. Wellman, living at 959 Michigan street, representing the Alabastine Co., of Grand Rapids; George D. Borden, selling linotypes for the Mergenthaler Co., of Chicago. Brother Borden is now living at 2310 Juliet street, Los Angeles Calif.

The meeting of last Saturday was attended by two of the original thirteen members of Council No. 131. Since the organization in 1898 the original number has increased to 568 or an increase of about 420 per cent. The original thirteen surely started the Council on the right road to permanent progress. Brother David E. Keyes and Alvah W. Brown, the two brothers referred to above, always give the Council a new inspiration for the work ahead of us.

Very glad to report that Brother G. B. Mc Connell, living at 1342 Sigsbee street, who has been very ill for a long time, is now able to walk about in his part of the city, making a few calls on old friends. He expects to return to his territory about April 1.

The Salesmen's Club of Grand Rapids, at the first meeting of the year at the Pantlind Hotel, Rotary room, last Saturday at 12:45, had a banner meeting. The Club was addressed by Arthur C. Andrews, Superintendent of Junior College, who delivered one of the finest sales talks we have been privileged to listen to for some time. He stated that at present Junior College has an enrollment of 700 students and is the second largest junior college in the United States. Also that the increase in population in Grand Rapids from 1912 to 1922 was 16 per cent., while the increase in the enrollment in schools of the city increased 122 per cent., which indicates Grand Rapids will have a very intelligent class of voters in the immediate future. The meeting of the Club will be at the same place and time next Saturday and in charge of committee No. 2, Philip H. Crowley, chairman.

The fifth in the series of six dances given by the U. C. T. will be held in the Pantlind Hotel ball room next Saturday evening. Plans have been made to make this one of the best during the season. Our dances need no advertising to those who have attended any of them. Lew Caskey will be there, the Pantlind will serve their famous punch, William Fox will do the decorating. Truly it will be a gala affair. Dancing from 9 p. m. to midnight. The Scribe.

Death of Woman Who Kept Store 43 Years.

Kalamazoo, Jan. 11—The death of Mrs. E. T. Duffield marks the end of a business career of over forty years. Long before the days of women's recognized place in the business world, Mrs. Duffield, then a young widow, found herself confronted with the task of maintaining a home for her children at the same time she provided their bread. She had come to this country from England, a happy bride, and with her young husband had started their little home at once in Kalamazoo, choosing as the site the spot on which she founded the business which is still being carried on. The husband, always in poor health after coming to America, died after twelve years here, and then it was that Mrs. Duffield found herself confronted with the dual problem of home-maker and breadwinner. This problem she solved by starting a little business for herself, where she might keep her children with her while she worked.

It was in 1884 that she opened her little store in the living room of her modest home in Locust street. Small,

indeed, was her stock of threads and laces, and such notions, with which the business started, for her capital was exceedingly limited. Gradually canned goods and groceries were added and always she planned to keep her living expenses just under the profits of her business that it might steadily increase.

Slowly the patronage of this little shop grew, and as it did, more rooms of the house were devoted to it, until finally it became necessary to build a little store onto the house. Here in this store she continued her business until the store pushed her out of the house, which was transformed into a stock room, and she built for herself an attractive home across the street. In time even the combined store and house failed to serve the needs of the growing business, and in 1914 a new and modern store building was erected on the site of the little house where over forty years ago she started business.

About five years ago she turned the business over to her son and daughter, Albert P. and Mary Duffield, but patrons of the store scarcely realized the change, because Mrs. Duffield was a familiar figure at the store, and was seen there almost daily.

Possessed of remarkable spirit, made the stronger by the years of her early struggle, she never gave up during all the years of her failing health, and with remarkable fortitude recovered in turn from a broken hip, and broken arm, sustained in two different automobile accidents. Even on Christmas day she went to the home of her son, A. P. Duffield, in Grand avenue, to spend the holiday with her children and grandchildren, and had planned on entertaining them all at her home on New Year's day. But gradually her failing strength ebbed, and she died

on the evening of the first day of the New Year.

In Memory of Mrs. Elizabeth T. Duffield.

She has gone from earth, our loved one,
Thou' her spirit may hover near,
She has gone to meet Our Father,
And the Christ she held so dear.
For Master, Thou hast called her,
From earth and its scenes below,
Thy Will be done, Oh Father!
Thou' it grieves us, Thou dost know.

As she neared the end of her journey,
With a peaceful look, she smiled,
"God's been good to me," she whispered,
With the trusting faith of a child.
"Let us pray," her pastor suggested,
She clasped her hands in prayer,
While he spoke of the Mansions in Heaven,
And the meetings of dear ones there.

We deeply mourn when one so true,
Is taken from active life,
But the Lord carries those into Heaven,
Away from all pain and strife.
Her life still unfolds its beauty,
Over there in the City of Gold,
With Christ the Great Teacher, Eternal,
Where never a sorrow is told.

Then Angels of Heaven, adorn her,
With Jewels bedeck her crown,
She's worthy an entrance in Heaven,
With the shadows of earth laid down.
Bereaved ones, our duty awaits us,
For the new home let us prepare,
May the great book of life there enroll us,
And this loved one we'll meet over the e.
Almena Senith Millar.

Wanted His Money's Worth.

The Judge—You are charged with running your car sixty miles an hour, smashing a telegraph pole and plate glass window, and injuring six people. What have you to say?

The Offender—Great Scott, Judge, doesn't the \$15 I paid for my license entitle me to any privileges at all?

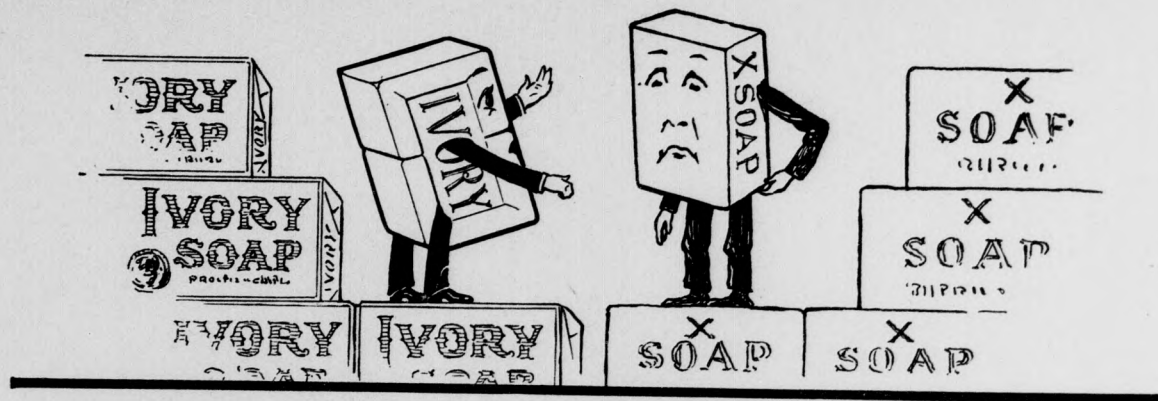
The merchant who reads makes something more than paper profits.



The
Flavor is Roasted In!

WHITE HOUSE
COFFEE

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



Grocery Shelf Gossip!

LARGE SIZE IVORY — "Hello, neighbor, what's YOUR name?"

UNKNOWN BRAND OF SOAP—"Use your eyes, man—I'm 'X' Soap!"

L. S. I.—"X' Soap? That's funny—never heard THAT name before. Where do you hail from?"

U. B.—"Oh, you wouldn't know the place if I told you. Our family isn't very well known—we've never been around much."

L. S. I.—"That's tough! Why, I've got millions of friends. Of course, I'm from one of America's best families—the Ivory Soap family. (I'm the biggest member, by the way.) We're known from coast to coast. For 47 years we've been welcomed into the best homes in this country. Don't suppose there's a single family that doesn't know who we are and what we are famous for—'99-44/100% pure', 'It Floats' and thorough, safe cleansing. I don't like to talk about myself, but when it comes to handling big jobs like home laundering and dish washing, no

one can touch me. And SAFETY—boy, that's my middle name!"

U. B.—"Yes, I know all about you and your family. Who doesn't? You've been in the limelight, thanks to advertising in magazines, newspapers, outdoor posters and car cards, ever since I can remember, and long before that, I guess. That's where you've had it on me. When I first came into the world they said nice things about me, too. But after a little while they left me to shift for myself. That's why I'm a shelf warmer today. On the level, I've been here so long that my clothes are shabby and I'm nearly dried up. No one seems to know that I exist."

L. S. I.—"Well, shelf warming has never been a habit in our family. We're always on the move. Look down there on the counter. There's some of my brothers. This morning there were twice as many as you see there now—someone is always

asking for us. Perhaps you think we're too fond of display, but believe me, you've got to show yourself these days if you want to be popular. We don't believe in this 'modest violet' stuff. We get out where people can see us and we make them want to know us better. Gee, here I go now—someone's asking for me. So long—wish you luck!"

Fanciful? Of course! Yet the fact remains that Ivory's popularity has been due not alone to its fineness but in large measure to consistent advertising backed by well-planned displays in grocery stores throughout the country.

No one can deny that properly displayed goods will sell. You can sell any Procter & Gamble product faster and easier if you take advantage of the window, counter and floor display material which we supply free.

Display material for any product will be sent free to any grocer who sends us the coupon below.

PROCTER & GAMBLE CINCINNATI, OHIO

Procter & Gamble Cincinnati, Ohio K-127 Please send me free the number of display pieces indicated opposite:	BRAND	Window Trims	Counter Cards	Price Posters	Have you a copy of our 26 page booklet—"Windows that Sell"—which contains valuable information on effective window displays? A copy will be mailed free upon request. Name _____ Street _____ City _____ State _____
	Ivory Soap (large size)---				
	Ivory Soap (medium size)---				
	Guest Ivory -----				
	Ivory Flakes -----				
	P and G White Naphtha---				
	Chipso -----				
	Chipso -----				

**“I always give 'em
what they call for”**



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

Packed in 2 oz. glassine bags and 5 oz. shaker cartons for kitchen and table use. Also in one pound shaker cartons for restaurants and hotels.

Ask your jobber or “wagon-man”

KRAFT CHEESE COMPANY, *General Offices,* CHICAGO, ILL.

KRAFT CHEESE