

MICHIGAN TRADESMAN

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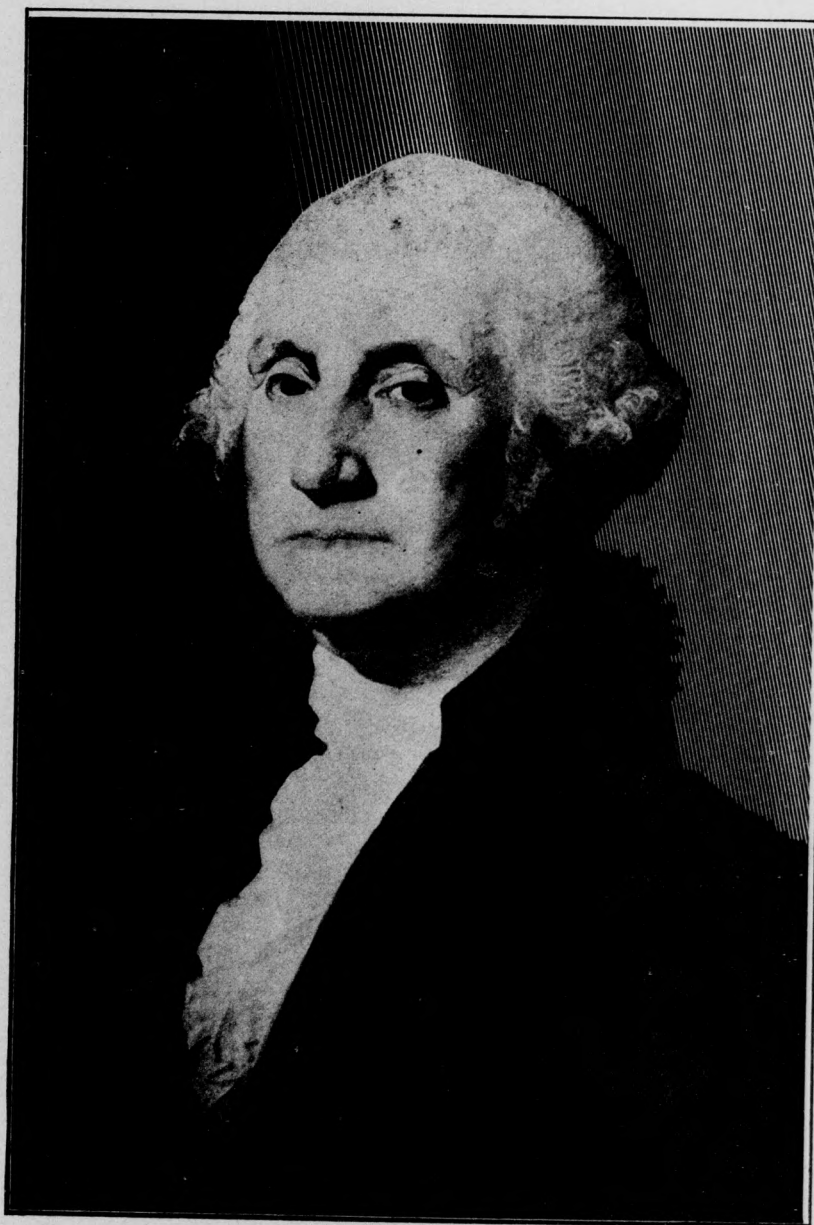
Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 16, 1927

Number 2265

I see in Washington a great soldier who fought a trying war to a successful end, impossible without him; a great statesman who did more than all other men to lay the foundation of a republic, which has endured in prosperity for more than a century. I find in him a marvellous judgment which was never at fault, a penetrating vision which beheld the future of America when it was dim to other eyes, a great intellectual force, a will of iron, an unyielding grasp of facts, and an unequalled strength of patriotic purpose. I see in him, too, a pure and high - minded gentleman, of dauntless courage and stainless honor, simple and stately of manner, kind and generous of heart. Such he was in truth.

—Henry Cabot Lodge.



1732-1799

To Dealers—
If you are not
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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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GRAND RAPIDS, WEDNESDAY, FEBRUARY 16, 1927

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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.

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in advance.

Four dollars per year, if not paid in
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payable invariably in advance.

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five years or more old 50 cents.

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under Act of March 3, 1879.

CAN OUR PROSPERITY LAST?

This question is asked by a writer in the London Spectator, Hamilton Fyfe, who has made a recent visit here—a visit which unlike most such adventures, took the visitor as far West as Iowa.

Mr. Fyfe found Cabinet members and captains of industry apprehensive over the possibility that "a period of large profits, high wages and lavish spending may be near its end." He, however, could discover few signs of change. One of these signs was at Detroit. As he watched car after car slip off the moving platform under its own power he asked, "How many a day?" He was told 400. Knowing that the daily output had been 700, he decided that he had found the explanation of Mr. Ford's "sudden conversion to the five-day week."

Another sign of change was that, outside of New York, most places seemed to have caught up with the demand for building. Mr. Fyfe concludes that if in the two standard industries of automobiles and building there is going to be anything approaching a slump, all other trades will be affected. But he limits his expression of opinion regarding an end of our present prosperity wave to an "if."

The high wages in this country, according to Mr. Fyfe, are paid without very much grumbling because the connection between spending power and prosperity has been firmly fixed in the American mind. Mr. Ford, noticing that his five-dollar-a-day men bought his cars, "announced that he was paying high wages in order to increase the spending power of the Nation and to stimulate production by enlarging the demand for products. This doctrine caught on at once. It was new, also it was true. It has been incorporated into America's industrial creed."

The second factor which Mr. Fyfe

sees in our present prosperity, the installment system, has been the subject of adverse comment in this country, but our visitor does not criticize it. Defaulters he finds to have been few. Purchases are still being made steadily. "The snag is," a banker said to him, "they are being made on the assumption that wages and all other forms of earning will remain what they are to-day." Naturally, this is a danger point, as is the tendency sometimes observable to overbuy.

The doubts and questionings regarding our extraordinary prosperity are excellent signs. They show a much healthier state of mind than the overconfidence of which we have more than once been guilty. With our increasing knowledge of the "business cycle," we ought to be able to reduce the abruptness and the extent of the variations between "good times" and "bad times" and thus make prosperity fairly stable.

TWO OF A KIND.

At the thirty-third annual meeting of the Michigan Retail Hardware Association, held in Grand Rapids last week, Arthur J. Scott was elected Secretary for the twenty-sixth time. No such tribute was probably ever before paid any Michigan merchant. With a membership list of 1732 live dealers the organization is the largest mercantile association in Michigan and the largest retail hardware organization in the world. This result is largely due to the faithful service and unflagging energy Mr. Scott has given the association for the quarter of a century he has been identified with it in an official capacity.

The election of Hon. C. L. Glasgow as President for the ensuing year is a worthy honor, worthily bestowed. No man has done more for the cause of retail mercantile organization than Mr. Glasgow. A ready speaker, a sane thinker and a close student of retail conditions, Mr. Glasgow is the peer of any hardware merchant in America in steadfastness and progressiveness.

Dry Ice Marks Step in Refrigeration.

Some weeks ago we had some information about "dry ice" or solid carbonic acid gas which is being used quite freely in the large cities for packing ice cream and similar goods. It looks somewhat like chunks of lime. It has a temperature of 100 degrees or more below zero. It does not "melt" and make a puddle, but slowly evaporates. Our readers ask many questions about it. Can it be shipped for any distance? The manufacturers tell us they have been shipping the dry ice from New York to Pittsburg and Washington for a year. They sent a shipment of 200 pounds to Jackson-

ville, Fla. This was packed in insulated boxes, which made the cost heavy. The "ice" melted or evaporated at the rate of less than 10 per cent. in 24 hours. We should say that about 200 miles would represent the profitable limit of small shipments. One of our people asks if he could use the dry ice for shipping 5 pounds of butter at a time to Florida. He could, but it would hardly be profitable to make such small shipments. Others ask if it could be used on a large scale to cool a storage house. It could with a special arrangement for building, but could hardly compete yet with ordinary ice in cost. It is true that this dry ice has a place in the handling of food. Just what that place is can only be settled after long experiment and use. The use of artificial or manufactured ice is gaining rapidly in the cities and in many cases is driving out the old natural ice for cold storage. Perhaps this dry ice will, in time, mark another step ahead in refrigeration. It is sometimes said that improved transportation has had most to do in increasing competition for Eastern farmers. We think cold storage has had more to do with it.—Rural New Yorker.

Saginaw—About 400 grocers and meat dealers and their families were guests of the Schust Co. Monday evening at its North Saginaw plant, which they inspected in full operation. Because of the size of the crowd and the interesting features of entertainment, Walter H. Loeffler, President of the Grocers' and Meat Dealers' Association, dispensed with the Association's business meeting and announced it will be held next Monday at the Board of Commerce. In groups of ten and fifteen the visitors were conducted through the establishment from top to bottom and department heads explained the various stages of manufacture. Eugene F. Schust presided as the company representative. After the tour of the building a buffet supper was enjoyed and the individual guests were presented with souvenir boxes of candy.

Hillsdale—Thirty-five Hillsdale retail grocers and druggists held a get-together meeting last Wednesday evening at the Hillsdale Grocery Co. plant. Supper was served at 6:30, after which a short talk by Rev. J. W. Will, of Sturgis, was enjoyed. Rev. Will spoke of the advantages of getting together and practicing co-operation. He brought out the fact that in this way more could be done for the community and a real service could be done. Last evening's meeting was sponsored by the Hillsdale Cigar Co. and the Hillsdale Grocery Co.

Big Price for Steak

The Hotel Shelborne at Atlantic City bought the prize beef steer of the Chicago Live Stock Exposition and paid \$3.60 per pound for the steer, on the hoof; that is, alive. As it will shrink or lose 40 per cent in the dressing, that must be added to the net price for the meat and the bones on the hoof, dressed. This expensive steer was finished and sold by the Oklahoma A. and G. College to Wilson & Co. The live beef cost over \$3.60 per pound and the dressed beef cost over \$6 per pound by the carcass. A choice porterhouse steak would cost about \$20 per pound.

Pontiac—More than 4,000 men are now employed by the Wilson Foundry and Machine Co. to meet the increased production demands caused by large dealer orders from the Pacific Coast. Daily production at the present time totals about 1,000 engines. This number will be increased during the next few weeks.

Detroit—The A. S. Wicks Co., Inc., 140 East Larned street, has been incorporated to act as distributor for manufacturers of drugs, chemicals and sundries, with an authorized capital stock of \$50,000 preferred and 5,000 shares at \$10 per share, of which amount \$30,000 has been subscribed and paid in in cash.

Grand Rapids — The Sureset Jelly Powder Co., 258 Division avenue, South, has merged its business into a stock company under the same style with an authorized capital stock of 25,000 shares at \$2 per share, of which amount 2,000 shares has been subscribed and \$4,000 paid in in property.

Detroit—The Universal Manufacturing Co., Mt. Elliott and Larned streets, has been incorporated to manufacture steel floor grating, radiators, etc., with an authorized capital stock of 4,500 shares at \$10 per share, \$45,000 being subscribed and paid in, \$1,603.80 in cash and \$43,396.20 in property.

Lansing—Driggs Aircraft Corporation, 501 American State Bank building, has been incorporated to manufacture aircraft and deal in accessories, with an authorized capital stock of 10,000 shares at \$10 per share, of which amount \$2,500 has been subscribed and paid in in cash.

Zeeland—Milan Huyser, who recently sold his meat market in Zeeland to Datema & Huienga of Grandville, has decided to go into the fire insurance business.

H. Jaffee, 739 University, E., Ann Arbor, renews his subscription to the Tradesman and says. "It is always welcome here."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The Globe Products, Inc., 410 South Wells St., Chicago, is sending out large quantities of belts and buckles to Michigan merchants without leave or license. The goods thus sent are usually billed at \$12.75. Probably nine out of ten merchants resent such action on the part of the Chicago sharks and either throw the unasked consignments in a drawer and remain silent or write the shippers they can have the goods returned to them by the recipient on the payment of \$1, which is the course recommended by the architect of this department. In either case the Chicago fakers send their victim the following form letter:

Chicago, Jan. 10—We are sorry to see that you have not taken any action regarding your account with us amounting to \$12.75.

You understand we reserve the right to offer for sale accounts, notes and judgments in newspapers in your community and elsewhere, or by posting and distributing notices of sale.

Your account is now in such condition that it imposes more of a burden on us than we are in a position to carry and, in order to realize on it, we will be obliged to place it with the Credit Assurance Company of the United States, who is our authorized agent to represent us through their advertising department.

It is our desire that you should be acquainted with our method regarding the final disposition of your account.

Globe Products, Inc.

If this does not evoke the expected response, the following threatening letter is sent out:

Chicago, Jan. 13—Enclosed find statement of your account which is considerably past due. This account will be turned over to R. G. Dun & Co. for collection on Jan. 20.

Kindly judge yourself accordingly.

Globe Products, Inc.

This failing, the following letter goes forward from the Chicago swindlers:

Chicago, Feb. 7—We are in receipt of your form letter regarding our parcel shipped you without order, and wish to state that this parcel was shipped to you two or three days after you received a letter from us stating that it was on the way. As to extortion and blackmail we consider that the reference of it in your letter reflects back on you.

We do not ask you for our package or for the amount of \$12.75, but we demand it by return mail. Should you fail to comply with this request, we shall bring to test some of the laws of this country, which in all probability will cause you a great deal of inconvenience. Within five days of date of this letter, we shall commence operation which in all probability will cost you plenty of time and money.

Globe Products, Inc.

Of course barking dogs never bite. R. G. Dun & Co. will not undertake the collection of accounts incurred as these accounts are incurred and threats to turn such accounts over to the mercantile agency are punishable under a charge of threatened blackmail. When this department is appealed to it usually squelches any further activity on the part of the crooks by the following letter:

Grand Rapids, Feb. 10—You are sending out goods unordered and unwanted and then undertaking to collect for same by methods akin to blackmail.

You wrote one of our readers Jan. 13 that if he did not pay you by Jan. 20 you would refer the matter to R. G. Dun & Co. for collection.

If you persist in this practice or carry your threat into execution, I shall advise my readers through the medium of the Realm of Rascality department of the Michigan Tradesman to never have any dealings with you, because of the unethical and unbusiness like methods you pursue.

If you refer any dishonest accounts to R. G. Dun & Co., I will advise my readers to sue you for damages.

E. A. Stowe.

Chicago, Feb. 11—We are in receipt of your letter of Feb. 10 and wish to inform you of our procedure of sending out merchandise not ordered.

Approximately three times a year, we have a special number at a very attractive price that we use for the opening of new accounts. We choose names of concerns you are only first credit and write them a letter telling them of the belts we are sending them and asking for their inspection of the same. We also guarantee return postage. Three days after this letter is mailed, the package is shipped by parcel post. If a merchant does not want to look at these belts, he merely has to refuse them at the post office, and there is no obligation on his part to receive these goods. By this method we have secured many hundreds of accounts which have not been touched by our salesman. Upon request, we will send you some of the names of accounts we have secured.

Of course, there are many people who object to receiving samples even though they could very easily refuse them. If a merchant claims to have never received the parcel, we have no recourse, but if he has received it and admits it, we are either entitled to be compensated or receive the goods back. We feel that our business is being run on an ethical basis and that we are not trying to collect by methods akin to blackmail.

We would appreciate a return letter from you in regards to your decision in this matter. Thanking you for your co-operation, and assuring you of our desire to work with you in this matter, we are

Globe Products, Inc.

Grand Rapids, Feb. 12—I am in receipt of your self-explanatory letter and beg leave to state that I do not recognize the right of any jobber to send out goods that are not ordered. This is the opinion held by the best merchandisers in America. Even though you pursue this practice you have no right to threaten a merchant that you will black list him and refer the account to Dun & Co.; also threaten to destroy his credit and imperil his liberty. Such conduct might be permissible in an African savage or an American Indian, but not when pursued by a civilized American who masquerades as a high grade business man.

Since you have invited this publicity I will publish your letter in our Realm of Rascality department next week, together with a copy of this reply, and permit the merchants of Michigan to then decide for themselves whether they will tolerate such methods on your part in the future.

E. A. Stowe.

The Stanley Marshall Co., of Chicago, Ill., has been denied the use of the mails, following alleged misrepresentation in the sale of ladies' dresses. The company promised refunds to dissatisfied customers but the investigation shows J. Kruger, its operator, did not make refunds in numerous cases.

Complaints from Ohio and Pennsylvania disclose the activities there of purported representatives of the firm of Reimers & Fielding, Carthage, N.

Y. In one instances a representative was reported to have obtained an order for sani-paper specialties amounting to \$15 for which a check for \$6 was given as a down payment. The check was cashed, but the goods have never been received by the customers. In other cases, complaints state that goods have not been delivered although checks were cashed. Letters addressed to the firm have been returned to the senders. Information from Carthage, is to the effect that this firm is unknown there.

Rapid changes in company names and mailing addresses have marked the operations of D. W. Nichols, H. D. Gaines, and James G. Grimes. Their latest offering of three hundred oranges for \$3 over the name of "Acme Farms" led to the arrest of Gaines and Nichols on Dec. 9, 1926.

In the past two years, these men advertised grass seed, honey and baby chicks under some twenty-two firm names and upwards of sixty mailing addresses in all parts of the country. Cash, according to the advertisements, was to be sent with each order. Prices quoted for the various goods were considerably below the market. Mail sent to the advertised addresses was forwarded to Atlanta, Georgia, where the trio maintained headquarters. Investigation by the Postoffice Department brought about their arrest on a Federal charge of using the mails to defraud on October 9, 1926. They furnished bond pending appearance before the Federal Grand Jury. Fulghum Hatchery, American Hatchery, Gaines Seed Company and Busy Bee Apiary were among other names used.

Gaines and Nichols continued to exploit "Acme Farms" and "Acme Orange Farms" with advertised addresses in Florida, California and Texas until their arrest, in December by Georgia state officers.

The Sunday Closing Bill.

Wyoming Park, Feb. 15—We are putting in some hard work on the Sunday closing bill.

We have had the law drafted and the Legislative Committee met in Lansing last Thursday and made a few changes which I believe will be agreeable to all. We then submitted it to the head of the Department of Agriculture of Michigan and he is going to go over it very carefully.

The Legislative Committee meets in Lansing again Thursday of this week and, after approval of the work done, we will get the bill introduced before the Legislature.

Then it will be published in the Tradesman.

We are not making this a religious issue at all, but are working on the idea that a seven day week is unfair competition.

We have made ample provision for those who keep the Sabbath on Saturday.

I am getting quite a few responses to last week's request for suggestions for topics which the writer would like to hear discussed at the Flint convention April 26, 27 and 28.

Just mention anything you would like us to talk about and mail it to the undersigned. Non-members who plan to attend may get in on this.

Paul Gezon,

Sec'y Retail Gro. & Gen. Merchants Ass'n.

Death of C. C. Moore, the Kingsley Merchant.

Kingsley, Feb. 11—On Jan. 10 Kingsley and vicinity was greatly shocked over the sudden death of Claude C. Moore, the leading clothing and dry goods merchant of this region. Mr. Moore had been in apparently perfect health until the moment of his death. He had greeted every passer by, that morning with his usually jovial, "Hello," and seemed in the best of spirits, when he suddenly collapsed and sank to the floor, life having departed. Death was due to apoplexy, a malady very rare in one so young, he being only 41 years of age. Mr. Moore was really a live wire of the town. He was President of the village at the time of his death and had always been foremost in every civic uplift, entertainment or improvement. In business circles he had always been admired for his integrity. Straightforwardness was characteristic of him in every enterprise. It is needless to say he will be greatly missed in both business and social circles.

Mr. Moore and family moved to Kingsley sixteen years ago, coming from Manton, where for four years he had been with La Bonte & Ransom. He first engaged in the grocery business, making a decided success, but later bought out the clothing and dry goods business of Louis Morris, which he enlarged. Later he conducted a second store in the village of Cope-mish. He was active in the I. O. O. F. and Masonic fraternities.

Mrs. Moore and son, Dotis, will continue to conduct the business.

W. L. Wilson.

Two Meat Markets Change Ownership.

Howell, Feb. 15—H. H. Sparhawk, of Detroit, who recently bought N. J. Yelland's Palace meat market, has become a citizen of Howell with his family. He has greatly improved the appearance of the market and brought it up to the minute in its arrangements. Mr. Yelland bought the market when a young man and grew old in its management. He has now retired from active life.

J. G. Mott, of Laingsburg, recently purchased the Foland meat market here. Mr. Mott sold a market in Laingsburg and comes here with a successful record in the business.

The Kroger Grocery and Fruit Co. has leased the store recently occupied by the postoffice and is fitting it up to put in one of its chain groceries.

Hens Forget How To Hatch Their Eggs.

Washington, Feb. 14—Hens in Palestine and Egypt have forgotten how to sit on eggs, so accustomed have they become to having incubators to do their hatching for them, according to Miss Phyllis Young a teacher in an agricultural school in the Leant. Far from being an innovation, incubators have been used in biblical lands for 3,000 years, Miss Young said, and from "long habitude of letting the incubator do it," hatching instincts have been atrophied. Incubation of eggs is an industry in the region, according to Miss Young. Proprietors of incubator furnaces buy eggs for 1c each and sell back chickens for 2½c each. Because of losses during incubation, the profit, she said, is not exorbitant.

Champion Orange Eater Consumes 65 For Record.

Cincinnati, Feb. 14—Harry Murray, 20 years old, is a young Irishman who loves the orange. He won the National title last night by eating 65 oranges. Patrick O'Brien, his nearest competitor, could eat only 63. Both broke the record established by Howard Stribling, of Columbus, who ate 62 oranges in a recent sweepstakes here. Originally from Florida, Murray said he could have eaten more, as he had had considerable experience.



WHAT THE DUB THINKS

Reformers.

A reformer, as a matter of fact, is a person who wants you to stop doing everything which he or she does not want to do. I didn't get this definition from the dictionary—it's one I just happened to remember. It brings to mind the story of the little boy whose father said to him, "Now, my son, I don't want you to do this thing, because I have done it and seen the folly of it." "Well, dad," was the reply, "I would like to see the folly of it, too."

This uplift agitation seems to have originated away back, 5000 B. K.—Before King Tut. As soon as some of those old Geezers got out of the sticks they commenced to talk to themselves—say things, while wandering around carving pot hooks and poor pictures on the rocks and trees. Later on they were called soothsayers by the dubs of that day. They were what we call "Wise Crackers." Most of them were old boys with long hair and whiskers—too old for the chase or the kill—"has beens," we would say. When you come to thresh it all out, these rectifiers were just handing out advice. They were the forerunners of the present day reformers. You will note that the most of this army to-day have reached the golf ball age. They never seem to develop the urge until they have experienced about all the thrills which made Aspirin popular, and having seen the folly of it, they don't propose to allow the rest of us to get any first hand information.

Strange to relate, tradition has always linked short haired women and long haired men as shock troops in the reform wave, until suddenly short hair became popular; then that became a target for their guns, creating as much animosity as was experienced in the old days of the Harlem witches.

Reforming something or somebody seems to be the white man's burden, especially in America. We carry it to the remote corners of the earth, to graft our dreams on the natives, including our likes and dislikes, diet and table manners, along with the bath tub and silk stockings, until these so-called savages have been compelled to set up criminal courts and divorce laws never before necessary in their simple lives. To put our reforms over it becomes necessary at times to send a bunch of marines, until, as Will Rogers remarked the other day, we are running short on marines.

As a clan, they sure have the confidence of their convictions, for they would prefer to kill a victim they couldn't cure. Well, anyhow, thanks to the reformers, we have prohibition. The Government has put the McNary-Haugen sign on liquor, making it one of the most profitable adventures outside the auto game. Grapes, apples, cherries, hops or anything that can be turned into "juice" has gone up along with taxes and undertakers' supplies, satisfying one bloc, so that's all settled. We now have total abstinence—such as it is.

The next great reform wave will be

on tobacco—the filthy weed, if we pause to consider that ten billion more cigarettes were consumed by Americans in 1926 than the year before, averaging two per day for every man, woman and child, including reformers. While this is one vice this dub never happened to acquire, should it ever be prohibited, we feel a good deal like the old man who remarked: "Oh, well, what's the use—if you don't smoke here, you will in the hereafter."

Every generation has its reformers and, strange to relate, those of to-day have acquired about all the vices the others started out to reform and are cramping a new line of their own. Really the thing in itself never was bad, only from the point of view. So, taken as a whole, it is just a matter of one set of opinions against another.

The stage has ever been a fertile field for the reformer. Most of us older dubs can remember back when Shakespeare, Ten Nights in a Bar Room and Uncle Tom's Cabin constituted about the sole theatrical jag permitted in good society. Even the circus, always one of the cleanest of public entertainments, was taboo. The only time dad was able to put it over was when he took the kids to see the animals.

Not being satisfied with censoring the movies, they had to put Will Hayes permanently on the job because when Hayes was a boy he used to pump a church organ. Anyway, he hasn't lost his sense of humor, to hear him tell it.

You may have noticed the other day that Olga Nethersole arrived in New York on a visit, which recalls that twenty-six years ago she shocked the whole American people as "Sappho," "Zaza" and "Camille". In New York she was not only arrested, but lampooned by the newspapers and the pulpit and practically exiled from the American stage. Even a little child, taking a minor roll in the play, was expelled from the public schools. Oh, well it's all over, even the shouting, and Olga would be a "piker" to-day, beside a bath tub, a girl and a barrel of champaign.

Regardless of creeds or opinions, about every so often the tribe with the biggest holler puts on a campaign against Sunday amusements, invoking the laws of the stone age. The movies come in for the first jolt, because they get the crowds, and we are so bubbling over with brotherly love that the barbers, the bakers and candlestick makers, who lock the doors on us when we get in late, join in with them, not on account of their Godliness, but with the hope of freezing out some poor dub barely able to keep himself off the town by keeping open after union hours. But by the time it reaches the filling stations for both inside and outside tanks, it "dies a bornin" and we start all over.

There are so many brands of reformers that I sometimes wonder if life would be worth the trouble, considering they all had their way.

Why, we couldn't go to a theater or a dance or gaze on statuary with broken arms. To say nothing of the follies and the bathing beaches. Neither could we indulge in the old turkey raffle, play cards, ring the canes or

take a chance on the kewpie dolls or a box of candy at the fairs. Then there is sitting on the park benches with one arm around a girl. This, of course, wouldn't bother us dubs; but we hold fond memories, and we dislike to see the kids picked on. No wonder they take to the autos. Then, as stated above, there is that smoke nuisance; and as for drinking—well, we can't do that anyway, since the three mile limit has been increased to 140.

Why, if they had their way, we would even have to cut out eating on Sunday and stick to the old Saturday night bath. Couldn't even buy a cough crop. About the only recreation after milking and bedding down the stock would be Authors, Tiddledewinks, Jack Straws and "Ma-Jong" or charades on week days, and Sunday—well, we could just commune with Morpheus, if you know what I mean. About the only thrill we could get would be to lie down and roll over.

When President Menken, of the National Security League, remarked the other day that "No man is good enough to do another man's thinking," he hit a great big railroad spike square on the head.

The Dub.

Lincoln's Spirit Richest Legacy of United States.

President Coolidge believes that nothing he could say in tribute to Abraham Lincoln would be better praise than the Lincoln proclamation he issued in 1918 as governor of Massachusetts.

As result the White House, responding to requests for an expression from the President, has sent copies of the proclamation to be read at Lincoln birthday meetings in various sections of the country.

In his proclamation Mr. Coolidge said:

"Five score and ten years ago that Divine Providence which infinite repetition has made only the more a miracle sent into the world a new life, destined to save a nation. No star, no sign foretold his coming. About his cradle all was poor and mean, save only the source of all great men, the love of a wonderful woman. When she faded away in his tender years from her deathbed in humble poverty she dowered her son with greatness.

"There can be no proper observance of a birthday which forgets the mother. Into his origin as into his life, men long have looked and wondered. In wisdom great, but in humility greater, in justice strong, but in compassion stronger, he became a leader of men by being a follower of the truth.

"He overcame evil with good. His presence filled the Nation. He broke the might of oppression. He restored a race to its birthright. His mortal frame has vanished, but his spirit increased with the increasing years, the richest legacy of the greatest century.

"Men show by what they worship what they are. It is not an accident that before the great example of American manhood our people stand with respect and reverence. And in accordance with this sentiment our laws have provided for a formal recogni-

tion of the birthday of Abraham Lincoln for in him is revealed our ideals, the hope of our country fulfilled."

Moth Balls to Keep Deer Away From Orchards.

Poughkeepsie, N. Y., Feb. 14—As a last resort in their campaign to keep the herds of deer which roam the Catskills out of their orchards, mountain fruit growers are going to try moth balls, which, it has been discovered, are as effective against deer as against moths. Although they have the permission of the State Conservation Commission, the fruit growers are loath to kill the animals. Credit for the moth ball plan is given to State game wardens, who used this method in combating the artificial "salt licks" of poachers. Salt will draw deer for miles and poachers using this lure experience little difficulty in making a good kill. Game wardens learned that moth balls will nullify the poachers' efforts. However a drive to slaughter the deer will be made next week if the moth balls fail.

No doctor should have more than 2,500 patients on his list, says a British medical authority.



FAVORITE TEA in ½ lb. lead packages is a strictly 1st May Picking and is one of the very highest grades sold in the U. S. If this Tea is not sold in your city, exclusive sale may be arranged by addressing

DELBERT F. HELMER
337-39 Summer Ave., N. W.
GRAND RAPIDS, MICH.

"Tune In" W - A - S - H

12:30 to 1:30 P. M.
Monday, Tuesday, Wednesday,
Feb. 21st to 23rd.

Miss Esther Branch, Dietition of The Best Foods, Inc., will lecture, also Tuesday and Wednesday afternoons at the Food Show.

I. VAN WESTENBRUGGE
"Best Foods, Inc."
Distributor

MOVEMENTS OF MERCHANTS.

Fordson—Samuel Igna, dealer in boots and shoes, has filed a petition in bankruptcy.

Detroit — Goulait & MacFarlane, 17339 Redford avenue, has changed its name to the Goulait Motors, Inc.

Grand Rapids — The Home State Bank for Savings has increased its capital stock from \$250,000 to \$400,000.

Detroit—The C. Mangelsdorf Co., 9331 Kercheval avenue, dry goods, has changed its name to the H. H. Williams Co.

Pontiac—The Pontiac Corporation, 5660 Telegraph Road, dealer in shoes, findings, etc., has filed a petition in bankruptcy.

Ann Arbor—The Abbott Gasoline Co., 600 East Williams street, has increased its capital stock from \$50,000 to \$100,000.

Lansing—Loren Colton has sold the cigar stock in hotel Downey to Ray Boniac, who is remodeling it and will extend his tobacco lines.

Detroit — The Springman Paper Products Co., 1579 East Milwaukee avenue, has increased its capital stock from \$150,000 to \$300,000.

Jackson—The William H. Yocum Co., Inc., 167 West Michigan avenue, dry goods, has changed its name to the Lourim-Yocum Co., Inc.

Hart—Sayles & Co. have sold their egg and poultry business to H. A. Purdy, who will conduct it in connection with his cream receiving station.

Mendon—Frederick C. Manchester, recently of Three Rivers, has purchased the F. D. Estes drug stock and store fixtures, taking immediate possession.

Marquette — The Kelly Hardware Co. is conducting a special sale preparatory to buying the interests of the heirs of the late Richard J. Kelly, half owner of the business.

Lansing—The Lansing Supply Co., wholesaler of plumbers supplies, is installing a modern front in its offices and remodeling its warehouses on South Washington avenue.

Jackson—Frank H. McQuillian, of McQuillian's Clothing House, died at an Ann Arbor hospital, Feb. 11, following a long illness. He was one of Jackson's oldest business men.

Pontiac—The Welch Tire Service, Inc., 22 Orchard Lake avenue, has been incorporated with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Detroit—Thibeault's Gallery, Inc., 2033 Woodward avenue, has been incorporated to deal in art goods, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Holland—John Lokker has sold a half interest in his grocery stock at the corner of 19th and River avenue, to Herman Bros. They have added a meat market, which will be under the management of Mr. Bos.

Alpha—Olin & Olin have merged their grocery and meat business into a stock company under the same style, with an authorized capital stock of \$75,000, \$50,000 of which has been subscribed and paid in in property.

Detroit—Howard A. Davidson, Inc., 11690 Cloverdale, has been incorpo-

rated to deal in lumber and mills products, with an authorized capital stock of \$200,000, all of which has been subscribed, \$150,000 paid in in property.

Detroit—The Federal Waste Paper Co., 2829 Beaubien street, has been incorporated to deal in waste materials, with an authorized capital stock of \$10,000, of which amount \$4,400 has been subscribed and \$2,950 paid in in cash.

Detroit—The Frank Holton Michigan Co., 1425 Broadway, has been incorporated to deal in musical instruments, etc., with an authorized capital stock of \$10,000, of which amount \$2,800 has been subscribed and paid in in cash.

Detroit—The Long-Wear Tire Co., 2040 Grand River avenue, has been incorporated to deal in tires, auto accessories, batteries, etc., with an authorized capital stock of \$5,000, \$2,000 of which has been subscribed and paid in in property.

Detroit—The O'Donnell Walder Co., 3440 East Jefferson avenue, has been incorporated to deal in autos, parts and accessories, with an authorized capital stock of \$30,000, of which amount \$26,000 has been subscribed and paid in, \$4,000 in cash and \$22,000 in property.

Pontiac—I. S. Corwin has merged his lumber and fuel business into a stock company under the style of the Pontiac Lumber & Coal Co., 50 Patterson street, with an authorized capital stock of \$200,000, \$150,000 of which has been subscribed and paid in in cash.

Royal Oak—Joseph F. Graves has merged his lumber, builders' supplies, etc., business into a stock company under the style of the Graves Lumber Co., with an authorized capital stock of \$150,000, of which amount \$100,000 has been subscribed and paid in in property.

Flint—The Trimble Electric Co., 406 North Saginaw street, has merged its business into a stock company under the same style, with an authorized capital stock of \$15,000, of which amount \$10,000 has been subscribed, \$4,900 paid in in cash and \$4,900 in property.

Sault Ste. Marie—Nicholson & Schilling, owners of Deertrail hotel and the general store adjoining, which burned to the ground Jan. 10, will rebuild at once. Work on the hotel will start as soon as the store building is completed. Steel and cement will be used throughout.

Marquette—The Kennedy Automatic Service Co., 201 Baraga avenue, has been incorporated to deal in heating and refrigerating devices, with an authorized capital stock of \$20,000, of which amount \$13,400 has been subscribed and paid in, \$2,000 in cash and \$11,400 in property.

Menominee—Unable to find a site for a new plant because of the exorbitant prices placed on land, the Twin City Packing Co. may have to leave Menominee. The company expects to erect several new buildings, but the cost of sites in Menominee is above the appropriation limit.

Saginaw—Milton's Clothes Shop, 128 South Washington avenue, has merged its business into a stock company under the style of Milton's

Clothes, with an authorized capital stock of \$28,000 common and \$7,000 preferred, all of which has been subscribed and paid in in property.

Ypsilanti — Sumner E. Howe has merged his fuel business into a stock company under the style of the Howe Coal Co., Inc., 26 North Washington street, to conduct a wholesale and retail business, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Negaunee—Victor Stenholm, who conducts a clothing and men's furnishings store on Iron street, has purchased an interest in Maki Bros. bakery and will assume the management of it about March 1. It will be conducted under the style of the General Bakery. Mrs. Stenholm will manage the clothing store.

Grand Rapids—Leo Sandler's, 307 Monroe avenue, N. W., has merged his business into a stock company under the same style to deal in apparel, and jewelry at retail, with an authorized capital stock of 10,000 shares at \$10 a share, of which amount \$70,200 has been subscribed and paid in, \$200 in cash and \$70,000 in property.

Grand Rapids — The Monta Motor Sales Co., 150 Louis street, N. W., has merged its business into a stock company under the same style with an authorized capital stock of \$100,000 preferred and 50,000 shares at \$1 per share, of which amount \$10,000 preferred and 5,000 shares have been subscribed and \$15,000 paid in in cash.

Detroit—Frank Stiles of Stiles & Connor, Detroit, the retiring director of the National Food Brokers Association, advises that at the annual convention held at Atlantic City the last week in January, P. Moran, of the Michigan Brokerage Co., Detroit, was elected director for Michigan for the current year.

Saginaw—E. S. Bazley, Chicago, president of the Bazley chain of meat markets, including the one at 315 Genesee avenue, has purchased the building now occupied by the Griggs & Butenschoen clothing stock, 317 Genesee avenue and will occupy it with the present Bazley market about May 1, or as soon as a modern tile front can be installed and other alterations in the building made.

Detroit—C. L. Connor, who has been associated with Frank Stiles for a number of years in the firm of Stiles & Connor, manufacturers agents and food brokers, has disposed of his interests to Mr. Stiles and the first of March will be sales manager of the Wheatena Co., of Rahway, N. J. Mr. Connor's friends throughout the State will read with interest this word as to his progress and opportunity to head the sales department of this old established food concern. The brokerage firm of Stiles & Connor will continue handling the same general lines in Michigan territory.

Manufacturing Matters.

Grayling—The Grayling Box Co. has increased its capital stock from \$30,000 to \$85,000.

Alpena—The Alpena Garment Co., Inc., has increased its capital stock from \$75,000 to \$150,000.

Grand Rapids—The Windsor Furni-

ture Co., of Grand Rapids, has changed its name to the Windsor Upholstering Co.

Muskegon Heights — The March Automatic Irrigation Co. has let a contract for construction of an \$18,000 factory.

Munising—The Munising Paper Co. has increased its capital stock from \$750,000 and 30,000 shares no par value to \$900,000 preferred and 30,000 shares no par value.

Holland—The Holland Maid Co. has changed its name to the Vac-A-Tap Co. and increased its capital stock from \$200,000 common and \$200,000 preferred to \$400,000 and 400,000 shares no par value.

Coldwater — The Homer Furnace Co., Coldwater's largest industry, employs 225 men when in full production. It is expected that last year's output of 15,000 furnaces will be materially increased this year.

Chesaning—The Chesaning Furniture Co., with a capitalization of \$200,000, has engaged in business in the plant formerly occupied by the Wayne Furniture Co. Breakfast tables and other wood products will be manufactured by the company.

Detroit—The Pitts Shirt Co., 509 Stroh building, has been incorporated to manufacture and deal in men's shirts, etc., with an authorized capital stock of \$10,000, of which amount \$7,000 has been subscribed, \$100 paid in in cash and \$5,900 in property.

Benton Harbor—The Michigan Fireproof Skylight Co., 122½ Water street, has been incorporated to do sheet iron work, manufacture skylights, etc., with an authorized capital stock of \$30,000, all of which has been subscribed \$1,020 paid in in cash and \$15,863 in property.

Buchanan—The Ward Co., Detroit manufacturers of electric refrigerators, have set Feb. 15 as the date for the closing of its Detroit plant and the moving of its shop to Buchanan. The Buchanan plant will be opened with a staff of forty which will be increased to 200.

Detroit—The Detroit Duntile Supply Co., Evergreen Road, has been incorporated to manufacture and sell building and drain tile, with an authorized capital stock of \$50,000, of which amount \$39,500 has been subscribed, \$7,000 paid in in cash and \$10,000 in property.

Muskegon—Officials of the Muskegon Motor Specialties Co. estimate that their factory manufactured 190,000 shafts for various motor car makers in 1926. Recently a shaft 119 inches long, to be used in a large Diesel type engine, was turned out at the factory. Shafts for everything from a motorcycle to a motor coach are produced by the Muskegon factory.

Muskegon—A petition for receivership has been filed by the creditors of the Muskegon Wood Products Co., one of the new industries financed in the city early last year. The purpose of the receivership, as stated in the bill, is to clear away the present obligations so as to permit the sale of the controlling interest in the corporation to another manufacturer who wishes to be protected against the payment of present liabilities.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 7c and beet granulated at 6.80c.
Tea—The market is slow but firm. Everything in fine Ceylons, Indias and Javas is steady to firm, but without material advance for the week. The market in this country remains for the present about unchanged, but if the firmness persists abroad, the markets on this side will be undoubtedly affected.

Coffee—The market for Rio and Santos, green and in a large way, has shown further weakness during the past week, although there has been no great decline in price. Effort has been made in Brazil to bolster up the situation there, but has not succeeded as far as this country is concerned. Santos is much weaker than Rio, on account of the fact that mild coffees, which compete with Santos, are also soft and weak. Milds also show further sagging off for the week. Many of the trade feel that it is a buyer's market. Jobbing market on roasted also shows a soft tendency, reflecting the green market, but with no material decline for the week.

Canned Vegetables—While no one boasts over the business passing in the general run of canned goods, the fact remains that much closer attention is being paid to the much stronger conditions which are everywhere prevalent. In reverting to the vegetable packs it has been long known that leading handlers faced by a shortage of about 50 per cent. as compared with normal, have had no desire to move them at all excepting at full prices. Not over 14,000,000 cases remain available to take care of the requirements of the next seven months so that it was not surprising last week that the situation started to show itself when prominent buyers had to pay an advance of 2½c to secure standard descriptions. Stringless beans appear to have been more strongly placed than the other vegetable packs. No doubt there is a big consumption of corn and peas in progress but the weight of stocks appears to keep both these items down. The plaintive cries of wolf have often emanated from California fruit and vegetable growers but last week's disquieting reports that asparagus and spinach growing sections in the Delta sections along the banks of the Sacramento appear to have real basis in fact. Local handlers said that very little California asparagus remained available out of the last pack. Spinach was in the same position and was advanced 10c to 25c for March-April shipment for 2½s and 10s respectively.

Dried Fruits—Dried fruits are dull. There is a steady demand, but small for apricots, and a better demand for prunes. It appears that the consumption of prunes is steadily increasing. Raisins are also in good demand, without material change for the week. Apricots are undoubtedly short on the coast and holders are predicting further advances within sixty days. Thompson raisins are also firm and tending upward. Peaches, particularly the better grades, are scarce on the coast and strong. Currants advanced again

in primary markets, on account of scarcity.

Canned Fish—After completion of an inventory the Maine Co-operative Sardine Co., of Eastport, Me., has found that unsold stocks of sardines in the hands of packers are smaller to-day than they were a year ago. A year ago, it will be remembered, there were precipitate advances during January and March which were sustained until a new packing season rolled around. That a sharp advance may be necessary within the next few weeks was the opinion proffered, and it was felt that buyers would be conservative if they anticipated requirements until at least the middle of June. Practically all other varieties of sardines are showing price appreciation. Portuguese are cleaned in the primary market. Few California ovals are available but latest reports speak a little more optimistically of the pack as the run has started in from Santiago to Monterey. Statistics came out with reference to the Alaska salmon pack of last season showing some interesting results. The buying of pinks has been in fairly good volume for this season. Reds have been rather scarce and have not been active. Fancy Columbia River salmon have been firmly held all round. Statistics on British Columbia salmon pack showed that 2,060,922 cases were put up in 1926, as against 1,720,620 cases the year before. Stocks of shrimp along the Atlantic seaboard were reported as light and handlers were exacting premiums.

Salt Fish—The situation in mackerel is still firm, and this year the trade need not wait for the Lenten, demand to boom things. Irish, Norwegian and American shore mackerel are all very scarce and tending upward and Canadian mackerel is about the only grade that can be bought in any quantity.

Beans and Peas—Beans are still weak. Red kidneys and California limas were perhaps the weakest things in the line during the week. The whole bean market is soft. The same applies to dried peas. All varieties are dull and easy.

Cheese—The market has shown a fair demand and steady prices during the past week.

Nuts—While the season antedating Christmas is usually the liveliest in the nut market, this year Easter and Lenten demands are going to cut a big figure. According to all the data that can be assembled from the handlers of nuts, there is not much prospect of any declines from present levels. Brazils commenced the year low and have started to climb. California walnuts have been cleared on the Coast, while with the exception of a few high grade French walnuts the European markets are cleared. Spanish almonds moved up with exchange, while the remaining stocks of Californias were being rapidly used up. Filberts were higher abroad.

Rice—Firm conditions were reported to be operative in the Southern rice markets, where the receipts of rough and cleaned rice have continued in moderate volume. There is continued fair demand for the run of cleaned rices in the local market. At New

Orleans Blue Rose has sold in a large way at 4½c, second heads at 3c and screenings at 2¼c. A steady but quiet tone continued in the spot market.

Syrup and Molasses — Low grade molasses has gone off a little during the past week, but higher grades remain unchanged. Prices, however, are high and many of the trade believe that they are bound to come down. Demand for molasses for manufacturing is poor and undoubtedly the consuming demand has been restricted by high prices. There is no demand to buy molasses very far ahead. Sugar syrup is still firm, with no pressure to sell. Demand is fair. Compound syrup is in quiet demand, at unchanged prices.

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—7@7½c per lb.

Beets—\$1 per bu. for old; \$2 per bu. for new from Texas.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$5.05
Light Red Kidney ----- 8.10
Dark Red Kidney ----- 7.10

Butter—The market has not changed much from a week ago. Jobbers hold fresh packed at 47c, prints at 49c and June packed at 44c. They pay 25c for packing stock.

Cabbage—\$3 per 100 lbs. for old; \$3.25 per crate for new.

Carrots—\$1.25 per bu. for old, \$2 per bu. for new from Texas.

Cauliflower—\$2.25 per doz.

Celery—Home grown, 30@60c per doz.; Calif. Jumbo, 65c; Rough Florida, 4 to 6 doz., \$3.25.

Cocoanuts—\$1 per doz.

Cranberries—\$5.10 for Late Howes.

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

Eggs—The market has had a very sensitive week. First, there was an advance of 1c per dozen, which was followed by an increase in the receipts and declines aggregating about 3c. From now on the supplies of eggs will increase and the prices will soften, unless interfered with by cold and storm. Jobbers pay 29c for strictly fresh and sell storage eggs as follows:

April Extras ----- 26c
Firsts ----- 23c
Seconds ----- 22c
Cracks and Dirties ----- 21c

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, 65c per doz. bunches.

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. ... \$3.00
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 ----- \$5.50
100 ----- 6.00
126 ----- 6.00
150 ----- 6.00
176 ----- 6.00
200 ----- 6.00
216 ----- 6.00
252 ----- 5.50
288 ----- 5.00
344 ----- 4.50

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.

Pineapples—\$5.50 for 24s, 30s and 36s.

Potatoes—\$1.25@1.30 per 100 lbs.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 24c
Light fowls ----- 17c

Springers, 4 lbs. and up ----- 24c

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

Spinach—\$1 per bu. for Texas grown.

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

Tomatoes — Southern stock, \$1.65 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 18c
Good ----- 16c

Medium ----- 14c
Poor ----- 12c

Apple Juice as a Beverage.

Well, why not? If we all begin to ask for it and talk about it? We can all remember the time when no one thought of calling for "orange drink." The trade for that has been developed by a combination of orange growers and juice drinkers. Why is not sweet apple juice equal to orange juice as a beverage? We seem to have come to the conclusion that the orange is somehow superior. Let's get right over that and put the scientific men at the job of proving the value of apple juice. The inventors will give us a little machine which will grind and press the apple "while you wait," and in time, the sales for apple juice as a beverage will more than help us dispose of the crop. Who will join the apple juice league? Its foundation principle will be a pledge to refuse "soft drinks" and always call for fresh apple juice. Trade follows the order.—Rural New Yorker.

The war has been over for some years now but some merchants are still making good use of propaganda to harm business in certain parts of the country. If business is a little dull let's not go about shouting "Business is rotten."

INSTALLMENT SELLING.

Adverse Argument By J. B. Draper at Hardware Convention.

Installment selling has become one of the great problems of the day, and I firmly believe, gentlemen, it is the greatest menace facing us at the present time. Not only is its effect being felt by the retailer, but by the consumer as well. Of course, we are all consumers, but, perhaps not all installment buyers.

You may be a cash customer and imagine that you are escaping the carrying cost the financing companies charge, the interest and all the rest that is tacked onto the initial price. I am sure if you are a man with experience and know a little of the cost of manufacturing, and it has been necessary for you to purchase some household article, you felt deep down in your heart that you have been touched.

Of course, there are always two sides to a question. I once heard of a ducky who bought a mule, and as he led it home, he met his friend Sam who said, "Ah, Mose where did you get that mule?" "I bo't him sure." "What did you all pay for that critter?" "I gave my note." "Huh, you sure got him cheap."

Many of our big business men have expressed their opinions on this subject, both pro and con. President Coolidge deemed it important enough to mention it in his message. He did not think it a menace to the country, but rather a stimulant to industry. However, I note he did not fail to warn us to be careful and not overdo. Secretary of the Treasury Mellon, in his message of December last, had considerable to say on this subject. He also could not see that it was having a demoralizing effect on our country, but he, too, sent out a warning to go easy.

We have another big business man in Washington who comes from our own fair State and who is probably one of the best business men in the country. He has spoken with vengeance and in a way that cannot be misunderstood, the man to whom I refer is James Couzens, Senator for Michigan, who says that had he been buying on the installment plan, he would not have had the money available to buy stock in the Ford company at the time when he and a number of the original investors put the few hundred dollars they had saved into this phenomenally successful company.

I presume most of you are aware of the action Mr. Couzens took in connection with a certain corporation in which he was largely interested financially. After being informed by his salesmanager that it would be impossible to make the business a success without selling on the installment plan, Mr. Couzens announced he was through then and there. He said he would not be a party to any business which made slaves of the American people and set about at once to liquidate his interest in the business, taking a loss of over half a million dollars. Senator Couzens believes that young people have no chance to de-

velop self control while buying under the installment system, because no matter what they want it can be obtained with a small down payment.

The high pressure selling methods of the installment houses have got the consumer's last week's dollars and are now chasing next week's, next month's and next year's dollars. You have often read, Buy now, pay 2 per cent. down, take two years on the balance. I ask you, how much further are they going to reach out? What if there is no consumer's dollars to receive? What if illness, loss of employment, disaster or what not occurs? What is then going to be done about the dollars anticipated, but not obtainable?

Gentlemen, I would not say to you that installment buying is entirely and absolutely wrong; that the consumer must have the ability to realize his capacity to meet his payments without injuring his credit or the welfare of those loved ones, dependent upon him for support. He must be qualified to resist the effective urge of the high pressure salesman, who has no interest in him once the sale is made. He must have a somewhat authentic conception of values. He must be competent to judge whether it is better for him to pay a high rate of interest for the immediate use of an article or to wait until he can put up the whole amount in cash.

Gentlemen, we know that good judgment is not being used by a great many installment buyers to-day. We know that they are buying far beyond their capacity to pay and that the day of reckoning is not far off.

It is my opinion that the problem will solve itself in one of two ways, either by the public becoming wise as to what it costs to buy on the installment plan, or by a general business slump. I hope it will not be the latter. In the meantime would it not be a good idea to spread a little educational propaganda as to what it costs in order to slow it up somewhat, so that when it does come it will not hit quite so hard on the purchasers, dealers and manufacturers.

Gentlemen, I believe you, the dealers, should be most interested in this problem. It is your very life. What good to you is a community which has been oversold and mortgaged to the last farthing?

They are afraid to enter your store because there are so many things they really need, but they dare not spend the money. It must be saved for the hungry wolves who have been baying at their door.

Think of the discontent that must be in the heart of the wage earner, when he receives his well filled envelope and realizes that every dollar is already pledged in good faith when everything looked rosy, urged on by a high powered salesman, whose only interest was his commission, but things are not rosy now. It only took two weeks of unemployment and two or three professional calls from a physician to bring about the existing situation.

This is the position in which thousands of families find themselves to-day. They are the slaves Senator Couzens referred to. They are slaves,

indeed, nearly as much so as the Southern ducky of seventy years ago. You may have heard that when Lincoln was visiting a Southern city and for the first time saw a slave on the

auction block, after listening to the auctioneer for a few moments, he turned away in disgust, and said, "If it ever comes within my power I will hit this thing, and hit it hard."

REYNOLDS

- Slate-Clad -

SHINGLES

"BUILT FIRST TO LAST"

Dealers with Vision
stock

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NUTRITIOUS

DEPENDABLE

RUMFORD CHEMICAL WORKS — Providence, R. I.

DIAMOND BRAND CARTON CLOTHES PINS

Made of
New England
White
Birch

Selected-
Polished



CARTONS OF 24 PERFECT PINS-

TRADE MARKED QUALITY
OF

THE DIAMOND MATCH CO.

Sold and Recommended by

ALL LEADING DEALERS

MEN OF MARK.

E. E. Hewitt, the Well-Known Produce Dealer.

When Abraham Lincoln on a certain occasion was asked to give, for publication, a few of the leading points of his life, his reply, in a tone as sad as his heart was then, was that the poet Gray had already written his biography in a single line of his famous elegy:

"The short and simple annals of the poor!"

The reply was characteristic of the man and of that class of men who wonder always, when "the short and simple annals" have been given, what there is in the unpretending story to inspire the pen of the writer or to thrill the reader's heart.

On the 19th of February, in 1857, on a thriving farm in Kent county, not far from Rockford, was born the man whose name stands at the head of this article. It was a pleasant farm, with a pleasant home, and until the boy was six years old, there was nothing to mar the even tenor of the life lived there. Then sickness came and the father of the little family, in the prime of his days, was taken away and the mother, with two little children, was left to mourn his loss.

In the whole round of affliction there is nothing more to be deplored than that. While neither homeless nor helpless, the father was gone and the mother bent her untiring energies towards keeping up the happy home-life by carrying on the farm herself. It was no easy task; but, as time went by, she became more and more accustomed to the double duty of house-keeper and breadwinner; and the little hands of both boy and girl became early inured to the gradually increasing duties which fell to each. Trained thus early to do for himself, and so depend on himself, to his boyish hands the hard work of the farm came sooner than it otherwise would have come. He guided the plow, he swung the scythe, he wielded the axe, so that, when he was 13 years old, his days of apprenticeship might be said to be over and the real life of the professional farmer began.

Of course, he went to school. Summer and winter found him there so long as the farm could spare him for both seasons, and, after that, he kept up the winter work in the schoolhouse until he was 17 years old. He was wise enough and ambitious enough to want and to ask for more; and for two winters after that he rounded his school life by two prosperous terms in the Rockford high school. These left him grown to man's estate—mentally as well as physically—and for five years longer the farm and its belongings thrived under his skillful management.

At the age of 24 came the ringing of "bells, silver bells," and, with his bride, he left the farm and began the life of a trader in a grocery store at Rockford. That was in the winter of 1881, and the following spring he formed a copartnership with Wm. G. Tefft, which continued for a year and a half. At the end of that time, Mr.

Hewitt sold out to his partner and traveled for the firm of Smith & Johnson, a commission and produce house. After a year with them, he worked for the produce house of F. J. Lamb & Co. He then bought out the grocery business of Baker & Baker, at Rockford, and added the handling of fruit and produce, in which business he prospered for many years. He subsequently purchased the grocery stock and store building of James Colby, removing his stock to that location. In the disastrous fire which visited Rockford both store and stock were destroyed. Dismayed but not discouraged, Mr. Hewitt leased a small vacant store near the depot and put men at work putting in shelving and counters. He came to Grand Rapids on the early morning train and purchased a new stock of groceries, which started for Rockford on the afternoon freight. The goods reached their destination in the evening and by working all night unpacking the goods and placing them on the shelves he was enabled to open for business in the new location with the loss of only one day. This circumstance was played up in the Tradesman at that time at considerable length as an apt illustration of what a merchant can do when confronted with a calamity such as faced Mr. Hewitt.

Mr. Hewitt retired from the mercantile business in Rockford in 1900 and removed to Grand Rapids, where he purchased an interest in the wholesale produce business of F. J. Lamb. A year later he bought out his partner and continued the business on his own account for ten or twelve years. The next ten years he acted as manager of the metal department of the Wolverine Brass Co.

About five years ago Mrs. Hewitt died and a year later Mr. Hewitt suffered a stroke of apoplexy, from which he is slowly recovering. For the past eighteen months he has been an inmate of the Doyle sanitarium on South Union avenue.

Mr. Hewitt's married life covered a period of forty-two years, during which time four children joined the family circle—three sons and a daughter. The latter is unmarried and is a teacher in the public schools of Detroit.

Mr. Hewitt is a 3d degree Mason, but has no other fraternal affiliations. He is an expert card player and his memory of past events is remarkably clear and accurate. During his long and busy career he made his name a synonym for uprightness, in consequence of which he is loved and honored by his fellow men.

Savings.

Savings represent much more than mere money value. They are the proof that the saver is worth something in himself. Any fool can waste; any fool can muddle; but it takes something more of a man to save and the more he saves the more of a man he makes of himself. Waste and extravagance unsettle a man's mind for every crisis; thrift, which means some form of self-restraint, steadies it.

Rudyard Kipling.



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THE THIRD-TERM QUESTION.

Congressional pundits have unearthed a resolution which was passed by the House in 1875 expressing the opinion that the precedent established by Washington and other Presidents in retiring from that office at the end of their second term "has become by universal concurrence a part of our republican system of government." The resolution was aimed at the supposed third term aspirations of President Grant, although it was not until four years later, at the end of the Hayes Administration, that the attempt to nominate Grant a third time was made, with 300 delegates holding firm for him on the final ballot, which gave the prize to Garfield.

Now it is proposed to have both House and Senate express themselves upon a similar resolution, aimed at the idea of another term for President Coolidge. The framers of such a resolution are bound to have difficulties. Grant had served two full terms. There could not be any question of what was meant by the reference to a "second term." But the matter is not so clear with respect to Mr. Coolidge or to any other man who served part of a term as President by virtue of succeeding to the office through the death of the man who had been elected to it.

To put the question definitely as it concerns the present situation. Did the nineteen months which Mr. Coolidge served as President following President Harding's death constitute his first term or not? The question is more doubtful regarding Mr. Coolidge than regarding any other man who was elevated from the Vice-Presidency to the Presidency through the death of his chief, because the time to be considered is shorter. Roosevelt and Arthur lacked only six months of serving the full four years for which McKinley and Garfield had been elected. Coolidge's first term, if it is to be so called, was only about half as long as that of any other man who came to the office as he did.

If it be argued that the length of time makes no difference, that the question is one of principle and that consequently the part of his predecessor's term which a President serves constitutes his own first term, no matter how brief, then we face the absurd conclusion that a Vice-President who became President by the death of his chief on the last day of that chief's term must be considered to have served a first term of less than twenty-four hours and, consequently, if the third-term tradition is to be applied as extremists would apply it, that such a President would be eligible for only one election, although the total length of his occupancy of the office could be only a few hours more than four years.

We shall have to recognize that there are two kinds of "third" terms. There is the third four-year term and there is the third term which can be so called only by calling a period of less than four years a term. It was the third term following two full terms against which Washington set a precedent by declining to be consider-

ed for another election. The question as it concerns President Coolidge, offers a somewhat different issue.

One may oppose both kinds of third terms, but he should realize that they do not stand upon exactly the same footing. It is also possible for one to think that Washington was right and at the same time to believe that a man who reaches the Presidency as Mr. Coolidge reached it is justified in seeking a second full term following an abbreviated first term. There is a genuine distinction between the two things.

In our opinion, no country should have a law, written or unwritten, which would prevent it from availing itself of the services of any of its citizens. If the crisis which confronted Lincoln in his first term had arisen in his second, observance of the third-term tradition might have proved disastrous.

COTTON AND COTTON GOODS.

Final ginning figures of last year's cotton crop will not be issue for more than a month, but this fact did not deter a very decided advance in quotations during the past week. Prices went up to a record point for the crop and much firmness continues to be apparent. A bullish factor was the possible effect of Federal legislation for taking care of the surplus crop. However this may appeal to the cotton growers or their advocates, it is meeting with decided opposition by the manufacturers of cotton goods. The latter point out that one effect of the measure will be to enable spinners abroad to get American cotton cheaper than will the domestic ones. This will be a decided handicap on the exports of cotton goods from this country, which amounted last year to the respectable total of more than \$112,000,000. Besides this, the project will add to the price paid for cotton goods in this country. Dealings in cottons are still of quite fair proportions, most activity being shown on finished fabrics. Gray goods, however, are selling at the advanced prices recently set, particularly for spots. Printed and colored cottons remain in good request. Certain fabrics, of which denims are a conspicuous example, are especially active, with orders reaching to the second quarter of the year. Flannels have also been taking very well. Knit underwear is still a little freaky. Orders are coming in for both light and heavy weights. It is stated that concessions have been made in some instances on the latter in the case of large buyers. Only a fair business is passing in sweaters and hosiery.

CHAIN STORE PROBLEM.

More advice has been given to retailers concerning the best way to meet the competition of chain stores at several conventions within the past week or ten days. All of the suggestions, however, were not of a similar purport. One of them, made to retail grocers by a wholesaler, was for the former to act co-operatively under the direction of the latter. This implies that the retailers, while remain-

ing independent, shall have a kind of federation and follow the chain store methods of exploitation, even to the extent of having distinctive colored signs. The scheme also involves the "mass type" of window displays, featuring what are known as "loss leaders" designed to catch transient trade. It is said that the general plan appeals to manufacturers who are desirous of keeping open an avenue of distribution among independent retailers and not be confined to the chains. As so much of the retail grocers' stocks consists of what are known as package goods the appeal thus made is more forcible than it would be to other kinds of business. The other side of the question was called to the attention of the Illinois Retail Clothiers and Furnishers' Association by a speaker who scouted the idea of group buying or any other chain store method. He said: "The moment a retailer adopts a chain store idea, as group buying, he loses his individuality and might just as well quit business or go to work for a chain store." The nature of the business seems to have a great deal to do with how much of a menace the chain stores are.

WOOLS AND WOOLENS.

Wool markets both here and abroad were rather lacking in features during the week just ended. This is apt to be the case for some time to come unless something unforeseen arises. Taking the world all over, it appears that the available stocks of wool are more than ample for the needs likely to arise. This applies even to carpet wools, a lot of which comes from China, where the hostilities might be supposed to interfere with the shipments. But civil wars in China do not have the effect on trade that they do in other countries. In this country supplies of all kinds of wool are fully up to the average, and shearing, which has already begun, will be quite general in the course of the next six or eight weeks. Imports recently have been quite large. With the machinery in woolen mills fairly active in most instances, purchases of the raw material are being made from time to time, usually in small lots. There is, however, quite an amount of trading by dealers. No marked price changes are apparent and holders are not disposed to make concessions. Not so much activity is shown in the goods market as the mills would like to see. Responses to such openings have been rather slow. Further openings are scheduled for some time ahead. On the 21st inst. the American Woolen Company will show its fancy and semi-staple suitings and other men's wear fabrics. Women's wear weaves will not be opened by most concerns until some time next month.

BETTER BUSINESS METHODS.

That general business ethics have been improving through the years is too apparent to be questioned at this time. This applies with more force to the selling than to the manufacture of articles. The old guilds set high standards for their productions, which were hand-made, and there was a per-

sonal responsibility back of the goods that meant something. In later years when mechanical power was used to secure mass production the ideas of the elder craftsmen still persisted to a marked extent and manufacturers sought to create and earn a reputation for turning out honest and high-class workmanship. Dealers mere however, not so scrupulous. They were intent on selling and, as price has ever been a big factor in that, they became importunate for cheapness. This led to the substitution of poorer materials and inferior work on them. The old maxim of caveat emptor—let the buyer beware—was the natural outcome. The buyer was presumed to know all about the thing he was buying and was supposed to take all the risks. In more recent years this notion has been gradually put in the discard, and a reputable dealer would guarantee what he sold to be as represented. In some lines, such as furniture, for example, deception is easy because all a buyer can see is the surface. Articles with only the thinnest of veneer have been sold as solid walnut, oak, etc. Some time ago the Federal Trade Commission conferred with the retail furniture trade in the United State and adopted a series of rules for the protection of buyers. Up to date 901 manufacturers, dealers and associations have agreed to abide by them while sixty-five have refused. This is not so bad a showing for the industry. The recalcitrants will soon find it advisable to follow the vast majority and another long step will have been taken toward honesty in business.

BUSINESS INCREASING.

There was a perceptible increase in the business done in a number of mercantile lines during the past week. Women's apparel and accessories still claim the largest share of attention, but the buying activity is by no means confined to these articles. Garment manufacturers are feeling encouraged by the amount of interest shown in their products and by the number of orders they have been receiving, even though in most instances the individual quantities are not as large as they hoped for. The style trend is still one about which retailers are in doubt, although the uncertainty is being gradually resolved. The general impression is that the season will prove to be a pretty satisfactory one. Dry goods distributing channels are fairly active, considering the time of year, quite a volume of goods moving in response to orders. In the primary markets every effort is being made to keep up promptness in deliveries, but there is no striving to anticipate orders or accumulate surplus stocks. Gauging production to consumption as nearly as can be ascertained is one of the main aims of producers for the time being.

If you are dissatisfied with your present job, just remember that "a rolling stone gathers no moss" but also take into consideration the fact that a setting hen lays no eggs. If you must change jobs, be sure to make a careful study of yourself and conditions before you make the leap.

EDUCATIONAL PROCESSES.

They Should Be Fostered With Great Care.

Written for the Tradesman.

It never occurred to me that there was any special divinity attached to the "little red schoolhouse" which figures so extensively in discussions upon methods in education; and still there are certain advantages which accrued to the children who had the advantages of the lines of education fostered there which are worthy of consideration in the adoption of types in our modern educational processes.

Because great men in the history of our country had their initial tuition in the little red school house does not make the method and experience ideal in the advantages afforded men and women, but we may well be proud of the fact that these primitive buildings housed a good many children who look back upon the training received there as vital in the development of their character and success.

The country school houses had little connection with modern methods in education. Help to the individual was intrinsic and the personality of the teacher was a tremendous factor. It is a long way in evolution from the primitive educational methods of the country school to the modern system of juvenile education and I sometimes think that we would do well occasionally in framing school work to hark back to some of the advantages which were attached to the old fashioned ways. The machinery of these country schools did not stand in the light of the real stuff to be imparted and the opportunity for the individual to forge ahead was not hampered by regulations that applied to all students in disregard of varied endowments, tendencies and ambitions. The study of individuals by the teacher and the rendering of help comporting with the needs was a dominant factor—not having much emphasis in our present school machinery. In watching the processes of our present highly differentiated system it seems to me we are minimizing the special individual needs of the students.

After all that is said and done, the incidental in education cuts an important figure as compared with that which is outlined in the curriculum. As I review my own relationship to primary, grammar and high schools and even college work I am strongly impressed with the values which came to me in relationships not outlined at all in the catalogues or curricula. The things that I remember with the greatest satisfaction and which have been most helpful to me are the associations with the cultivated people and the intimate relationship with teachers and professors; and the culling out of associates in the student body for close companionship.

I have forgotten most of my chemistry, botany and geology and only a flavor is left of my language lessons, outside of English, but there is etched upon my memory and character the utterances of great teachers with whom I had a close attachment and I feel to day the influence of students older

than myself who were my companions and to whom I looked rightfully for example and advice. My memory is not treacherous and I know that the lessons of most significance that I took home with me and imparted to the family during my school days were not culled from books nor gathered from stated tasks. They were collateral to the outlined school work and were the overflow from teachers suggested by individual hunger for knowledge, and I can never be grateful enough to those in advanced classes who appreciated my desires, anxieties and ambitions and who were not hampered by class distinctions and pride of position in lending me a hand.

The acquirement of school values, as developed in boys and girls, finds its greatest outlet in resultant conduct, which expresses itself upon the playground and in the home and in the ordinary associations of student life. In other words, behavior really tells the story of educational values. This almost ignores a lot of carefully thought out methods of dealing with children, which are crystallized in rules and authoritative statements and touch the hidden influences of human associations.

I sometimes think that we have a great many cumbersome details connected with our school work that could well be eliminated. However, I do not wish to indicate a fault-finding mood, for I am as proud as anybody of the marvelous success in approved processes of American education.

The most important purpose of school life is not the garnering of facts, but rather the acquirement of a knowledge of where these facts can be found when they are wanted. We can fill up with a great lot of stuff that takes the place of thinking and while the memory is quickened and developed, this accomplishment can be secured just as well in acquiring other things than simply a category of facts. Most useful people do not carry a great collection of these things to draw upon at will, but they have acquired the habit of learning where to reach for anything they need at a moment's notice, so the process of learning to locate vital things is an important thought in the educational processes.

I sometimes think that those charged with the responsibility of educating our youths are forgetful of two mighty important considerations: One is that in this world the first thing we must think of is getting a living. All other things are accompaniments of this process. Our school education ought to foster permanently those things which will help the recipients to a good living. Culture, happiness and other most desirable qualities must be the accompaniments of the advantages given to youth, that they may acquire as easily and happily as possible an honest, satisfactory living; the second is that in all we give out to school children we ought to have in mind very prominently the way the instruction will blossom in the family circle. There is where we would expect to find an expression of the best the schools can give and in this expression lies the development of the

type of character that will be of the greatest service and add intrinsically to the value of lives as attached to other lives. Thus, in my opinion, matters of thrift and proper home building should filter through all of our school tuition. I am not forgetting character culture and discipline, but my attempt is to point out the fact that first of all in our gettings we must secure a livelihood for ourselves and others for whom we are responsible and our school days and their acquirements must have this in mind as a vital recognition. The planning of our school processes must take account of this fact and place upon it the proper emphasis.

If we wish to promote the highest type of democracy, it must be fostered in the school work and on the playground. If we wish the next generation to have less race, sectarian and social prejudice than our own, we must foster with the keenest solicitude the habits and ideas which underlie a democracy. It is easy for us to find fault with our educational system, in the light of the fact that occasionally a college graduate cannot spell or cannot express himself in good English or is forgetful of the ordinary amenities of life, but the system may not be responsible for these exceptions. On the whole the boys and girls are better spellers and better writers and express themselves better in good English than ever before in the history of our country; and still we have a right to look carefully into the methods that may be somewhat thoughtless concerning the expression of what the youths are expected to acquire in our schools.

Reading aloud with a winsome voice, an attractive expression in accent and emphasis, carrying to others a beautiful impression and satisfaction, is an acquirement that ought to be fostered in our education, because of its ultimate value in radiating happiness. Conveyance in good, serviceable English, either in writing or orally, is a major feature which should be recognized in every school curriculum. Methods guaranteed to develop this gift of expression are well worth the most careful consideration in our educational process. I have thought that the method of exchanging letters between students in different countries, faraway from each other, is one of the most valuable ways of acquiring this gift, because the students have to make perfectly clear a wealth of things which are absolutely unknown to the recipient of the message and the requirement of giving this information so that it shall produce the best results is a splendid equipment for the future of any boy or girl.

We pay a good deal of attention to athletics and, judging from the letters I receive from my boys and girls in college and the conversations I have with children from the district and high schools, most of them seem to regard it as about the most important thing connected with our education to-day. I think that physical education is vitally important in our school and college work and it must be thought of in connection with health

and happiness and good balance in education. Over emphasis, however, in any direction, so as to break up the balance, is an error in education. Still it is quite natural that this emphasis should be given, because we have specialized in our education so the individual work of our teachers is narrowed down to specialties. The only way to keep the proper balance is to have the association between the teachers so close and their minds so open and liberal that they shall have well in hand co-operation in securing the educational balance.

Technical training in music is a delightful educational accompaniment and still if I were to put emphasis on music as a factor in general school education, I would attach it closely to home associations and let it find its function in the home life and connections of every student throughout his career.

In my present association for the winter which have brought together people who enjoyed in common the experiences of primary education sixty or more years ago, we take the greatest delight in reviving the memories of the school songs that were a real feature of our school days. Any school exercise that sticks like that is worth fostering and should never be outgrown or be replaced by substitutes that involve greater technique.

If I were to make comparisons, I would say that it was a great deal more vital to teach children to be keen observers than to be close students of books. The best things in life and those which are most far reaching in their influence upon man are delightful associations and they are acquired through the senses. In the arrangement of the school curricula, this thought should be given a vital place.

While we are giving thought to the athletics of our school and the physical education in the making of good, strong, healthy bodies to hitch up to the acquirements of intellectual values, we ought to think a good deal about diversions as giving the proper balance to life and adding to its zest and happiness. The class of diversions that should be fostered with great care are those attached to the keen development of the senses and the satisfaction which comes from their expression.

With the development of good observing powers, a universal spirit of love of democracy, a willingness to give and take, a desire for service and a wish to radiate happiness, we can attune our school methods to life's activities in a way to foster high types of character, beautiful expression in conduct and the desire to fill as completely as possible a place of usefulness in human relationships.

Let us, as an aid to professors and teachers in functioning as school patrons, have some of these things in mind when we are accomplishing one of our obligations in visiting and becoming acquainted with the life of our schools and those whose business it is to control their management.

Charles W. Garfield.

SHOE MARKET

Merchandising Novelty Styles in Arctics.

Some retailers are considerably perturbed over the possibility of a decrease in the amount of their rubber business in dollars and cents, owing to the introduction of the new styles of low cut arctics. Owing to the smaller amount of material in them, many of these arctics sell at a lower price than the higher four buckle or automatic fastener types which have been in general use. The retailers argue that a pair of the low cuts will nevertheless take the place of a pair of former more expensive arctics, and that when the total difference is reckoned in dollars and cents at the end of the season, the sum will spell a substantial decrease in their business.

There is probably some ground for apprehension on this score, but it is necessary at the same time to bear in mind that women's arctics from henceforth must be considered in the category of style merchandise instead of objects of utility pure and simple. They will be more or less subject to the dangers and disadvantages inherent in the merchandising of style apparel. But they also have increased sales and profit possibilities by reason of the fact of their style appeal. Retailers throughout the country report a steadily increasing consumer demand for these novelty types of arctics. They find that women who have bought regulation styles of arctics only a few weeks ago are now buying the newer designs solely on the basis of their smart appearance and style appeal.

The important point in connection with the whole matter, it would seem, is the fact that the introduction of these new novelty styles in arctics places the rubber business on an entirely different plane with regard to merchandising from that which it has occupied in the past. Arctics and rubber footwear from now on must be promoted, advertised, displayed and featured, so as to emphasize their style appeal and when this is done it is evident that their sales possibilities should be much greater than those of the staple kinds.

It should also be borne in mind that a well established rule of merchandising recognizes the necessity of a higher mark-up on style merchandise than on staples, because of the greater element of risk involved in rendering the service of distributing to the public objects which are subject to frequent and radical style changes.—Shoe Retailer.

Women's Shoe Sales Improving.

Reports from makers of the better grades of shoes for women tell of an improving demand for "at once" delivery. In footwear of this kind for general use the demand is divided between novelty strap pumps, open ties and oxfords. Colored, tan and black leathers are all asked for in the orders received, including reptilian and other novelty effects. Most of the latter, however, are used as trimming. Heels run from 1¼ to 1½ inches in height in the most favored models. With the exception of strap pumps and slightly

lower heels, the favored lines for sport wear are almost the same as those for general use. A wide use of colored leather, much of it in metallic shades, and brocade is seen in the evening footwear now selling. Heels are extremely high, not many under two inches being seen.

Italy To Grow Medicinal Plants.

The Italian Association for Medicinal and Aromatic Plants has appointed a committee to study the means of developing the cultivation of plants used in medicine and industry. It is proposed to form a national syndicate that will include botanists, pharmacologists, physicians, chemists, manufacturers and other interested groups, who will collaborate in attaining the objects of the association. Markets will be created for plants used in pharmacy, perfumery and industry. The scheme includes the establishment of centers for plant collection, while a mobile distillery will extract the essential oils from native aromatic plants.

Glove Buying Takes a Spurt.

Retailers' orders for gloves have been increasing considerably of late, according to manufacturers. Warmer weather has increased interest in silk gloves, and orders for delivery up to Easter and even beyond are reaching manufacturers in good volume. Fabric gloves have been in good demand for weeks past and have been actively re-ordered. Most of the merchandise being bought is of the novelty decorated type, the preferred colors being those matching shoe and handbag shades.

Trends in Spring Handbags.

Lines of handbags for Spring feature calfskin and alligator leathers, in addition to various staple grain effects. The trend is strongly toward the matching of shoe and leather colors with those of handbags. Some offerings of silk bags are being made, but manufacturers believe the vogue for leather effects will continue until far into the Spring. Bags of imitation needle point embroidery are being offered at attractive prices. Both pouch and under-arm styles are being shown in all of the merchandise.

Offers Novel Effect in Heels.

With a view to making the ankles of American women look slimmer than they really are, one of the prominent manufacturers of full-fashioned silk hosiery has brought out a novel design in stocking heels. It is really a twin heel of the cubist variety, consisting of three triangles knitted into the heel and ankle of the stocking in such a way as to produce an effect of slimmness to a marked degree.

Another Advertising Plan.

About 125 of the retail grocers of Reading, Pa., have organized a cooperative advertising pool, and under the joint name and emblem "Keystone Stores" have made plans to start their campaign at once. The stores will display a uniform sign, offer drive sales at the same time, use joint posters and local paper advertising and generally operate with all the outward evidences of the popular chain stores.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

If the good Lord ever made a more beautiful winter day than last Saturday it is beyond the scope of my remembrance—and I pride myself on the possession of a fairly good "rememberer." As a young man I rather cherished the idea of cultivating that faculty to the extent of never forgetting those who had crossed my path or gone out of their way to play me scurvy tricks, but as the years creep on and old age looms up in the distant future I find it absolutely impossible to forget the people who have done me good turns and very easy to banish the names of the chaps who rolled stones and stumbling blocks in my pathway. I am glad this is so, because if the contrary was the case I would find myself pretty busy these days getting even on the old scores which I would otherwise have to repay with compound interest.

I like a good fighter and I like to see a good fight, but when it is over I like to see all concerned shake hands and relegate the past to oblivion. I believe a vindictive person is about the poorest excuse for a man I know anything about.

At Wyoming Park I found Paul Gezon, who now conducts hardware and grocery stores in separate buildings in the same vicinity, brimming over with admiration for the hardware convention which held its thirty-third annual convention last week, with its 1732 members and a convention enrollment of about 1,100. "When I see how well the hardware merchants do things," remarked the faithful Paul, "and recall how far behind them the organized grocers are, I sometimes wonder if we will ever catch up with them." I frequently find it necessary to console Paul when I find him in such a mood and I usually succeed in bringing him out of it by reminding him that he has been Secretary of the State grocers' organization only three years, while Arthur Scott has occupied the same position with the hardware men for twenty-five years. I believe that added experience and more confidence in himself and the other leaders of his organization will enable them

to accomplish wonders along organization lines.

The cement "cut off" through the Northeastern portion of Grandville is a great improvement, enabling travelers to avoid the sharp turn which has been the scene of so many accidents in the past. Grandville people are beginning to take more pride than ever in their homes and home surroundings and I expect to see the village launch out on a campaign of village improvement some of these days which will enable it to take rank among the beautiful villages of Michigan. The late Mr. Shoemaker pledged the village to create and maintain a forty acre park at the Grandville end of the Grand River boulevard. If this pledge



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was carried into effect it would do much to start Grandville on the right track.

At Zeeland I was assured by a gentleman who is interested in the venture that the new brass factory, which recently went into the hands of a receiver, will be promptly refinanced and re-organized on a scale which will provide ample capital for the conduct and expansion of the business on the safe and profitable basis. I was glad to learn that the promoter of the undertaking will be given a prominent place in the new re-organization.

The Lelands have now had charge of the Warm Friend Tavern, at Holland, four months and have completely rejuvenated it from the wretched condition which prevailed under the management of the incompetent old grandmother who brought the beautiful property into disrepute and contempt. Under the Lelands the house-keeping is superb, the meals are greatly improved and the service has ceased to be a joke and has become a reality. The utterly wretched Chicago waiters have been discarded and clean and wholesome conditions have replaced the offensive practices which marred the dining room under the previous (mis) management. Under existing conditions the hotel is a joy to all who are so fortunate as to share in its brimming hospitality. Both Mr. and Mrs. Leland are entitled to the gratitude of the traveling public for rescuing this hotel from the disaster which confronted it under the previous regime.

At South Haven I found the main topic of discussion was the collapse of the Hotel Janis, which closed down ninety-four days after it opened for business because the Board of Public Works shut off the electric current, no payment having been made on account since the hotel opened. I was told that a South Bend bonding house sold \$100,000 bonds on the hotel, that there is a second mortgage for \$90,000 and liens amounting to \$52,000—a total indebtedness of \$242,000. With only fifty-four rooms in the hotel this means a cost of \$4,500 per room, which amount will probably be augmented to \$5,000 per room when the hotel is completed. This is fully twice as much as should be the case in a city the size of South Haven and indicates either one of two conditions—that there was too much graft grabbed off in the construction of the hotel or too little actual hotel experience employed in its planning. Walter A. Dickinson has been appointed receiver of the property and will do all he can to bring about a re-organization which will protect the interests of all concerned. On the face of things it looks to me as though the bondholders may be able to realize 100 per cent. on their investment, but the other creditors will have to submit to a considerable scaling down—possibly to the loss of their entire investment. It is a matter of general regret that so praiseworthy a project should have been so conducted as to precipitate a fiasco which involves so many people in loss and disappointment.

When I was in South Haven last

summer I chronicled the failure of Charles Gerber and commented on the very unusual attitude assumed by the local attorney of the busted grocer, who declined to furnish me any information in connection with the failure, although I held a brief from a Grand Rapids jobber who was interested in the failure. I was told Saturday that the estate paid the creditors 15 cents on the dollar, which is pretty good, considering the combination. A dishonest merchant and a lawyer who assumes that creditors have no rights which a lawyer is bound to respect frequently precipitate an interesting situation for the wholesale houses which have placed confidence in financial statements made by the debtor, which subsequently prove to be false.

A brother of the defunct grocer is now starting in the same line of business at South Haven. If I was a wholesale grocer I would want to know something about his associates in the legal fraternity before granting him a line of credit.

Because of her easy accessibility to Chicago, South Haven is evidently destined to be one of the greatest summer resorts on the Eastern shore of Lake Michigan. She has remarkably good summer hotels, lodging and eating places and is constantly adding to the number with great rapidity.

It has seemed to me for many years that South Haven is so peculiarly situated that she should employ a landscape architect—a city beautiful planner—to make a survey of the city and its environs and present a comprehensive plan of what should be done to enable the city officials to pursue the most approved lines in working out the future development of the city. The river front is anything but attractive at this time, yet it possesses wonderful opportunities for embellishment. Much of the success South Haven will achieve as a Mecca for permanent summer resorters depends on the care, thoroughness and far sightedness with which her officials handle this subject now while it can be formulated with much less effort and expense than would be the case five or ten years hence.

Of course, I called on Editor Monroe, publisher of the Daily Tribune, who whisked me up to the Masonic Temple erected and maintained by the members of the local fraternity. The arrangements and appointments are certainly all that human ingenuity could suggest along that line. I like Mr. Monroe because he conducts a good newspaper and also because he is the son of a wonderful father, who did much to assist in the development of South Haven and stimulate interest in the fruit industry of Michigan, to which he devoted all the years of a well spent life. E. A. Stowe.

Fatal Mistake.

Travers: A burglar got into my house at three o'clock this morning, when I was on my way home from the club.

Waters: Did he get anything?

Travers: He certainly did! The poor beggar is in the hospital. My wife thought it was me.

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FINANCIAL

MODERN METHODS.

Their Application To the Retail Hardware Business.*

Modern business is being run more and more upon an analysis of facts than upon the instinctive "hunch" or "guess" method. One's merchandising instinct should be depended upon only when quick decisions are necessary and when facts are not available.

It has been the thought of people in general that the hardware business was a safe venture; there was little depreciation and that there were few style changes. This, perhaps, was true at one time. The hardware business has gone through panics and booms for ages without the slightest bad effect, but since the war there seems to have been a decided change in all lines of business. If you will consider a few of the things which have taken place in the past ten years you will agree that there is little to be left to one's imagination.

Thousands of our men were taken from their quiet home life and thrown into one enormous melting pot. They were transported from camp to camp and from one part of the world to another. They were confined in quarantine camps and in crowded ships where the common pastime was to exchange ideas and experiences. From all this developed a state of unrestfulness and new desires and when they returned to their homes they immediately put these new desires and ambitions into action.

The automobile and good roads have made it possible for people who in former years were content to live a quiet home life to travel great distances, where they indirectly are influenced by the more modern methods of merchandising.

The radio has been one of the greatest factors in bringing the people all over the country into closer touch with what is going on in the world. The farmer of to-day, living in what was at one time termed the backwoods, is just as well posted on the topics of the day as his city cousin and any business which has not kept pace with the age in which we are now living finds itself facing a grave problem.

It seems, from the articles published in the leading hardware publications that the hardware business is not keeping step with other merchants. Reports compiled by the National Retail Hardware Association prove to me that there is something wrong with the hardware business. The fact that I am one of the speakers at this convention does not mean that I have solved the problems of retail hardware merchandising and that I have a sure cure for hardware ailments, but I do have some information, based on facts, that if applied to any business will help it.

How far would an army get in a battle if every soldier did what he thought should be done? This comparison is, perhaps, a little far fetched,

*Paper read at recent hardware convention by Charles J. Crawford, of Port Huron.

because the retail hardware business is made up of individual stores and cannot be tied together the same as a chain of stores, but I say this to impress you with the fact that it is for the good of the retail hardware business to have every single store going ahead instead of behind. There was a time when a dealer would glory in the fact that his competitor was going behind and figured that it would mean more business for himself. To-day every hardware business which is not keeping up with the trend of modern business makes it that much better for the department stores, chain stores and mail order houses. To illustrate this we will say that at one time the hardware store was the logical place to buy razors and razor blades, while to-day the majority of people think of a drug store when you mention razor blades. Why does this condition exist? I have no figures to base my decision on, but my answer would be that if the hardware dealers had all kept a complete stock of razor blades and had displayed them where the public could see them they would still have a good hold on the razor blade business.

There are some wonderful merchandisers in the hardware business and they are just as shrewd as the mail order merchants and chain store merchants, but I believe there are too many hardware dealers who are asleep and the public judges the hardware industry by these stores and it just seems that it is up to the more progressive to spend a little more in institutional advertising and, where possible, to encourage the others to attend the group meetings and conventions more. By helping others we help ourselves and I sincerely believe that the future of the hardware business depends a great deal upon the education of our members who still cling to the old traditions of the business.

It was my good fortune to gain a position in a department store where the most modern methods are employed in merchandising. This store was at one time a very small hardware store which started in a very humble way. The department store business is not unlike the hardware business. They have their problems the same as the hardware merchant and if the hardware merchant had to contend with the style changes of ladies wearing apparel he would throw the sponge in the ring very soon.

The department stores have thousands of dollars invested in merchandise and equipment to the hardware dealers' ten dollars and business does not just come to them as it would seem. To me the most outstanding features of their way of doing business is the control they have of their stocks by using the retail system of stock control and the stock records used in controlling their buying.

My time here does not permit me to go into detail, but I will give you a brief outline as I see it. By using the retail system figures are computed on the retail price instead of the cost. This automatically gives a perpetual inventory of the stock on hand,



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tells exactly the margin of profit or mark up, as it is termed, and gives a positive check on leaks and shortages which eat up profits in dozens of ways. There is nothing complicated about the retail system and it does require the services of an expert accountant to operate it and yet it is just in the past few years that it has been put into practical use.

Just imagine how nice it is to know at the end of each month exactly how much merchandise you have on hand and to know how much margin between the cost and selling price of what you have. If you know this you can tell exactly what your gross profit was for the month and by deducting your expenses you know what your net profit was.

We all know that we have items like nails which we do not expect a very great margin on and we also have other items which we enjoy a good margin on. We have to sell enough of the better lines to make up for the lack of margin in the other lines and the retail system tells you exactly where you stand. I am sure that you will agree that this is much better than waiting until the end of the year, after the selling is all done, to know what profit you have made, if any.

With the retail system you buy your merchandise and know that you have it marked to bring a certain margin. Then all there is left to do is sell it. The department stores, by keeping a record of their past sales and by making a study of conditions, can tell almost to the dollar of how much they can sell during the month. If conditions seem quiet, if the season is late or the weather bad, they realize that some inducement must be made to force their sales to the mark set. They know what their mark is and just how much they can sacrifice and instead of marking down a number of items they put a sensational price on a few well known lines and this is where the poor hardware man thinks he is being robbed of business that rightfully belongs to him.

The hardware man can do exactly the same thing, but let me warn you that before you try to put on sensational sales promotions you must know the details of your business; you must first have a margin before you sacrifice the profit on the lines you expect to feature.

Now we will go into the manner in which the department stores control their buying. We all know that an important feature of merchandising is turnover. If you will compare the reports given out by your National Association you will find that department stores are far ahead of the hardware stores when it comes to turnover. To gain turnover you must be very careful you do not carry it too far, so that you are out of merchandise too much of the time from buying too small quantities. This is also one of the subjects discussed in the hardware publications. Let us compare this situation to an automobile. When the engine of an automobile has died there is no question in a man's mind that he is facing a real problem and fur-

ther, if he stands and merely looks at the machine, it will be a long time before he gets under way. In facing such a problem the average man will immediately begin to recall a large variety of things which might happen and begin to state the trouble in terms of the engine, the carburetor, the ignition system, etc. Contrast this process with the man who commences to monkey blindly with the various levers and screws of his automobile and who either gets out of his trouble by mere accident or in most cases makes the original trouble worse: and there are hardware men all over the United States running a business just that way.

How many times have you tried to buy a spring order of poultry netting or wire cloth and wondered how many rolls of each size to buy? Do you know how many times you had to re-order the best selling sizes and how many rolls of the poor sellers you had to carry over? How many times have you said, "Put in a keg of eight penny nails to make weight," when buying an order from a jobber and at the end of the year, when you took inventory found that you had enough eight penny nails to last another year? The most interesting thing I have ever seen in a business is a record showing the number of cans of the different sizes and colors of paint purchased during three years of business. It shows just how the demand changed from one color to the other and how much stock of each one should be carried. By the use of the stock records the buying of a great many lines can be turned over to one of the sales people. This helps in several ways. It gives the sales person a greater interest in his work and it gives the manager more time for other important duties, as well as the assurance that you are not guessing at the amounts you are buying.

As I said before, "modern business is being run more and more upon an analysis of facts" and it costs you nothing to have a complete record of your stocks. Get the habit of consulting your stock records when buying and your turnover will take care of itself. During the next thirty days get out your invoices for the past year and make a list of the rolls of wire cloth you purchased and the dates on which they were purchased. Do same with poultry netting, nails, barb wire, lawn mowers and screen doors. Use these lists to make up your spring orders, it puts new life into your business and also makes it more profitable.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Sandwich Manufacturing Co., Jackson Detroit Postal Station Co., Detroit. United Millwright & Engineering Co., Detroit. United Home Telephone Co., Ludington. Independent Aetna Sprinkler Co., Detroit. Baldwin Piano Co., Detroit. Detroit Durant Co., Detroit. Iron Street Forging Co., Detroit.

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\$5,000 Harrison Co., Texas 5% Road Bonds, full county obligation, dated June 10th, 1919, due June 10th, 1950, denomination \$1,000., interest April and October 10th, at New York.

FINANCIAL STATEMENT

Assessed valuation	\$15,947,410
Total debt	1,476,000
Population 1920 Census—43,565	Opinion Chas. B. Wood, Chicago

Price to net 4.50%

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FRAUDULENT BANKRUPTCY.**It Is the Favorite Game of Commercial Crooks.**

The fraudulent bankruptcy, or "crooked bust," has become the favorite activity of the commercial crook in the past few years. The simplicity of the crooked bust and the many factors favorable to its perpetrators are ample reasons for its popularity.

The crooked bust game is not new. It has been practiced for years throughout the country; but not until a few years ago did the criminal fraternity as a class recognize it as a quick and easy road to riches. When they did, the burglar laid aside his jimmy, the con man discarded his gold brick, and the high and low of crookdom rushed into business in large numbers.

It is estimated that dishonest business failures enriched our commercial criminal gentry to the extent of \$250,000,000 in 1925; and in 1926 the toll was still stupendous, but considerably less than the preceding year's figure, thanks to increased prosecution activity and more drastic legislation which are slowly but surely curbing the evil.

The scheme itself is simple, but the crooked bust has a great many variations which make it exceedingly difficult for the authorities to meet and overcome. Easy credit, keen business competition and cheap money combine with other factors to make it flourish.

A business is set up by the racketeers, who get their capital from their angel. They place in charge of the business their front, a suave fellow, a counterfeit business man. They purchase large amounts of merchandise on credit, sell it to fences for from 30 to 50 per cent. of its value, and then go broke, leaving the creditors to try and get their money.

An illustration of its attractiveness in crook circles is the case of the three racketeers who were sentenced to short terms in jail a short time ago for participating in a fraudulent bankruptcy which netted them and their accomplices about \$150,000. The convicted trio served their terms, none of which was longer than one year; and upon their release they were free to spend as they chose their share of the loot, which they had concealed and which the authorities could not recover for the creditors.

It was a highly successful business venture from the criminals' point of view. Split half a dozen ways, the \$150,000 gave each member of the gang twenty-five "grand," a tidy sum for a few weeks' work and excellent pay for the three who earned their share by serving time.

This band was but one of many gangs of commercial crooks who have been attracted to the fraudulent bankruptcy game by its many elements in their favor. Many manufacturers eager for business extend credit on small evidence of reliability. In numerous instances, crooked lawyers stand ready to help the criminals through the bankruptcy courts by resorting to all kinds of questionable tactics.

Of greatest importance to the bust-

ers is the fence, the buyer of the loot, who will purchase any kind of goods, no matter how crookedly they are obtained, provided the price is low enough.

The fence, more often than not, is the root of the crooked bust evil. Often as many as ten faked business failures have been engineered and financed by a single fence.

In view of the simplicity of the crooked bust and the many factors advantageous to its perpetrators, it is small wonder that so many criminals have chosen it as their game; but in spite of the great opportunity for dishonest gain it offers, and in spite of the alarming proportions to which it has grown, it is being checked steadily.

The Bankruptcy Law has been amended to make the crime punishable by five years in prison instead of four, to extend the limit of possible prosecution from one to three years, and to make the changing of the bankrupt's books and other acts, which were formerly held as evidence of crime only, crimes in themselves. In many cities prosecutions of fraudulent bankruptcies have been greatly increased.

Another deterrent effect has been the fund of a million and a half which was subscribed by business men of the United States to wage war on commercial crooks. Undoubtedly one-tenth of the \$100,000,000 decrease in credit losses for 1926 is attributable to the work of the investigators for this fund, which has thus paid a dividend of 600 per cent. in the twelve months ending December 31.

But the fake failure evil has been far from stopped, in spite of the progress made in this direction by more effective legislation and by the work of the Federal authorities and the Credit Protection Fund investigators, who have secured evidence which has sent 189 commercial crooks to prison and who now have 301 indictments pending in the courts.

The crooked bust is a complicated machine, notwithstanding its simplicity of operation. In it are many kinds of human cogs which add much to the heavy problems of prosecution.

In the files of the National Association of Credit Men, in New York, Chicago, San Francisco and other principal cities, are stories of scores of dishonest bankruptcies in which the central theme—the crooked bust—is shown in several variations, with the principal characters portrayed in various roles.

There are stories that tell of failure forced upon honest business men. Commercial crooks learn that a small manufacturer is having a hard time making ends meet. The crooks place orders for large quantities of merchandise. The manufacturer produces the goods; and when the time comes for delivery the fake buyers say, "We don't want 'em." And the firm is stuck.

The phoney buyers suggest bankruptcy, and offer to put it through by dishonest means. The manufacturer, cornered, agrees. He buys feverishly on credit as much as he can get; then sells the goods to his angels for a

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BALANCE OF NET EARNINGS: After provision for depreciation but before Federal Income taxes, Amortization, Preferred Dividends, etc., was \$2,732,560, which was in excess of 3.41 times the annual dividend requirements on the total Preferred Stocks outstanding.

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fraction of their value. Then comes the bust.

There are other reports in the files that tell of slick gentlemen who became wealthy through bankruptcies. The more failures they went through, the more prosperous they became. Many of these gentlemen have been put where they cannot practice the crooked bust game for some time, thanks to the Credit Protection Department investigators who prosecuted them. Others of this stamp, still at large, are afraid to show their heads.

Crooked lawyers, too, are written up in the files; lawyers who guide dishonest bankrupts through the crowded courts by resorting to sharp practices. And there are crooked account accountants, who are expert in doctoring a bankrupt's books. Friendly creditors there are in large number; friends or relatives of the bankrupt, to whom he gives a large part of his assets to hold for him until the storm blows over.

And all of these are dependent in their nefarious operations on the fence, for without him they would have no safe place where they could dispose of their loot.

The solution of the problem lies in the ounce of prevention that more judicious handling of credits would give. In 1898 the credit losses in the United States were three hundred millions. Since that time we have increased the volume of our National commerce five-fold; and our credit losses in 1926 were but 66 per cent. greater than the 1898 figure.

This comparison shows that good work has been done by our credit executives; but the fact that credit losses last year were a half billion dollars, of which at least \$200,000,000 might have been saved by preventive tactics, shows that the need for increased prudence and restraint is imperative.

Until our credit managers exercise the needed caution and thus supply the ounce of prevention, the pound of cure necessary to curb the commercial crook's depredations is unrelenting prosecution.

When credit is handled judiciously, and when creditors prosecute rather than settle for a few cents on the dollar in fake failures, then we can clean the white collar bandit out of the business field.

And when he goes, every person in the United States will save the several dollars he gives every year to commercial crooks by paying the higher prices which manufacturers must charge in order to recompense themselves for the \$500,000,000 yearly loss through the crooked bust and other credit crimes. J. H. Tregoe.

Snap Shots of Former Grand Rapids Business Men.

J. C. Morhardt is one of several brothers now engaged in the meat and provision trade of Grand Rapids. He was a nephew of John Morhardt, who lived in Grand Rapids fifty years ago. John Morhardt was for several years the proprietor of the old Bridge Street House. Splendid meals were served for 25 cents per meal. John Morhardt

was also a partner of John Widoe, dealers in meats. Their location was on Monroe avenue, opposite the Orpheum theater. The best quality of meats were served at the Bridge Street House. Several of the nephews were trained in the market business by Widoe & Morhardt.

B. H. Hannaford, hotel manager and cafeterian (retired), read with much interest an item contained in a trade paper concerning the display of foods upon the steam tables of cafeterias. The item, supplied by an experienced cafeterian, conveyed the information that comparatively a small quantity of pies, puddings and kindred desserts were sold when placed last in the line of foods. A customer usually provides himself with meat, vegetables, bread and coffee and when he has filled a tray with such articles, he decides that he does not need pastry. If the pastry attracts his attention at first he may select pie or pudding before passing on to the meats and vegetables. In commenting on the subject of the item Mr. Hannaford said: "Very little if any profit is realized by the cafeterian on the sale of meats. The high prices prevailing for such foods and the shrinkage which results during the process of cooking, leaves but a narrow margin, if any, when sales are made. The largest profit to the cafeterian is derived from the sale of pies, puddings, cakes, cookies, ice creams, ices, etc."

Successful merchants of the past were good managers. The late A. May was of that number. Mr. May was usually stationed at the entrance of his store with a warm greeting for customers. No one was allowed to leave the store without a word or two of kindly interest from Mr. May. He did not spend his hours in the solitude of his private office, but was ever out in front to meet the people. Mr. May trained his sons in the art of salesmanship. On one occasion when a caller asked the whereabouts of one of the sons, Mr. May replied: "I sent him to the Morton House to buy a lot of furnishing goods. He has had no experience as a buyer and will probably order a lot of unsalable stuff for the store. We may lose some money on the lot, but the loss will afford a valuable lesson for my son."

Col. E. S. Pierce, who spent many years in the sale of clothing prior to 1886, was aided in the transaction of his business by several popular and efficient salesmen. His brother, Capt. S. K. Pierce, John Morton, I. L. Crittenden and Major Grout (a brother-in-law) were among the number. Col. Pierce could, and did, outsell any one of his employees. When on duty his position was at the entrance to the store where he greeted customers as they entered or bade them "good-day" as they departed. Colonel Pierce erected and owned for a time the Tower building, corner of Pearl and Monroe avenue, lately occupied by the Fourth National Bank.

Arthur S. White.

There's one consolation in being poor. It costs a lot of money to be rich.

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STEMMING THE TIDE.

Fundamental Essentials Hardware Dealers Must Cultivate.*

Choosing a subject that will prove interesting and that can be even approximately covered in a period of forty minutes is not an easy task, particularly with so critical an audience as I am facing.

If I had a less intimate knowledge of the problems of selling hardware at retail I think I might easily have chosen a subject and discussed it with more confidence in my ability to suggest a remedy for each and every problem.

Fifty-one years ago last January 3 I literally shoveled my way into the hardware business. That is it was necessary for me to borrow a scoop shovel from a store across the street and shovel snow for an hour and a half before I could get the front door open. I am not calling your attention to this with any thought of becoming reminiscent but as something of a background for what I am going to say in the few minutes allotted me.

At that time the country was just beginning to recover from the panic of the early seventies following rather closely on the heels of the ending of the civil war. A lot of things have happened during that fifty-one years.

I have chosen to discuss some of the things that have happened in that time that have as I view it directly affected the retail merchant.

The Grange Store: In the late seventies or early eighties, I do not recall the exact date, the grange store came into existence. While the farm problem was less of a problem then it is to-day the farmers nevertheless felt that they were being discriminated against in the prices they were paying for their merchandise. The price of farm products had dropped to the lowest prices ever known. Hogs, \$2 per hundred pounds; corn, 8 to 10 cents per bushel; eggs, 8 to 10 cents per dozen, and other products in proportion. They decided they could open their own stores, which they did in large numbers, and sell merchandise to members at 10 per cent. above cost. This had a very strong appeal.

As by far the largest part of our population was on the farms merchants were very much alarmed. Many of them sold out to grange stores because they felt they could not compete and finally would be forced out. It did not take many years for the grange store to find out that it could not operate on the 10 per cent. basis and when they attempted to increase their prices many members became dissatisfied and withdrew, feeling sure that the 10 per cent. was all right if the store had been properly managed. Jealousy and suspicion had much to do with the final passing of the grange store. I have not seen or heard of a grange store for many years.

Farmers Co-operatives: Along in the early nineties farmers began organizing co-operative associations to erect elevators to handle their own grain. This finally led to the selling

of lumber, coal, barb wire, nails, paint and building materials which indirectly affected the hardware dealers. Some societies opened general stores. Again merchants became very much alarmed and sometimes resorted to the boycott of wholesalers and manufacturers selling these co-operative organizations. As the boycott has never been popular in America this method of fighting acted as a boomerang. These organizations claimed, and very often did, sell their merchandise at their cost. It only required a few years to demonstrate that they could not carry on and sell merchandise at cost. The handling of grain and live stock generally speaking resulted in better prices to the farmer for his products.

Mail Order Houses: About this time the mail order house came into existence. They had ample capital and adopted aggressive merchandising methods. Again merchants were sure their days were numbered unless something could be done to put this new competitor out of business.

Many of the earlier efforts to combat them proved good advertising for mail order houses. Sales increased, and they sprung up like mushrooms all over the country.

It is an interesting fact that there are fewer mail order houses to-day than there were twenty years ago. In fact there are only two outstanding houses to-day. While their business has shown an increase, much of it in recent years is due to the increase in the price of merchandise. And in the last two or three years to the opening of retail departments, and sample stores.

These houses, in establishing retail departments and sample stores in smaller towns, virtually admit that the mail order plan of merchandising has its weaknesses.

Attempts Fail: Of all the early attempts to displace the retail merchant only the mail order house remains, and as I have said, in fewer numbers.

It is human nature to be afraid of the things we do not understand. As we studied the grange store, the farmers' co-operative and mail order house we feared them less.

It is frequently stated that hardware associations were organized primarily to fight mail order competition. While this undoubtedly was a contributing factor the hardware associations would have never attained their present standing if there had been no other reason for their existence.

Chain Stores: Just now we are hearing a lot about chain stores. are quite confident that they have solved the problem of distribution and that it is only a question of time until they will occupy practically the entire retail field.

To my mind it is simply the old story that a new broom sweeps clean and while this plan of distribution may continue somewhat longer than the grange stores, farmers' co-operative and mail order plan, it will in time run its course and business will go back into the old channels of distribution which have withstood the test of time. As an evidence of this there are more so-called independent stores

in this country to-day than ever before.

Like the grange store, farmers' co-operative and mail order house the motives back of the chain store are purely selfish. No business founded on purely selfish motives has ever been permanent.

As we study the chain store we find that they carry only a limited line of merchandise. The lines that they can sell at a profit and get quick returns. Stores of this kind can never serve a community efficiently. Operated with complete stocks they could not succeed. Chain store owners and promoters are neither super men or super merchandisers.

The Department Store: The department store is the old country or general store on a larger scale. Their competition has been comparatively little felt other than by stores in direct local competition.

I am told that department stores are feeling chain store competition more than are the independents.

The chain store idea is getting back to the single line idea—except the 5 and 10c and 25c to \$1 stores, and the Grant, Penny and similar chains. The chains carrying a general line feature moderate priced merchandise. The kind that you hardware merchants have hesitated at selling, fearing that your reputation for selling quality merchandise might suffer.

The chain shoe, women's ready-to-wear, candy, linen shops, grocers, meat shops, auto accessories, cigar, sandwich shops claim to sell quality merchandise at moderate prices.

The Drug Store: There is much complaint of drug store competition. We need drug stores as much as we need hardware stores. There are very few drug stores able to get enough business on drugs and medicines alone to keep them in business. They are compelled to take on other lines or quit.

The drug store is a friendly store. It is a neighborhood institution. They are open seven days a week and for longer hours than other stores. Not because they like long hours seven days a week but because you and I and the remainder of the public demand this service.

In taking on new lines they have proven their ability as good merchandisers by selecting articles in popular demand that only need to be attractively displayed and priced.

The average sales of drug stores is less than half the average sales of hardware stores, and their expense ratio is 3 to 5 per cent. higher.

During the past few months a drug chain in Indianapolis sold ten gross of electric corn poppers at 98c each. The same popper is being sold in hardware stores of the city at 85c. The hardware stores sold less than a gross.

Honestly I sometimes think we are making a mountain out of a mole hill on this "Drug Store Competition."

Your Business: Now I am going to talk about your business. After all that is the thing that means most to you. In the face of all of these attempts to find a better method of distribution you are still here and in in-

creasing numbers with greater sales than you have ever known except in the war period.

From the beginning the hardware store has been a man's store. We have been slow to recognize the fact that much of the merchandise that men formerly bought in hardware stores the women are now buying in other stores.

I can distinctly remember when the head of the house was the family buyer. The family was outfitted spring and fall. Father selected the boots—that was before the day of shoes for men and boys—and the clothing. The members of the family were taken along for things they wanted. I have sold many a heating stove and cooking stove to father that mother did not want at all.

But that situation is now almost completely reversed. To-day the wife is the family buyer. Father is too busy with the details or earning the family income to bother about spending it. Hardware merchants have been a bit slow in recognizing this change.

There is a marked difference in the shopping habits of men and women. Men usually know what they want and go to a store where they are known, and buy it as quickly as they can. They do not like to shop.

Women know what they want, but like to be sure that they get the pick of the market. They rely on their own judgment of values rather than that of the salespeople. They are more interested than we men in making the family income go as far as it will. We have come to know this and find it a matter of economy to let our wives do much of the family buying.

Women like to shop. Frequent "reduction sales" in stores catering to women have encouraged the shopping habit. They like to shop in stores where the merchandise is clean, attractively displayed and marked in plain figures.

When in quest of a cooking utensil, they do not like to stumble over a garbage can in entering the store or snag their gown on a nail keg, in an effort to help the clerk find what they are looking for. And when they find it soil a new pair of gloves—or at least their hands—in examining it once it is located. If your store is of that type, is it any wonder that much of the business you once had has gone elsewhere?

In the last five years your National Association has made a very intimate study of more than 7,000 retail hardware stores, located in forty-three states. These studies are based on actual figures, submitted by Association members. You have received each year the figures in pamphlet form. From these figures complete analyses have been made for more than 500 stores. This is the most comprehensive study ever made of any retail business. These studies have given us a very clear understanding of the financial situation in retail hardware stores. Our conclusions are based on facts, not theory.

One very outstanding thing that we have learned is that few stores have

*Paper read at hardware convention by S. B. Miles, of Indianapolis.

any real knowledge of their business from records.

I do not know of any business that has been permanently successful that did not keep records to guide it in the right channels.

Lower Expense Ratio: By comparing the cost of selling hardware at retail with similar costs in other lines we find that with one or two exceptions hardware costs are less than in these other lines. However, by keeping an accurate classified expense account and carefully studying each item many merchants have been able to show a reduction in their expense account. A reduction of 1 per cent. in the expense account is equal to 5 per cent. profit on 20 per cent. increased sales. Yet I have been told by merchants that they might reduce their expense account may be 1 or 2 per cent., but they did not think it was enough to bother with.

In January 1925 a midwest member submitted figures covering his 1924 business. A complete analysis of his figures showed sales of \$81,850. A margin of \$10,262 or 12.54 per cent. Expense \$9,903 or 12.10 per cent. Earnings on sales of 0.44 per cent. In the analysis a plan for 1925 was worked out and followed with the result that 1925 sales were \$84,676 an increase of \$2,826. His margin was 20.18 per cent. an increase of 7.64 per cent. His expense was 14 per cent. an increase of 1.9 per cent. \$893 of this increase was in increased salary to the owner. Please note the profit for the year was \$5,230 or 6.18 per cent. as compared to \$359 or 0.44 per cent. in 1924. He bought and sold on a definite plan. His increased margin was the result of pushing sales on better margin lines.

You cannot buy or sell intelligently without a complete expense account as a basis for determining margin. Suppose we make that application to buying. You men know, or at least think you do, the prices at which much of your merchandise must be sold to meet competition. I wonder how many of you use that knowledge in your buying. That is how many of you buy back from the selling price. In other words, if you know that an article must be sold at a dollar, and you know that your cost of doing business is 25 per cent. of the selling price, deduct 25c from the dollar which gives you a cost of 75c. If you are to make a profit you must buy that article for at least 70c, giving 5 per cent profit.

It is quite the custom in hardware stores, and in many other independent stores to accept whatever price is made them by wholesalers and manufacturers and then trust to luck to be able to sell it at competitive prices and earn a profit.

It is your business as buyers to know the price you can pay. Your friendly enemies, the chain store, and the mail order house, buy on the basis of the selling price. That is why they are able to earn a profit. There is no element of guess work in their buying. Thanks to records.

In the past year I have suggested this plan of buying on the basis of the selling price to many dealers. Several

of them have told me that it is working. They have not yet found the right price on some of their merchandise, but they are making headway. They are making headway because they know what they want and insist on getting it.

Another problem in buying that has not been given very much consideration is the grade of quality of merchandise you are buying. Most of you are buying the same kind of merchandise that you bought ten, fifteen or twenty years ago. You are doing this in spite of the fact that there has been very decided change in the quality and kind of merchandise people are buying. While salaries and incomes are greater than ever before in the history of this or any other country they have not kept pace with the increased cost of living, or at least with the way a lot of people are living. The most of us are finding it necessary to practice economy. This has created a demand for lower priced merchandise.

The hardware trade has been rather slow in recognizing this changing demand and in taking steps to meet it. Merchants in other lines have recognized this change and have taken much of the business that belonged to you and that you might have kept had you recognized this changing demand.

Until recent years much of the family income went into a new home or into improvements on the old one. There was a fenced garden, a chicken house and yard. To-day people are renting and spending a considerable portion of their income for an automobile and its upkeep. They are not building new homes and equipping old ones. They are away from home too much to bother with a garden and chickens.

Woodworking plants are doing much of the work formerly done by the carpenter. This means these mechanics are buying fewer tools. If volume of sales have been maintained it is because there are more mechanics.

All of this has meant a loss of business to you. This business has not gone to some one else, it no longer exists.

Selling Same Quality: You have insisted on selling the same quality hardware you have always sold. You might have gone on doing this more successfully if the World War had not come along and doubled and sometimes trebled the price of your merchandise.

You cannot get the same mark-up on quality merchandise that you did when prices were half or less. That accounts in a large measure for your lower margin.

Please do not misunderstand me, I like quality hardware, I like to sell it, I like to buy it, but the fact remains that many people are insisting on paying about the same price for about everything they buy in the hardware line, as well as other lines that they did before war prices hit us.

It may be true that they are getting only what they pay for, but if they are satisfied with it, and apparently they are, they are going to keep on buying it. Mechanics and a lot of others who

believe in and like quality hardware are going to keep on buying it, but the thing that confronts you is, are there enough of such buyers to keep you in business.

Why should a householder who uses a tool or utensil three or four times a year pay a dollar or two dollars for an article when a 50c or a dollar one will answer their purpose just as well. We can insist until we are black in the face that he had better buy the quality article but he is going to keep on buying the cheaper article just the same. The question is whether you want this popular price business along with your quality business. In fact the real question is can you get along without it.

A 10 per cent. increase in sales on better margin lines will take many a business out of the red.

This raises the questions, where can you buy this popular priced hardware? A few days ago a successful hardware retailer told me that the makers of this class of merchandise and other sundries were soliciting his business on the same price basis as the chain stores. This is a development that is going to continue. A number of factories have sprung up to make this popular priced merchandise. They have developed a capacity greater than is necessary to supply the chain stores. This means that they are going to seek other outlets.

Hardware jobbers are just as much interested in the solution of this problem as you retailers. If the chain hardware store comes, as many seem to think it will, particularly in towns of 10,000 population and up, and as a result you are forced out of business the jobber is going to be forced out at the same time. He cannot now, and never will be able to sell the chain store. Short-sighted is the jobber who does not recognize his responsibility to himself and to you and promptly face it.

Personal Contact: There are two outstanding factors in selling that you have been rather slow in recognizing. The first is personal contact.

Joseph T. Snyder, until about a year ago, owner and manager of the Joseph T. Snyder Cigar Stores Chain, in discussing the Basis of Chain Store Success in a recent article in Chain Store Age, had this to say about personal contact. "It is only fair and sensible for us to recognize the fact that the management or personnel in chain store operation can only approach but never attain the effectiveness of the individual store owner and operator in the most aggressive form. There is and always will be a place for the clever, independent store owner who will attract and hold business by the power and distinctive service which is characteristic of his store and employees. That atmosphere which often customers themselves cannot always define, but which brings them back again and again and makes them true friends of the establishment. The chain store owner cannot quite attain the same degree of personal pull, and power, and I don't think ever will, but much can be done to approach it that is not now being done by any but the

70 YEARS Young!

TTHIS is the seventieth anniversary of the Borden Company. Seventy years of producing the finest milk products it is possible to make.

Think what this means to the consumer and the trade. Purity, quality and the largest milk house in the world standing squarely behind every can.

This year marks also the beginning of the most powerful advertising in Borden history! Three big, intensive campaigns which will make it easy for you to sell more goods.

1. Eagle Brand for infant feeding and Borden brands of condensed milk for coffee and cooking.

2. Evaporated Milk for general household use.

3. A tremendous campaign on Malted Milk in Liberty Magazine.

Tie up with the Borden name. Make the most of this big opportunity to increase your own profits through Borden quality and advertising.

THE BORDEN CO.
350 Madison Ave. New York, N.Y.

wide awake firms. House organs for employes, sales conferences, specialists for the training of personnel and many other things help to give general store organization a degree of this valuable factor of personality."

I think there is a wonderful lesson in that summing up of the value of personal contact. If sales conferences, specialists for training of personnel is good in chain stores why not in yours.

Another factor which we have been slow in recognizing is that of display. We have been too much inclined to hide our merchandise in shelf drawers and to keep it in the original boxes. Sometimes I think we are afraid that if we display it someone might buy it and we would have to go to the trouble of ordering more.

The old saying that "merchandise well bought is half sold" should be changed to merchandise well displayed is two-thirds sold. People are buying largely on sight rather than quality. The price appeal is a very strong factor in influencing sales. I cannot agree that this applies only to a low price. Buyers are always more interested in an article that is priced than one that is not.

Your Association is a pioneer in bringing to your attention the best methods of open display. You will do well to spend at least an hour or two at your Association booth in the exhibit hall.

You will recall that Mr. Snyder referred to that atmosphere which often customers cannot themselves define, but which brings them back again and again and makes them fast friends of the establishment.

The right atmosphere means in addition to a cheerful personal greeting a cheerful, attractive store. Start with your show windows, make them clean, bright and attractive. Paint your ceiling a flat white or ivory, your side-walls a light cream or buff, the walls back of open shelving a flat white. The panels of your display doors and the interior of your open display cases orange. And you will have gone a long way toward creating the right atmosphere in your store.

To attract outward attention why not adopt a standard color for hardware store fronts. Is there a better combination than orange with a black trimming? The Milwaukee local association has adopted these colors. In addition they have an attractive cut-out on their show windows reading "Better Hardware Stores."

In closing, let me urge you to make greater use of your State and National Associations. Your principal competitors are financed to command the highest type of merchandising talent and they are doing it. Against this you are fighting almost single handed. Get away from the idea that your business and your customers are different and that therefore methods that have helped others will not help you. The fundamentals of retailing are the same everywhere and in every line. This is proven by the success of chain stores whose stores and methods are the same in every store in a chain. They do not find these peculiar conditions

that many independent stores are so sure exist in their business.

Raise your Association dues to \$50. Employ or develop men trained in every department of retailing. Make your Association office a laboratory where your problems may be studied and a solution worked out.

Make it a place where you can go in person or send your sons and daughters or employes for a thorough study of accounting, merchandise, display, advertising, salesmanship, buying, etc. Where can you invest \$50 that has so big a return?

In the meantime do not forget that you already have Arthur Scott and Charley Nelson at Marine City, who are rendering unusual services to members asking for it. If 25 per cent. of your 1,800 members were to ask Mr. Scott for personal service they need you have not given him the help and equipment to render efficient service promptly.

You are the Association. You can make it what you will. Make it independent of outside influence. It is your business and your job to adequately finance it. With the help of your bigger, broader, better Association develop your own business to a higher degree of efficiency and you will have less need and time to worry about competition.

Group-Meetings of Retailers Featured

Following each of the featured addresses of the speakers at the Better Merchandising Conference at the Masonic Temple, Detroit, March 8, 9 and 10, there will follow a ten minute discussion of same led by merchants.

On Wednesday, March 10, from 2 to 4 p. m., there will be a series of group meetings, covering drugs, grocery, dry goods, hardware, clothing and other groups, at which the retailers in each line will gather together for a round-table conference among themselves of their problems and to discuss how to meet these successfully.

Each morning from 9 to 10 a. m., on the three days of the Conference, retailers will have an opportunity to visit and inspect the Exposition being run in conjunction with the Conference itself and will have many opportunities afforded to get new ideas as to store arrangement etc.

S. E. Sangster,
Director of Publicity.

Silk Consumption Shows Gain.

Deliveries of raw silk to American mills during January rose sharply, amounting to 48,307 bales, compared with 39,771 in December, according to figures issued by the Silk Association of America. Imports during the month were 48,456 bales, which were also a gain over December, when the receipts were 45,119 bales. Stocks on hand Feb. 1 showed a small increase, being listed at 52,627 bales. At the end of January there were also 17,700 bales in transit between Yokohama, Kobe and New York.

Women inspire some men, and then head them off before the inspiration can be carried out.

RETAILERS!

YOU are cordially invited to attend this Affair. It is for YOU.

A BRASS-TACK, GET-MORE-BUSINESS MEETING of Merchandising Talks, Demonstrations and Exhibits—full of IDEAS.

A SILVER LOVING CUP

is offered Chambers of Commerce or Retail Merchants' Associations, based on population and mileage covered, in cities or towns of over 5000, sending the largest attendance of merchants to



THE BETTER MERCHANDISING CONFERENCE AND EXPOSITION

to be held in the new Masonic Temple
IN DETROIT, MARCH 8, 9, and 10
Special Entertainment for the Ladies

Plan to come Now—make your reservation immediately.

Auspices of
Wholesale Merchants' Bureau, Detroit Board of Commerce.

Endorsed by
Retail Merchants' Bureau and Adcraft Club of Detroit,
also by Chambers of Commerce and Retail Merchants Associations of
Flint, Jackson, Saginaw, Battle Creek and many other Michigan Cities.

REDUCED RAILROAD FARES
effective throughout Michigan, Indiana, Illinois,
Ohio, on a certificate plan, of a fare and a half.

BETTER MERCHANDISING CONFERENCE COMMITTEE

909 Polk Directory Bldg., Detroit, Michigan



The sidewall is the vulnerable point of attack on all tires. Here every jolt and jar makes an attempt at destruction.

The CORDUROY CORD is the only tire possessing real Sidewall Protection. Investigate CORDUROY for yourself. Obtain this genuine saving and economy. Test a CORDUROY against the other tires on your car. Results will convince you. Try it.

CORDUROY TIRE COMPANY
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Corduroy Cords
Sidewall Protection

(REG. U. S. PAT. OFFICE)
Added Reinforcement—An Original Patented and Visible PLUS feature

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.

Merchandise Fair To Be Held in May.

Lansing, Feb. 15—All of our members have received the Prospectus of our Spring Merchandise Fair which will be held in the beautiful New Hotel Olds in Lansing, May 10, 11 and 12. The magnificent ball room will be made over into an exposition hall and the booths so arranged that members who attend the convention sessions will pass through the exposition hall to enter the convention hall by the stairway leading above.

But little personal solicitation has been given to the selling of the booths. More than one-third of the booths are already sold and long before the first of May all of the 45 booths will be sold at an average rental of \$80 per booth. We are not quite ready to give the list of names of those who have already signed contracts for their booths, but you will be interested to know that they are wholesalers and manufacturers who do business in Michigan.

It is planned to solicit exhibits in Chicago, Cleveland and Detroit in the near future unless the booths should all be taken before solicitation appears necessary. We have an expert to supervise the erection of the booths and their management during the convention. The financial success of the venture is already assured.

We believe that May is a desirable time for the convention and we hope that our members are already planning to be in Lansing during the second week of May. We have a good quantity of the prospectuses on hand and if any of our members have been careless and mislaid the ones we sent out, we would be glad to send more.

Jason E. Hammond,
 Mgr. Mich. Retail Dry Goods Ass'n.

Progress Is Made in Group Buying.

Group buying by retailers is making sound and progressive headway and is now working out satisfactorily in its relations with the wholesale trades according to opinions expressed by executives here. Those in close touch with actual operation of group buying see it as a permanent development, although naturally subject to further refinement and adjustment in accordance with merchandise trends and market happenings.

While at first there were a number of objections raised by wholesalers, particularly in the ready-to-wear trade, to certain features of group buying, it is said that these have now been eliminated or greatly curtailed by closer co-operation between the buying groups and the producers. For one thing, price no longer receives such stress in the operation of the scheme as was the case when group buying first started. Less is heard of the pitting of one manufacturer against another. Adequate selection of style merchandise is becoming its strongest feature.

In one particular especially has the group system worked out to fullest expectations. This is in the matter of reducing markdowns for the retailers participating. Speaking on this phase of the matter before the convention of the National Retail Dry Goods Association last week, Ernest C. Hastings

of the Hastings Research Group of this city cited the example of one store in this organization's group which reduced its markdowns from 1½ to 2 per cent. The reduction is attributed almost entirely to group selection.

This lowering of markdowns, a procedure of great importance to most stores, comes about, it is claimed through the greater accuracy in the selection of stylish and salable merchandise by a group of buyers, rather than where the decision of purchase rests upon the judgment of an individual buyer.

It is pointed out that style has become so dominant a factor in almost every line of merchandise that individual selection becomes far more risky and usually results in greater markdowns, particularly if the buyer is not closely in contact with the purchases and demands of consumers on the sales floors of the store. Too often do the selections made by the individual buyer, it is brought out, reflect his or her own likes and dislikes. Selections made by a committee of group buyers are far more likely to be well rounded and to possess the selling qualities of style.

Dealing with the question of price in relation to group buying, the point was made by Mr. Hastings that this aspect has been overrated. Many merchants, he pointed out, have the impression that store groups were organized primarily to secure price concessions. In ninety-nine cases out of a hundred, he said, merchants who have joined groups with this idea in mind have been disappointed. There are, of course, price advantages to be had where a number of stores are willing to pool their purchases and concentrate these with certain manufacturers. Even in this case the selection advantage is held to outweigh that of price.

The value of group buying, proponents of the plan say, has been increasingly recognized recently by the smaller stores, and many of them have joined various groups represented in the market here. It is the small merchant who needs the benefits of better buying both from the standpoint of increased volume and the reduction in knowledge and experience strongly markdowns. The importance of group buttresses the confidence and buying ability of the buyer representing the smaller establishment.

At the same time, it was added, there has been no diminishing of interest on the part of the large stores, which were primarily responsible for the creation and initial operation of the scheme. It is said to be working out excellently for these establishments, and some of the highest priced mercantile executives now rule the destinies of the varied groups.

As has been suggested, the objections raised by manufacturers to the plan have been smoothed over, and many of the largest producers of many lines of merchandise here are extremely desirous of working with the group buyers. Various differences which might make for trouble are dealt with as they arise by a committee repre-

senting the groups and the manufacturers of ready-to-wear. In this way the wholesalers are enabled to put an immediate check on anything that savors of imposition. A number of manufacturers regard group buying very highly and say their experiences with the method have been very satisfactory.

The extent of the purchases made by the groups is very large and includes a wide variety of merchandise, but particularly ready-to-wear. Thus, the wholesaler who has a model selected by the impartial judgment of a committee of group buyers is assured a substantial volume of orders and re-orders accruing from all the stores in that particular group.

Moreover, the styles selected are frequently changed so that there is stimulated activity not only in the wholesale market, but for the retailer as well. The ready-to-wear manufacturers are kept strongly on the alert knowing that new styles if satisfactory will find a substantial demand immediately. The retailer is able to offer new models at regular times during the season, in addition to the initial seasonal ones that are selected.

Copying of the models selected by the groups is the outstanding difficulty in connection with the plan, but the competitive effects of this are said to be greatly exaggerated. Actual experience has proved the value of enabling group stores to get their styles first and to secure a certain mark-up and lessened mark-downs. Thus far copying and competitive offerings have not served to affect these two important considerations.—N. Y. Times.

Offer Silver Loving Cup.

The attendance committee of the Better Merchandising Conference, which will be held at the Masonic Temple in Detroit, March 8, 9 and 10 are offering a beautiful silver loving cup to the chamber of commerce or retail merchants' association in towns or cities of over 5,000 which send the largest attendance of their retailers to the Conference. The award will be based on population and mileage covered.

Reduced railroad fares, on a certificate plan, fare and a half, are effective from St. Louis, Mo., and points in Illinois, Indiana, Michigan, Ohio and Pennsylvania. Retailers, in purchasing their tickets, should obtain from ticket agent a certificate, which must be validated and handed in to the special agent at the Masonic Temple during the Conference, when a half-fare return will be allowed. Be sure and get the certificate when purchasing your ticket. S. E. Sangster, Director of Publicity.

Linen Sales Picking Up.

Holes that were made in retail stocks of linens by the recent January sales are now in the course of being plugged up resulting in a noticeable increase in the movement of this merchandise. Retail buying of linens is better than it has been for some time. Household linens of all kinds are being taken in good volume, with prompt shipments specified by most of the orders that have recently been placed.

In this merchandise is represented the more or less staple damasks, as well as novelty luncheon and other sets. Towels also have been active since the beginning of the month. At present prices the household lines represent good values, and this fact is apparently not without weight with the retailers.

Dance Sets Strongly Featured.

Dance sets, comprising step-ins and brassieres to match, are the dominant articles in the Spring underwear lines for women. Combinations are still being taken well here, both in tailored and lace-trimmed lines, but dance sets are getting considerably more attention from buyers this season than usual. The step-ins are shown with georgette flounces set on crepe de chine, according to a bulletin from the United Underwear League of America and also in plain designs worked out in crepes, knitted silks and rayon fabrics. Lingerie colors show that the pale shades of green have been emphasized more than usual this Spring, as have flesh pink and the new Deauville blue.

Kasha Coats Widely Favored.

The outstanding development recently in the women's coat trade has been the greater favor accorded kasha garments. Much of the business placed during the past week has been in coats of this material. Its vogue is gaining steadily, and predictions are made that it will dominate in the pre-Easter selling. New models featuring the fabric are being prepared and will soon be shown. Twill coats are also in good demand, although not to the extent expected because of the sudden rise to favor of the kasha merchandise. In the higher priced dressy coats much attention is given to garments of jorella, suede and cashmere weaves.

Playing Up Two Spring Fabrics.

Manufacturers of children's and juniors' clothes are laying considerable stress on two fabrics for Spring. One is known to the trade as kasha and the other as jersey. The former is widely used in Spring coats, and the better qualities of jersey are used for two-piece frocks for both small and large girls. In the junior lines the three-piece ensemble is one of the most successful items. This type of garment is worked up in figured silk, combined with satin, and also in woolen materials. Where the three pieces are not used the frock is designed to simulate skirt and jumper.

Twill Coat Demand Improves.

Although twill coats have suffered somewhat from the increasing competition of kasha garments, an active demand for the former was reported yesterday by several manufacturers. They expressed the opinion that the call for twill merchandise was now beginning to reach its stride. Unless the demand did grow, it was added, the season would develop very unsatisfactorily for many manufacturers who have prepared large lines. Pleats and pin tucks are outstanding details of the new twill coats, with some use of embroidery also noted.

RETAIL GROCER

Retail Grocers and General Merchants Association.
 President—Orla Bailey, Lansing.
 Vice-Pres.—Hans Johnson, Muskegon.
 Secretary—Paul Gezon, Wyoming Park.
 Treasurer—F. H. Albrecht, Detroit.

How Does This Grocer Manage To Keep Afloat?

Written for the Tradesman.

When I opened the letter that came with the statement to which I now refer, I got a surprise. For here was a check for \$10. The writer has sent me his statements for several years. Now evidently he had just read one of my recent strictures on merchants who ask for expensive special service and crawfish when a fair price therefor is demanded. For he says that what he has just read "sort of woke him from a long nap," and he sends the money with request for bill of extras if this is not enough.

That is refreshing. It renews my faith in human nature a lot. But the money went back by return mail. Why? Well, for one thing because statements such as he always has sent are the best material for my stories. They are treated in articles, hence useful to all readers. They are not demands for intricate service such as others sometimes make.

But for another thing, this man is in hard straits. He needs all the ten dollar bills he can get hold of, while those who write for special service such as I have indicated have plenty—could buy this boy's business each year and scrap it out of their surplus. I think this last consideration is what grinds me most.

Anyway, I was not going to be party to the process of taking nothing from nothing.

This grocer shows total income—apparently sales—for 1926 of \$13,100.39. Purchases during the year were \$10,896.37. Inventory beginning of year was \$3,906.90 and at the end of year, \$3,546.48. This indicates a gross difference of \$1,843.60. Against this he shows total expenses and expenditures of \$2,309.51. Here is a deficit of \$465.91.

Now, it may not be quite as bad as that for at least two reasons: First, among expenses he shows "Interest on business, \$167.62." Also, "freight and express, \$372.30." That interest may not all have been paid out in cash, yet it must have nearly been so since he owes the bank \$3,243, and as for the freight and express, surely that was figured into cost of goods. Now, if the interest was all paid out and this transportation item was figured into costs, where it belongs, the deficit may be not \$465 but about \$90—and bad enough at that.

It seems to me that in previous reviews of this man's affairs I have cautioned him to cut out that freight and express from among his expenses. I cannot for the life of me see how men get that way. How can a transportation item, a part of the cost of merchandise, be taken and figured as an item of expense? No wonder men flounder and get mired who figure or reason that way.

When a shipment of anything comes to any store, all transportation costs,

including drayage, whether done by your own delivery machine or by a hired truckman, must immediately be figured against it. If the shipment is intricate, if it seems impossible to segregate the charges against each item, use the percentage method. But any man who watches and observes carefully will soon be able to know mighty close what any goods cost to bring to his store. Such costs should be figured widely enough, to be sure and safe, to include every possible contingency of cost. But then such charges do not belong among expenses.

I am not sure, but my recollection is that in one respect this man's affairs have not perceptibly improved. This is the equity he owns in his business.

I take his figures at par, although I feel sure certain items are due to be scaled down. For example, over 20 per cent. of the total is in fixtures and that is far too great a proportion. But anyway, the total is \$5,631.60 and he owes the bank \$3,243 and on open account, \$312.96. Together these debts exceed the value of all merchandise by about ten dollars. Subtract debts of \$3,555.96 from \$5,631.60 and, assuming that all figures stand as written, here is an equity of only 36.8 per cent. owned in the business by the "owner."

After all these years, something is wrong. What is it? All expenses, as listed, amount to 17.62 per cent. on sales. That is heavy. At least 2½ per cent. should be cut from that. How? Well, first, if that ridiculous item of freight and express does not belong, it alone will furnish the reduction. If it has actually been put into expenses and not figured into costs, I almost throw up my hands.

Next, we have "rents, \$321.95" which perhaps, includes house rent. Then there is "Household use, \$775.87." Perhaps the total drawings of the boss figure \$900, \$75 per month. Modest, perhaps, but if there is not \$75 per month to draw, why continue to draw it? The first requirement of any man is that he live within his income.

Average margin in this business, as indicated by the figures, is slightly over 14 per cent. Can you beat that? I have no means of knowing where the fault lies, but I find here a business extending credit and furnishing delivery and operating on 14 per cent. It simply cannot be done.

I have in mind a personal experience which is now nearly thirty-two years past. I was pinched to the limit and knew as little of my actual condition as it seems this boy knows now. After going over all facts and figures and grilling me good and plenty while doing it, believe me, a wholesale grocer wound up his talk with the suggestion that, when all else failed, I must put up my prices.

That seemed utterly out of the question. As well have told me to take a chunk out of the sky. But necessity forced my hand and then I found how really simple the impossible became. For, as a fact, folks are everywhere more interested in what they get than in the price they pay. They will not pay anybody double what a thing costs elsewhere. But where service requires the addition of two, three or four per

"I URGE MY CUSTOMERS TO EAT FLEISCHMANN'S YEAST"

"And I do this", a grocer said, "because of what it has done to give me good health and because it brings me good business. Customers appreciate the service I render them in recommending it. They, in turn, trade with me regularly; and buy more groceries because they have healthier appetites.—I always urge my customers to eat Fleischmann's Yeast."

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.

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

Direct carload receivers of
UNIFRUIT BANANAS
SUNKIST -- FANCY NAVEL ORANGES
and all Seasonable Fruit and Vegetables

MEAT DEALER

cent. all along the line, they pay it and never bat an eye.

Nobody can render two such services as credit and delivery while operating on cash non-service prices. Get that straight at once. It can not be done. So get what you have to get and cleave to the folks who want and will pay for that character of service. Let the others go by without time-wasting argument.

Cut expense. Know what expenses are. Cut your own living costs to the bone. Eliminate donations—all of them. Write again. Paul Findlay.

Pork Loins.

As weather becomes cooler the demand for pork cuts naturally increases. One of the most popular pork cuts is the loin. In making this cut it is customary to select hog carcasses of the desired weights, conformation, quality and finish. All hog carcasses are not suitable for the making of loins that are to be sold in retail markets where they will be cut into chops and roasts. It is because of their adaptability for this purpose that a certain type of hogs are sometimes termed light loin or pork loin hogs. These hogs are mostly cut by packers, the loins being sold to retail dealers. Besides loins, fat backs, clear bellies, spareribs and, in the larger packing houses, extra ribs and extra short clears are usually made from the sides, and, of course, hams and various style shoulders are also made from this type hog. The carcass is split through the center of the back-bone, leaving equal parts of the back-bone on each side. The pork loin is what is left of the side after the belly and back-fat is cut off. The loin contains the back-bone, back ribs and tenderloin, and should have but a small amount of fat on the outside. It should have reasonably good shape, bright color, firm, fine-grained flesh and good quality of bone. While the loin is the leading fresh pork cut, it is sometimes cured and smoked. Then, too, when there is a heavy supply of loins it may be necessary to place some in the freezer where they will be available when loins are not so plentiful. This cut is sometimes mildly cured and the bone and fat removed, rolled, tied and cooked and sold as "cooked loin roll." This loin roll, when properly cured and prepared, has a delicate flavor and is considered quite a delicacy. It is known to the German trade as "lackeshinken." Pork loins are on the market regularly and may be had in a wide range of sizes in weights from eight to twenty-two pounds. The light and medium weights are the most popular with the trade and consequently cost more than the heavier weights. It is, however, quite possible for the thrifty housewife to make an excellent roast from the heavier weight loin with a considerable saving in cost.

Various Grades of Lard.

Approximately one-tenth to one-third of the hog carcass is made into lard in large packing houses; the proportion will vary, of course, with the grade of hogs handled and the price

of lard will also make a difference. The standard grades of lard are kettle-rendered leaf lard, kettle-rendered lard, steam lard, refined lard and lard compound. Kettle-rendered leaf lard is the leaf fat only, rendered at about 248 degrees F. in open-jacketed kettles. It is the highest grade of lard handled by the retail trade and it is the whitest in color and finest in grain and flavor of all grades of lard. Only a comparatively few packers render pure leaf lard. Kettle-rendered lard is usually made from the back fat, although it often contains more or less leaf fat. It is rendered in either open or closed kettles, but is not rendered under pressure nor in contact with live steam. This is the highest grade of lard rendered in most packing houses and is excelled only by the genuine pure leaf lard. Neutral lard is made from leaf or back fat melted at a temperature of about 128 degrees F., at which temperature the fat partially liquefies and can be separated from the cellular tissues. Neutral lard is made in two grades: No. 1 is made from leaf fat only; No. 2 is made from back fat. Neutral lard is a high-class product. It is used principally in the manufacture of butterine or oleomargarine. Steam lard is made from the different cuts when being trimmed and properly shaped, also from the internal or "killing fats" and other fat parts. Steam lard is rendered in closed tanks under about forty pounds of steam pressure, the steam coming in direct contact with the fat. The highest grade of steam lard is known as prime steam lard. More steam lard is manufactured by far than any other grade. Refined lard is made from steam lard by a bleaching and stirring process. The lard is heated to about 180 degrees F., Fuller's earth is added and the lard rapidly agitated after the Fuller's earth is thoroughly mixed through the lard. It is run through a filter press which removes the bleaching agent. Lard compound is a mixture of lard, lard stearin or other animal fats and vegetable oil, which is usually cottonseed oil. The proportion of lard must equal or exceed the amount of the other ingredients combined to be labeled lard compound.

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	2 00
Horse, No. 2	2 00
Pelts.	
Lamb	50 @ 75
Shearlings	10 @ 25c
Tallow.	
Prime	07
No. 1	07
No. 2	06
Wool.	
Unwashed, medium	035
Unwashed, rejects	025
Unwashed, fine	030
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	1.10
No. Twos at value.	.60
Red Fox.	
No. 1 Large	\$12.00
No. 1 Medium	10.00
No. 1 Small	8.00

**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**

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.

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

**Always Sell
LILY WHITE FLOUR**

"The Flour the best cooks use."

Also our high quality specialties
Rowena Yes Ma'am Graham Rowena Pancake Flour
Rowena Golden G. Meal Rowena Buckwheat Compound
Rowena Whole Wheat Flour
Satisfaction guaranteed or money refunded.
VALLEY CITY MILLING COMPANY
Grand Rapids, Michigan

**A Nation-wide Educational
CANDY ADVERTISING CAMPAIGN
of large proportions is soon to be started.**

It will benefit every CANDY dealer in the United States. The leading magazines will carry full page colored educational advertisements at regular intervals and for a long period.
YOUR job is to get your candy cases ready for the biggest demand for GOOD CANDY you ever had.
The National Confectioners Association of the U. S. and allied Industries are financing this campaign.
Ask our salesmen for further information.

**PUTNAM FACTORY
GRAND RAPIDS MICHIGAN**

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes
601-511 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

HARDWARE

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

Featuring Cutlery and Silverware in Hardware Store.

Written for the Tradesman.

Cutlery and silverware are being sold more extensively in hardware stores than ever before; and while as gift lines they take a prominent place, not merely at the Christmas season, but also in connection with the June wedding gift trade, it must now be recognized that they are worth pushing as all-the-year-round lines.

In fact, the hardware stores are taking, year by year, an increased share of this business; and not only that but of allied lines formerly the exclusive field of the jewelry store. Whether it pays the hardware dealer to invade what was once the jewelry field may be questioned by a good many dealers. The instance is, however, cited of a manufacturing concern specializing in cheap watches whose traveler some time ago visited a Canadian city of 100,000 people and sold three orders of \$5,000 each, one to a jewelry wholesaler and a third to a wholesale hardware firm. The jewelry concern sold the \$5,000 worth of cheap watches, the dry goods firm succeeded in selling only \$2,500, and the hardware wholesaler came back for more and altogether disposed of close to \$15,000.

Cutlery, to a certain extent, has always been a hardware requisite. Silverware is, to an even larger extent, a novelty that is now becoming recognized as a staple hardware line. The chief difficulty in handling these lines is that many hardware dealers are not consistent. They push the goods for all they are worth at the Christmas season and make good sales. They fail to recognize, however, that these goods can be sold all the year round; and that a fair share of attention and a reasonable amount of attractive display will maintain a steady demand.

Once the hardware dealer recognizes the possibilities, he can be counted on to get results. There is a large field awaiting development; and all it requires is intelligent handling. Every hardware dealer can improve his sales of cutlery and silverware if he goes about the job in the right way.

One hardware firm in a city of 20,000 people has had notable success in handling these lines. The methods involved, however, are quite simple. The first essential, this dealer tells me, is to bring the stock prominently before the people intent on shopping. This aim is accomplished by means of a large-sized silent salesman standing in the center of the floor, in which a wide and attractive assortment of these lines is constantly on display. Every customer who enters at once is attracted by this display.

Silverware and cutlery are both given a prominent place in window display, and a fair share of newspaper advertising. The great factor in advertising and selling these lines is,

however, the extra fine interior display, which is before the public every shopping day of the entire year.

"That big display brings results," the store manager told me. "We did a great business in silverware this Christmas. There is a big trade also in June. But the business is not confined to these seasons. It keeps up with us all the year round, and we find it pays us to give this entire case to the line, and extra display as well."

A very effective interior display is, where the store is wide enough, to show silverware and cutlery in a long silent salesman so placed that the customer will see it immediately he enters the front door. This involves placing the silent salesman across the store. Such a display immediately attracts attention.

The improved appearance of the modern hardware store, in comparison with the white-lead-and-nails emporium of thirty years ago, helps materially to attract business in this particular line. The bright and attractive hardware store characteristic of 1927 caters to the feminine trade; and women are the great buyers of silverware and cutlery. As a rule they make the actual purchases; and even where the man is on hand to shell out the money and do the dickering, the woman, as a rule, chooses the style or design. Moreover, women are becoming more and more the buyers of all hardware lines; and this gives the dealer a better opportunity to push cutlery and silverware.

Why? The average man goes into a hardware store with the one idea of getting the article he wants, and going right out again. The woman, however, is a born shopper; and she is apt from force of habit to look at a great many things she does not intend to buy. Is this a waste of time for the salesman? Not at all. For the feminine customer's casual interest in a dozen spoons, a silver-plated tea-set, or a carving set can, by dint of good salesmanship be converted, in a good many cases, into an actual buying interest. She may not buy at the moment; but she reaches the stage where she wants to buy. And when a woman wants anything, she usually keeps it in mind until she gets it.

The great essential in handling these lines is to keep them before the public all the year round. It is of course sound policy to give the most prominence to seasonable lines. But cutlery and silverware, though in especial demand in June and December, are always seasonable, and always saleable. Keep them as well to the front as possible, give them as much display as possible, and never let the public forget that you carry these lines.

It is worth remembering that although December is the month of Christmas gifts, and June is pre-eminently the month of weddings, birthdays occur every day of the year and weddings take place every month of the year. There are, too, marriage anniversaries all the year round. So even the gift possibilities of silverware and cutlery—not to mention other gift lines handled in the hardware

THE BEST THREE
AMSTERDAM BROOMS
Prize White Swan Gold Bond
AMSTERDAM BROOM COMPANY
41-55 Brookside Avenue, Amsterdam, N. Y.



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.
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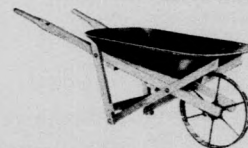
BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes	Farm Machinery and Garden Tools
Automobile Accessories	Saddlery Hardware
Garage Equipment	Blankets, Robes & Mackinaws
Radio Equipment	Sheep lined and
Harness, Horse Collars	Blanket-Lined Coats

GRAND RAPIDS, MICHIGAN

Bull Frog



Barrows

ARE DESIGNED FOR DEALERS PROFITS
You "cash in" on advertising because each barrow sold raises the neighborly question of where they can be purchased. One dozen can be stored in a space ordinarily taken up by one.

Foster, Stevens & Co.
Founded 1837

57-59-61-63 Commerce Ave., S. W.
GRAND RAPIDS, MICHIGAN

store—are not restricted to two months.

In selling these lines, window and interior displays are essential. Newspaper advertising is helpful. To clinch your sales, good salesmanship is absolutely necessary. It is also a vital matter to keep the goods on display free from dust and rust, bright and attractive. Moreover, it is important, even if you handle some cheap lines, to be able to feature some goods that are absolutely dependable, and to push the quality goods wherever you can.

With a good line, you can advertise more effectively. Quite often it is worth while to get out a circular letter or a series of letters to a selected mailing list. Or, if you are conducting a direct-by-mail campaign in connection with your general advertising, cutlery and silverware can be given a special place.

What can you talk about in your newspaper and circular advertising? Here is where a quality line, a dependable line, gives you something worth while to talk about. But apart from the strong selling points of the goods, there are helpful ideas you can get across to your customers.

How many homes in your community have a really satisfactory carving set? How many homes have a carving set at all? Yet a carving set is something every home should have; and it should be complete and dependable. Select a set which you know to be good, at a price not unreasonably high and which yet will yield you a reasonable profit and play up that set, and its dependability. Have more expensive sets for people who like to spend money for extra quality and finish, and cheaper sets for people who insist on counting the dollars and cents; but feature the particular set likely to appeal to a large number of customers.

A thing which ought to be a great advertising point for any store would be the ability on short notice to fill out broken set of table silver. There are in every community a vast majority of sets, originally complete, that lack a few knives, forks or spoons to make up the original dozen or half dozen of each article. Coincidentally, a good advertising feature is to play up the desirability of every home having an adequate amount of tableware. Mrs. Jones, say, got a half dozen knives and forks as a wedding gift. But the family has grown. She needs a dozen, and spoons to match. Mrs. Smith, perhaps, has been getting along with cheap stuff. She would like something more attractive. Point out to such people in your advertising that good guaranteed plated ware, or even sterling silver, is not expensive, and adds immensely to the attractiveness of the table, especially when company comes.

In other words, help to create the demand; then be ready to supply it intelligently with the sort of goods that give satisfaction.

Victor Lauriston.

Responsibility makes gray hair and tired business men but a little of it given to energetic salespeople makes for greater efficiency.

In Praise of Lincoln.

A plain man of the people, an extraordinary fortune attended him. He offered no shining qualities at the first encounter; he did not offend by superiority. He had a face and manner which disarmed suspicion, which inspired confidence, which confirmed good will. He was a man without vices. He had a strong sense of duty, which it was very easy for him to obey. Then he had what farmers call a long head; was excellent in working out the sum for himself; in arguing his case and convincing you fairly and firmly. Then it turned out that he was a great worker; had prodigious faculty of performance; worked easily. A good worker is rare; everybody has some disabling quality. In a host of men that start together and promise so many brilliant leaders for the next age, each fails on trial; one by conceit, one by love of pleasure, or lethargy, or an ugly temper—each has some disqualifying fault that throws him out of the career. But this man was sound to the core, cheerful, persistent, all right for labor, and liked nothing so well.—Ralph Waldo Emerson.

It is the great boon: of such characters as Mr. Lincoln's that they reunite what God has joined together and man has put asunder. In him were vindicated the greatness of real goodness and the goodness of real greatness.—Phillips Brooks.

Lincoln was the greatest president in American history because in a time of revolution he comprehended the spirit of American institutions, grasped the purpose of the American people and embodied them in an act of justice and humanity which was in the highest sense the act of the American republic.—Lyman Abbott.

Abraham Lincoln was the genius of common sense. In his daily life he was a representative of the American people, and probably the best leader we could have had in the crisis of our national life. He was a great leader, because to his common sense was added the gift of imagination.—Charles Dudley Warner.

The life and character of Abraham Lincoln, and his great services to this country during the war of the rebellion will stand as a monument long after the granite monuments erected to his memory have crumbled in the dust.—Thomas A. Edison.

No true man falters in his affection at the remembrance of any mean action or littleness in the life of Lincoln. The purity of his reputation ennoble every incident of his career and gives significance to all the events of his past.—William Dean Howells.

Lincoln—that large and generous soul whose worth was not fully felt until he was taken from his people by the stroke of the assassin, in the very hour when his presence was most needed for the completion of the work of reunion.—Henry van Dyke.

Henry Smith
FLORAL Co., Inc.
 52 Monroe Avenue
GRAND RAPIDS
 Phone 9-3281

LOSS AND DAMAGE CLAIMS
 OVERCHARGE
 BLANKS \$1.00 PER PAD
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 SPECIAL SALE EXPERTS
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Link, Petter & Company
 (Incorporated)
 Investment Bankers
 6th FLOOR, MICHIGAN TRUST BLDG.
 GRAND RAPIDS, MICHIGAN

ASK FOR
KRAFT CHEESE
 A variety for every taste

INSURED BONDS
 paying
6%

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

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

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

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 ASSOCIATED WITH
INDUSTRIAL BANK
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THE DEAF MADE TO HEAR



The wonder of the twentieth century.
 The smallest known device for hearing.

The nearly invisible—no head band.
 The noise in your head ceases at once.


A. J. SHELLMAN, Distributor
 for Western Michigan.
 Send for literature.
 200 Gilbert Bldg., Grand Rapids.

HART BRAND
 CHOICE OF THE LAND



Look for the Red Heart on the Can

LEE & CADY Distributor



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

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

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

MICHIGAN EMPLOYMENT INSTITUTION for the BLIND
 SAGINAW W. S., MICHIGAN

COMMERCIAL TRAVELER

No Wonder Verbeck Is in Love With Honolulu.

Honolulu, Jan. 31—Aloha! This Hawaiian word of deep sentiment has several meanings. It is the Hawaiian salutation and farewell. It expresses both the joy of friends who meet and the sorrow of these who part. It is the commonest and sweetest word in the entire Hawaiian language.

Before you land you are engulfed in the warm friendliness of the Islands. leis or wreaths of fragrant maile and lehua flowers are placed around your neck, the Royal Hawaiian band plays Aloha, Star Spangled Banner and Dixie and confetti is scattered galore.

The Royal Hawaiian band is a public institution and is subsidized by the citizens. Also soloists sing to their accompaniment. Nearly every evening they give concerts at some one of the city parks.

Orderly and capable taxi drivers whisk you away to your hotel, which in my case is the Brookland, one of a series of cottages and bungalows situated in a beautiful park of hibiscus, ferns and palms—royal and cocoa—with a screened in dining room where the guests assemble thrice each day for meals that are worth while. Music and dancing are continuous or almost so.

If only one theme could be selected to explain the popularity of Hawaii, it would lie in the much overworked climate, for it is the everlasting sunshine of perpetual summer and evenly distributed rain that garb the mountains and valleys in their eternal verdure. It is the equable climate, varying but a few degrees throughout the year, which imbues the natives with this proverbial hospitality and friendliness, that keeps the sea always pleasantly tempered for bathing. It is the so-called "liquid sunshine," like dry champagne, falling upon the just and unjust, starting without warning and ceasing in the same manner, followed by the almost ever present rainbow. It is the constant and never changing temperature which permits the wearing of light summer clothing the year round, that provides life in the dustless open air, that gives an atmosphere of comfort and contentment.

My write up of Hawaii will be somewhat desultory, about in the order of making my notes. Statistics, if any, will be brief and historical facts, except when they bear out the traditions and legends of this Paradise will be minus.

Naturally my first thought was the "Hula Hula" dancers, who perform at intervals governed by the arrival of the steamships. We have all had a false idea about them. They are performed by well conditioned girls of native type, but are in no wise suggestive. In this case we attended one of the famous Luau or native feasts, which cannot be adequately described without giving the menu:

Kalua Puua or Lau-lau
(Pig cooked underground)
Pa Lawalu
(Fish cooked in ti leaves)
Moa Luau Niu
(Chicken cooked with taro tops and coconut juice)
Uwala Momona
(Baked sweet potatoes)
Maia Hawaii
(Hawaiian cooking bananas)
Lomilomi Salmon and Poi Limu
(Seaweed)
Hee (Squid and coconut)
Kulolo (Hawaiian pudding)
Hau Pia (Hawaiian starch pudding)
Kukui Nut (Native nut)
Hawaiian Punch
Pineapples Bananas
Fruits in season

Interspersed throughout the meal, which requires two and one-half hours to serve, of which nearly every course is palatable and a surprise, you have this wonderful dance, the girls being costumed in grass skirts—knee length—with auxiliary of necklace and anklets of the same material.

When the Hula dance is mentioned

one who has never visited Hawaii usually recalls with some disgust some grass-skirted fairy in the East doing a combination of muscle dance, shimmy and salome to the wild strains of the tom-tom or the accompaniment of saxophone or banjo. Here we have the soulful ukelele and castanets, in something like the following order:

Hula Uliuli—danced with small-seeded castanets.

Hula Kalaau—with Hawaiian castanets.

Kui Molokai—the oldest of the hulas
Hula Puili—rhythmic dance with bamboo sticks.

Hula Pai Ipu—with a large gourd.
Mele Kalakaua—a potpourri of all.

No suggestiveness; every move a picture, with some sentimental or legendary significance.

You are picked up at your hotel and returned thereto for the nominal charge of three dollars.

The guests, not necessarily "high haters," are high grade persons of both sexes. There is nothing to be ashamed of and you may well say you have been entertained.

You will be told upon arrival here that Mark Twain once said that the Hawaiian group was "the loveliest fleet of islands anchored in any ocean," which will bear out the old truism that "many a truth is spoken in jest."

Fort street, the principal thoroughfare of Honolulu, reminds one of any principal street in almost any Western city. Detroit for instance. Many of the buildings are typically American in architecture and the stores and shops are strictly metropolitan, as good as any in Grand Rapids, with prices of merchandise averaging likewise.

But the service is dainty and quaint with the oriental touch in every movement. As clerks the Japanese predominate, especially the females, with that slow, gliding motion which endears you to the tropics. They are polite in the extreme.

It is in the residence districts that the continental type of architecture loses its identity and you are reminded of Los Angeles and environs.

In attempting to describe the floral beauties of Honolulu one feels there is much lacking in the English language. Ordinary adjectives are tame for the objective required, describing what one sees. If one single flower was called to your attention, you might encompass some description which would convey an idea, but to have multitudes of varieties tumbled into your notice at one full swoop subjects you to descriptive embarrassment. In succession of blooms it is hard to determine where one season leaves off and another begins.

Hibiscus is the official flower and these we find everywhere in a profusion of varieties, some of which are so rare as not to be seen in any other portion of the known world. We have the scarlet flame colored ponciana, the pink and golden shower of the cassia, the lavender jackaranda, magnolia, oleander, smaller blooming plants and the eternal roses of every shade and potency of fragrance.

Then there are the trees—the great banyan, or umbrella tree, expanding for a hundred feet or more; coconut palms in full fruitage, royal palms, tall stately and symmetrical, the pepper tree with its pungent aroma.

In shrubbery we have poinsetta and at night blooming cereus, the last of the cactus family.

Raw fruits, including bananas in a score of varieties, avocados, dates, and the papaya, a fruit resembling the muskmelon in appearance as well as taste, which grows on trees.

There is, however, an entire absence of citrus fruits of every kind, apples, peaches, etc. In addition to the coconut, there are almonds which grow profusely.

Hedges of hibiscus surround nearly every home and stone walls are

HOTEL CHIPPEWA

HENRY M. NELSON, Manager
European Plan
MANISTEE, MICH.
New Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms
Dining Room Service
Hot and Cold Running Water and Telephone in every Room.
\$1.50 and up
60 Rooms with Bath \$2.50 and \$3

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

That is why LEADERS of Business and Society make their headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths
RATES
\$1.50, \$2, \$2.50 and up per day.



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. LE LAND, 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

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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

CODY HOTEL

GRAND RAPIDS
RATES—\$1.50 up without bath.
\$2.50 up with bath.
CAFETERIA IN CONNECTION

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LARGEST HOTEL IN LANSING
300 Rooms With or Without Bath
Popular Priced Cafeteria in Connection. Rates \$1.50 up.
E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.
Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop. American plan. Rates reasonable.
WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.
European \$1.50 and up per Day.
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.
Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

HOTEL OLDS LANSING

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

Wolverine Hotel

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

CUSHMAN HOTEL

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

invariably covered with night blooming cereus.

Before I go any further and forget it I want to sound this note of warning. If you have not the means to travel for pleasure do not come to Honolulu. There will be no job awaiting you, and if you perchance secured one the wages would be inadequate to afford you a living. The lure of the Islands brings many here who hope to find employment, but with the almost uniform result of disappointment. There are jobs here which pay just as well as in the States, but the "home guards" are always taken care of at the expense of the transient, and while there is little poverty, there is short shrift for the moneyless.

My existence here has been one of unalloyed joy ever since I arrived, and promises to be during my sojourn here, for I have formed many warm friendships through which I have been supplied with facilities for research as well as entertainment. From the time the leis was placed around my throat at the wharf up to the time of writing this, every spare moment and movement has had a "meaning all its own."

For the benefit of my friends who feel that the advent of Volstead was untimely and unfortunate, I will say that the native beverage, a spirituous production, is known as oke. It is said to be made out of tea roots, which grow profusely in every nook and corner of the Islands. It is not dissimilar to the Kentucky classic and is supplied at practically pre-war prices for the latter. In a movement on just now for the purpose of ousting certain police officials, every variety of malfeasance in office was charged up to them, except laxness in prohibition enforcement, which was not mentioned. They are all conscientious in their observance of the law, except in one particular. There are no hold-ups or murders, but they crave their "toddy."

To-day they held their annual funeral, or, at least, this was the way I get it. There are no deaths here, so once a year they knock some Methuselah in the head so as to keep the undertaker and sexton in practice. With the enforcement of the Volstead act and the introduction of governmental poison tainted alcohol, there would be a greater demand for mortuary services and funeral baked meats.

In mentioning the climate here I forgot to state that people of mature age are living here who, never having left the Islands, have never seen snow.

Likewise there are no birds in a wild state. The only ones seen are the miner bird, about the size of a robin, but a great pest, in that they are responsible for the absence of plumed creation on account of their habit of destroying the eggs and young of other varieties, and the English sparrow. There is one other variety similar to our mourning dove and the catalogue closes.

Nobody walks. Such an act savors of plebeianism and the Hawaiians are of royal extraction. Hence they have more automobiles to the square inch than any place you ever heard of. Haven't seen a horse since I came, but found some water-oxen in a paddy field when out riding the other day. A paddy field is where rice is grown. Milk is 20 cents per quart; cream one dollar.

One cannot help but love the names, the language and the people. That is most of the people. The Japanese do all the work; the others live off them.

In our hotel Japanese help is used exclusively. The maids are neat and romantically garbed in kimono's, with the auxiliary of barefoot sandals. They are anxious to please and grieve if your appetite becomes a trifle lax. Your room is the pink of neatness and if you are late to breakfast you will find something tasty packed away for you, for which service no tip is required or expected.

On and in the Islands there are no

mineral deposits; no coal or oil. For fuel oil and gas are mostly used, with occasionally some ill-favored wood or what they call wood. No heat is required at any season of the year. The windows are not glazed; just screened. Have seen no flies, but some mosquitoes, for which there is no "closed season." Also for the benefit of my lady constituency I can truthfully convey the information that like the Emerald Isle, Hawaii has no snakes or reptiles of any description.

Everything is open and above board here, hence no locks are in evidence anywhere. If one commits burglary, he cannot steal a ride in a side door Pullman and sneak away. If they catch up with him they stigmatize him a "naughty boy" and render him for lubricating purposes. They have a grass covered institution called a jail and for exercise malefactors are used in driving taxicabs. At least from the charges made when you don't make a contract in advance, I would think so.

But the cost of living is another thing. The most extravagant thing you can say about it is that it costs no more to live in Honolulu than in the States. You can get a nicely furnished apartment for one-half the amount you would be requested to pay in Detroit, or, I think, in Grand Rapids. Servants who give service can be secured at nominal wages. Milk and cream are the only articles of excessive cost. Island meats are fairly good and reasonable, and fish of many varieties and plentiful. Vegetables are plentiful and fruits (with the exception of citrus varieties which come from the Coast and are sold at Grand Rapids prices) are abundant.

One or two of the larger hotels here charge what I would call unreasonable prices for what is almost universally claimed unsatisfactory service, but there are plenty good ones which are run on the "live and let live" plan. American plan hotels at \$2 to \$3 are plentiful and have a scenic setting unapproached by any we ever find in the States. Cafeterias and restaurants run about the same in their charges as at home. There are some places here where you can get a meal for a nickel, but they do not provide napkins. Paper napkins are taboo. The introduction of same is considered a justifiable reason for capital punishment. Here the boiling oil method takes the place of the gibbet.

On the street cars you get four rides for a quarter and the conductor thanks you when you liquidate. If he passes your street he immediately apologizes and signals to back up.

Traffic rules are the same as in Los Angeles. The pedestrian follows the same regulation as the driver of a motor car. Driving is limited to 25 miles an hour in any part of the Island and this is one rule that is enforced. Violate this rule and you are transported to the leper colony on Molokai.

The population is decidedly cosmopolitan. In the territory of Hawaii, which comprises all the Islands, the census shows about 300,000, one-third of which is in Honolulu. Near two-thirds of the population in this city is of oriental origin, but are being rapidly Americanized. Japanese comprise 40 per cent. of the whole and inter-marry with other races. So do the whites. Last year the records show that of 416 white males who married only about one-half chose white wives.

But they are all highly educated. They have a wonderful school system, equal to any I have found anywhere, where all races are educated on an equal footing, and there is not the slightest evidence of class hatred. And this democracy extends to the business man as well. At both the Elks and Commercial Clubs here, there is an absence of racial lines and there is one happy family. This feature also is embraced in religious work. There has been a consolidation of many

creeds, and there are now fewer, but emphatically better churches.

However, Hawaii has her "fly in the ointment" and if statehood is ever accorded to her there may be an overthrow of the government by a revolution of ballots. Not unlike Mexico, the people here have submitted to a sore of declatorial policy, i. e. a sort of "taxation without representation," to the extent that a few individuals have always applied "caucus" methods in governmental offices and sort of "follow the leader" routine has been accepted. But the oriental is brainy, crafty and politically ambitious. Statehood would give him his opportunity, according to my deduction.

I would feel somewhat remiss if I did not acknowledge extraordinary courtesies bestowed upon me by F. J. Childs, Manager here of the Blaisdell Hotel, and proprietor of Child's restaurant operated therein. Believing me to be only an ordinary hotel operator and not knowing of my connection with a great moral and upbuilding periodical, he has placed his motor car at my disposal, with himself as chauffeur, driven me mile after mile, showing me all the points of interest, made me acquainted with the floral kingdom and given me much information which I craved. His hotel, the Blaisdell, is modern, well equipped and reasonable in price, notwithstanding the fact that he does a capacity business most of the time. His room rates run as low as \$1.50. His restaurant is one of the most popular in Honolulu. For 40 cents you are served a satisfying luncheon, and he gives you this dinner, served in a real palm garden for 75 cents:

Loganberry Fruit Cocktail
Radishes
Olives
Roast Capon, with Sage Dressing
Mashed Potatoes
String Beans
Combination Salad
Pie or Ice Cream
Coffee
Simple, appetizing and well served. Also in much demand or he couldn't afford to serve it.

Frank S. Verbeck.

Items of Interest To Grand Rapids Council.

Howard Insley formerly with P. Lorillard & Co., of New York, has resigned his position as salesman in Grand Rapids territory and has joined the sales force of the Lady Grey Co., of Chicago. He will work Indiana under the direction of Perry Larrabee, who is field manager for the Lady Grey Co.

S. D. Bennett, who is traveling salesman for the Durfee Embalming Fluid Co., of Grand Rapids, has been under the care of a physician for the past few days.

The last dance of the season was held at the Pantlind Hotel ballroom Saturday night and a thoroughly good time was had by the 200 persons present. The committee wish to express their appreciation of the co-operation of the many friends and members who have made the series of dances a success.

The next affair is the big party March 5, the occasion being the twenty-fifth annual banquet and ball of Grand Rapids Council. The arrangement of tables for the banquet is along the most modern lines. There will be ten tables with thirty plates, each table bearing a number, and the tickets are coupon tickets. As each guest passes the door, his ticket is taken and the coupon is handed back to the guest, when he will be met by a boy scout in uniform who will usher him or them to the proper table as indicated by the coupon. We will not

be oversold and when you have purchased your ticket you will be absolutely sure that your place will be awaiting you on your arrival. The members who have the tickets to sell are as follows:

- R. J. Barnes, 1450 Lake drive.
- J. C. Lafaway, 712 Bagley avenue.
- W. G. Bancroft, 1447 Byron street.
- W. A. Shriver, 593 Cass avenue.
- Thos. D. Stafford, 436 Bond avenue.
- H. G. Millar, 352 Carleton avenue.
- Dan Vieregger, 35 Home street.
- P. F. Crowley, 326 Cherry street.
- Perry E. Larabee, Hotel Rowe.
- Ernest Ghysels, 1321 Hope street.

The Scribe was recently shown one of the souvenir programs of the last U. C. T. convention held in this city the summer of 1913. I presume one of the best means of learning how rapidly business has progressed is to study the advertising of a few years ago. Even the last fourteen years marks quite a change, not only in the method of doing business, but also the commodities which were advertised and sold. The souvenir booklet referred to carries a full page advertisement of Grand Rapids Brewing Co., annual capacity, 250,000 barrels, our special brew, "Silver Foam." The Scribe was not living in Grand Rapids at that time, but making enquiry a few days ago as to the merits of the above brand, he was surprised to see the tears start and with a voice husky with emotion was assured that "them were the days."

Mrs. Harry Downing, wife of our genial member, Harry Downing, living at 1962 Jefferson avenue, was called to Ohio last week by the sudden and serious illness of her father.

John R. Kelly, proprietor of John R. Kelly Plumbing and Heating Co., of Owosso, attended the hardware dealers' convention last week and was right royally entertained by Henry Koessel, who represents the Utica Heating Co., of Chicago, Ill.

Mrs. E. E. Kraai, wife of brother Ed., and her sister, Mrs. Maud Gardner, have opened a millinery store on Fountain street, which will be known as the Smart Shop. The Scribe.

What folly it is to think you can make yourself good by calling others bad!

Instinct keeps people straight better than reason.



HOTEL BROWNING
150 Fireproof Rooms
GRAND RAPIDS, Cor. Sheldon & Oakes
Facing Union Depot; Three Blocks Away.

DRUGS

Michigan Board of Pharmacy.
 President—James E. Way, Jackson.
 Vice-Pr-ident—J. C. Dykema, Grand Rapids.
 Director—H. H. Hoffman, Lansing.
 Coming Examinations—Grand Rapids, March 15, 16 and 17; Detroit, June 21, 22 and 23.

Junk the Old Fountain.

We are coming to a new year, and a new year somehow suggests new improvements along all lines of business activities and certainly the soda water department should not fail of any that may be needed.

In my travels I discover a lot of stores that are hanging onto an old fountain that should have been junked long ago. A fountain that has outlived its usefulness or is inadequate to the demands of the business costs a lot of money to keep in a store; even more than that new one which costs more than you feel that you can afford to invest. If you need a new fountain secure it at the best prevailing price, run it right and it will prove to be a profitable investment. Buy a good one and it will be a joy long after you have forgotten all about the cost of the thing.

Few people realize the value of having the right equipment with which to do business, and a lot more never can seem to realize that equipment which is sufficient when they first entered the business may be worthless when the business has been developed a number of years. You may love antiques, but as yet there is no premium on antique fountains in a drug store, nor is there likely to be. If you need a new fountain and do not buy it you certainly are going to pay for it in other ways and have nothing to show for the money. Why not get the good of the money you spend and have a new fountain too.

One thing supremely done is the demand of the hour. Everyone associated with a soda fountain should know that the one supreme thing connected with a successful fountain is service. Service is—let me put it in a concrete form—"suing the customer." To accomplish this the utmost care should be taken to see that every one who comes to the fountain secures what he wants. Aim to please the customers and be sure that there is a way in which it can be done. In my experience I have met but few people who could not be satisfied but I have discovered that far more people left a fountain dissatisfied simply because those who were paid to do the serving did not care to take the trouble necessary to give satisfaction. So many dispensers have the notion that they must do things the way that they like to do them and get hurt when they have to give in to the whims of the customer. The man with one of these tender spots in his makeup is as useless behind a soda fountain as a bull pup.

Get a new fountain and get a new service at it and see the business grow if there is a good reason to believe that one would be an improvement. Don't be discouraged over the past; if it has not been all that it should have been there is a reason; it may be the fountain, it may be in the service. The

greatest lesson in life is to learn how to get victory out of defeat and success out of failure.

With the dispenser as with all others, what the heart longs for the head and the hands can obtain. Failure is more often the result of being sure that you are going to fail than anything else. So for the coming year believe that you are going to have a greater success than ever and you will have planted the seed of that success, but it may be that it will have to be planted in a new fountain if it is to develop all that it contains as a seed. Seeds have to grow, the seed of success is no exception, it does not reach full growth in a minute.

E. F. White.

Selling Bulk Ice Cream.

There are certain facts about ice cream with which the average fountain owner is familiar, but with which it is difficult to impress the dispensers. It is a well-known fact that ice cream, if properly made, has a certain percentage of air cells in it. These are necessary if the ice cream is to be smooth and palatable. If they were not there, it would simply be either a hard frozen mass, or a heavy sodden substance as unappetizing and lacking in appeal as the mix before it is frozen. A fair idea of ice cream without the air cells can be obtained by sampling some that has been partly melted, and then frozen in the container. It is sandy in texture, and seems to have lost much of its flavor; it is altogether in an undesirable and unpalatable condition, and one that would not encourage patronage.

With this true, it has become the custom at most fountains, when ice cream is sold in pint and quart cartons, to scoop it from the can, press it into the carton, and then proceed with the exercise of great care and some strength to force from it a considerable portion of the necessary air bubbles that the conscientious manufacturer has put into it. Usually the dispenser heaps it up over the top, and then, with the scoop, presses it down as hard as he can. The result is, of course, that an inferior quality of goods is delivered to the customer, who is made to believe he is receiving a large quantity.

The only way to avoid this condition is by careful and painstaking instruction of those responsible for packing. This should be done without loss of time, because custom is being lost, or at least jeopardized, every time a poorly packed delivery is made. There have been occasions on which customers have expressed themselves as believing that two grades of ice cream were carried by certain fountains; one which was used for service at the fountain, and one for bulk sales. The impression was caused by the unskillful method used in packing bulk ice cream. Such a reputation hurts both the bulk trade and the fountain trade, for it is assumed that the establishment is undependable, and is taking advantage of the fact that bulk ice cream is consumed off the premises. Ice cream has a food value of about three times its weight in good milk. It cannot be satisfying, then, to the

consumer to have this further condensed by the compression that is caused by the usual packing methods.

Changes Which Time Has Wrought.

Grandville, Feb. 8—Although the month of February is the shortest in the year it is by no means the least important.

Two of our great Americans were born this month—Washington and Lincoln—than whom no other two men ever made so wide a mark in history.

The month of February was also the brightest month in the history of the civil war. Up to February, 1862, the war for the Union had languished for want of efficient commanders on the side of the National forces. McClellan's indecisive battles served to discourage the heart of the North.

It was at a time like this, February 12, that a light broke in the West when the Federal army, under the obscure Grant, made an assault on Fort Donelson. That assault was a success after a four day siege, and the rebel General Buckner surrendered about 14,000 men.

It was a glorious victory, serving to cheer the flagging spirit of patriotism throughout the North, and from that hour the name of Ulysses Grant was on every lip. A new light had arisen in the West, whose flame was to increase until the end came in the surrender of all the insurrectionist forces at Appomattox.

As a boy I threw up my hat and cheered the name of Grant. From that day onward his star continued to rise higher and higher until the end came under that famous apple tree when the war against the Union went down in utter defeat.

February is also groundhog month, although that worthy beast has made for himself a record most unreliable. It was the bear with early settlers, but in either case the beasts as weather prognosticators have proven very uncertain.

That old time superstition has gone out to keep company with planting potatoes in the moon and other superstitions no longer recognized by sensible people. It was said that a lot of shack in the woods, such as acorns, beechnuts and the like foretold a hard winter. I call to mind the fact that the most open and balmy winter I ever saw the woods were literally over-burdened with "shack."

It has been said that history repeats itself. Although this may be true, I am inclined to doubt. It has been a long time since we have had one of those old fashioned winters where the ground froze to the depth of many feet and snows were often four feet deep on a level. I easily recall a March fall of snow that buried the loggers' skidways and interfered very seriously with logging operations.

February however, is a skittish month. At one time the severest of the winter at another balmy and pleasing as May.

It is a known fact that many of our best people were born this month, not to mention the two greatest names in history.

The delights of winter, such as sleigh-riding, coasting, skating and snowballing have gone the way of the Indian, never more to return. It is sad to recall these ancient delights and realize that such sports and pleasures are wholly of the past. We are treading a new era, better or worse than the old time will tell.

This is an era of bossism most profound. The rights of the individual, once so dear to the American heart, have been overborne, while the State takes supreme command and tells every individual where he gets off at.

It is not pleasant to reflect on the dimming of the luster of our boasted independence. Our forefathers stood

shoulder to shoulder in defense of liberty, won it and wore it for more than a century, to finally give it over to a few strutting imperialists disguised as State officials and college aristocrats who believe the sun rises and sets in their immediate vicinage.

Even our girls are told where they can have their hair bobbed. In ye olden times Ma could do that and nobody kicked. To-day human rights as our fathers understood them have been delegated to a few superior high-brows whose toplofty assurance is beginning to disgust all fair minded folk.

February is the briefest winter month, for which most people are thankful, since March is on the way, to be followed by finicky April and balmy May.

There is one custom that has gone out which must be a source of much regret, and that is the deflation of primary schools and the killing off of country churches. There was never too many of these. To-day they are comparatively a thing of the past.

As there is no argument against the abolishment of the saloon, so there is none against the rural schools. They were in the past the backbone of this republic. What the future has in store for us, with schools and churches in the discard it may be hard to tell to-day, but the time is not far distant when the American people will recall regretfully the dismantling of the rural school and church.

Everything moves to-day at top speed under a regime of petty bossism which is nauseating to finer minds, and fast making us a people little better governed than the soviets of Russia.

They will tell you, these new evangels of modern life, that the country schools and churches were out of date and that a new regime has come in which has a better understanding of the wants of human beings who once were satisfied with square dances and country schoolm'ams. Perhaps this is true. At any rate, time is grinding on and we shall see.

Old Timer.

Lime Freeze.

In the creation of thirst quenchers nothing has proved itself of more value than the juice of the lime and many of the most popular thirst-quenchers owe their popularity to this small but valuable fruit.

Formulas for this drink are numerous but this one is my favorite:

Into a 12-ounce glass draw one ounce of pineapple syrup, half an ounce of orange syrup and a quarter ounce of spearmint syrup; add the juice of a lime and a quarter glass of fine ice; then fill with carbonated water, mix and decorate with two cherries on tooth picks.

Extra Profit in Toast.

Instead of selling at 10 cents, the toasted sandwich should always bring 15 cents, sometimes 20. Almost 12 cents of this is profit, including the investment in the machine. The food-satisfied animal always drinks, and the man is like that. He tops off the toasted sandwich, many times, with another fountain drink. Another profit.

Eat Ninety Dishes of Ice Cream Annually.

According to Fred Rasmussen, executive secretary of the National Association of Ice Cream Manufacturers, in a meeting in Detroit recently, the consumption of ice cream in the United States last year averaged ninety dishes for every man, woman and child.

Rules For Holding Customers.

To hold your soda customers you must supervise your fountain supplies to see:

That your soda cream is of a uniform percentage.

That your ice cream is well iced.

That your coolers are well packed with clean ice.

That shaved ice is always ready for use in coco cola, orangeade, etc.

That your ice cream cones are the best made and are kept covered.

That your stock of left-over doughnuts and sandwiches is thrown out every night.

That the board of health rules pertaining to clean glasses are carried out.

That the stock of medicinal drinks is kept up.

That the worn holders are replated.

That the caps, coats and aprons are kept reasonably clean.

That syrup spatters are washed from the stools.

That chipped glasses are thrown out.

That the electric fans are kept going fast enough to drive the flies off the front bar.

That the dirty glasses and holders are kept off the front bar.

That no sour cream nor sour syrup is served.

That the coffee bag isn't left in the coffee for an hour or more.

That sour chocolate should be immediately dumped in the sink.

Just a little supervision here and there will straighten out these matters.

When you have given personal supervision to your apparatus and supplies you will readily see that you should give unusual attention to your soda service, particularly nowadays, because the customers demand such finished service.

WHOLESALE DRUG PRICE CURRENT

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

Table listing various drugs and their prices, categorized by Acids, Ammonia, Barks, Berries, Extracts, Flowers, Gums, Insecticides, Leaves, Oils, Potassium, Roots, Seeds, Tinctures, and Paints.

Advertisement for ZIPPER candy bars, featuring the text 'Sell ZIPPER the candy bar hit of the year' and 'A.R. WALKER CANDY CORP. MUSKEGON GRAND RAPIDS KALAMAZOO DETROIT'.

PARKER'S PENS, PENCILS AND DESK SETS



PARKER'S PEN LINE PARKER'S DUOFOLD PENS PARKER'S PASTEL SHADES PARKER'S JADE LINE PARKER'S BLACK & GOLD PEN

We are distributors for the above four lines of Parker Pens and stock them all for quick shipments. We carry all the colors made and all styles of Pen Points suitable for every hand. We also carry

PARKER PENCILS WITH RING OR WITH CLIP

Made in all colors to match Pens. Pastel Shade, Jade Line, Duofold Line, Black or Red Line. Make up your own Sets of Pens and Pencils.

PARKER DUOFOLD DESK SETS

With Ball and Socket Holders, the kind that appeals. Ask our salesmen for prices or write for catalogue.

Hazeltine & Perkins Drug Company Manistee MICHIGAN Grand Rapids

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.

Table with 2 columns: ADVANCED and DECLINED. Lists various grocery items and their prices.

AMMONIA and AXLE GREASE advertisement featuring an image of a Standard Oil Co. can.

AXLE GREASE advertisement listing prices for different quantities.

BAKING POWDERS advertisement listing prices for various brands.

K. C. Brand advertisement listing prices for different sizes.

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 advertisement featuring an image of a Beech-Nut Brand can.

Mints, Gum, Fruit Drops advertisement listing prices for various items.

BLUING advertisement featuring an image of a Blueing bottle.

BREAKFAST FOODS advertisement listing prices for Kellogg's Brands.

Post's Brands advertisement listing prices for various products.

BROOMS advertisement listing prices for different types.

BRUSHES advertisement listing prices for various brushes.

Shoe advertisement listing prices.

BUTTER COLOR advertisement listing prices.

CANDLES advertisement listing prices for different brands.

CANNED FRUIT advertisement listing prices for various fruits.

CANNED FISH advertisement listing prices for various fish products.

CATSUP advertisement listing prices for different brands.

CHILI SAUCE advertisement listing prices for various brands.

CANNED MEAT advertisement listing prices for various meats.

Baked Beans advertisement listing prices for different brands.

CANNED VEGETABLES advertisement listing prices for various vegetables.

Asparagus advertisement listing prices.

CHOCOLATE advertisement listing prices for various brands.

COCOA advertisement listing prices.

COCOA advertisement listing prices for different brands.

CHEESE advertisement listing prices for various brands.

CHEWING GUM advertisement listing prices for various brands.

COCOA advertisement listing prices for different brands.

CHOCOLATE advertisement listing prices.

COCOANUT advertisement listing prices for different brands.

CLOTHES LINE advertisement listing prices for various items.

GOLDEN BERRY COFFEE advertisement featuring an image of a coffee can.

COFFEE ROASTED advertisement listing prices for various brands.

COFFEE advertisement listing prices for various brands.

CONDENSED MILK advertisement listing prices for various brands.

MILK COMPOUND advertisement listing prices for various brands.

EVAPORATED MILK advertisement listing prices for various brands.

CIGARS advertisement listing prices for G. J. Johnson's Brand.

CONFECTIONERY advertisement listing prices for various candies.

Mixed Candy advertisement listing prices.

Fancy Chocolates advertisement listing prices for various brands.

Gum Drops advertisement listing prices for various brands.

Lozenges advertisement listing prices for various brands.

Hard Goods advertisement listing prices for various items.

Cough Drops advertisement listing prices.

Package Goods advertisement listing prices for various brands.

COUPON BOOKS advertisement listing prices for various books.

DRIED FRUITS advertisement listing prices for various brands.

California Prunes advertisement listing prices for various brands.

FARINACEOUS GOODS advertisement listing prices for various items.

Macaroni advertisement listing prices.

Bulk Goods advertisement listing prices for various items.

Pearl Barley advertisement listing prices.

Peas advertisement listing prices for various brands.

JENNINGS' 50 YEARS STANDARD EXTRACTS advertisement featuring an image of a product can.

UNITED FLAVOR advertisement listing prices for various items.

FLOUR advertisement listing prices for various brands.

FRUIT CANS advertisement listing prices for various brands.

GELATINE



26 oz., 1 doz. case... 6 00
3 1/4 oz., 4 doz. case... 3 60
One doz. free with 5 cases...

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
Oleo

MATCHES

Swan, 144 4 75
Diamond, 144 box 6 00
Searchlight, 144 box 6 00

MINCE MEAT

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

MOLASSES



Gold Brer Rabbit
No. 10, 6 cans to case 6 20
No. 12, 6 cans to case 6 45

Green Brer Rabbit

No. 10, 6 cans to case 4 95
No. 5, 12 cans to case 5 20
No. 2 1/2, 24 cans to case 5 45

Aunt Dinah Brand

No. 10, 6 cans to case 3 25
No. 5, 12 cans to case 3 50
No. 2 1/2, 24 cans to case 3 75

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
Dove, 36, 2 lb. Black 4 30

NUTS Whole

Almonds, Tarragona 27
Brazil, New 13
Fancy Mixed 23

Almonds Shelled

Almonds, Spanish, 70
Peanuts, Spanish, 12 1/2
Peanuts, Jumbo, 32

OLIVES

Bulk, 5 gal. keg 9 00
Quart Jars, dozen 6 00
Bulk, 2 gal. keg 3 75

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand
24 1 lb. pails 24
8 oz., 2 do. in case 5 1/2

PETROLEUM PRODUCTS

Perfection Kerosine 14.6
Red Crown Gasoline 10.7
Tank Wagon 22.7



Iron Barrels

Light 62.2
Medium 64.2
Heavy 66.2



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

PICKLES

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

PIPES

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

PLAYING CARDS

Battle Axe, per doz. 2 75
Bicycle 4 75

POTASH

Babbitt's, 2 doz. 2 75

FRESH MEATS

Beef
Top Steers & Heif. 17
Good Steers & H.F. 14@16

Cows

Top 14
Good 13
Medium 12
Common 10

Veal

Top 19
Good 18
Medium 14

Lamb

Spring Lamb 24
Good 23
Medium 22
Poor 22

Mutton

Good 14
Medium 12
Poor 10

Pork

Light hogs 16
Medium hogs 16
Heavy hogs 15

PROVISIONS

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

Dry Salt Meats

D S Bellies 18-20@20-22

Lard

Pure in tierces 14
60 lb. tubs advance 1/4
50 lb. tubs advance 1/4

Sausages

Bologna 15
Liver 14
Frankfort 19
Pork 18@20

Smoked Meats

Hams, Cer., 14-16 lb. @30
Hams, Cert., Skinned 16-18 lb. @31
Ham, dried beef 21.6

Beef

Boneless, rump 28 00@30 00
Rump, new 29 00@32 00

Mince Meat

Condensed No. 1 car. 2 00
Condensed Bakers brick 31
Moist in glass 6 00

Pig's Feet

Cooked in Vinegar
1/4 bbls. 2 50
1/2 bbls., 35 lbs. 4 50

Casings

Hogs, Med., per lb. @55
Beef, round set 23@36
Beef, middles, set @1 50

RICE

Fancy Blue Rose 06 1/2
Fancy Head 09
Broken 03 1/2

ROLLED OATS

Silver Flake, 12 Fam. 2 25
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 70

RUSKS

Holland Rusk Co.
Brand
18 roll packages 2 30
36 roll packages 4 50

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
doz. 1 40

HERRING

Mixed, Keys 1 00
Mied, half bbls. 9 50
Mixed, bbls 17 00

Lake Herring

1/2 bbl., 100 lbs. 6 50

Mackerel

Tubs, 100 lb. fney 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
Dri-Foot, doz. 2 00

STOVE POLISH

Blackline, per doz. 1 35
Black Silk Liquid, dz. 1 40
Black Silk Paste, doz. 1 25

SALT

Colonial, 24, 2 lb. 95
Colonial, 36-1 1/2 1 25
Colonial, Iodized, 24-2 2 00



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

SOAP

Am. Family, 100 box 6 30
Export, 120 box 4 80
Big Jack, 60s 4 50

WASHING POWDERS

Bon Ami Pd, 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Brillo 85

SPICES

Whole Spices
Allspice, Jamaica @24
Cloves, Zanzibar @40
Cassia, Canton @25

Pure Ground in Bulk

Allspice, Jamaica @18
Cloves, Zanzibar @46
Cassia, Canton @26

Seasoning

Chili Powder, 15c 1 35
Celery Salt, 3 oz. 95
Sage, 2 oz. 90

STARCH

Corn
Kingsford, 40 lbs. 11 1/2
Powdered, bags 4 00

Gloss

Argo, 48, 1 lb. pkgs. 3 60
Argo, 12, 3 lb. pkgs. 2 96
Argo, 8, 5 lb. pkgs. 3 35

CORN SYRUP

Corn
Blue Karo, No. 1 1/2 2 36
Blue Karo, No. 5, 1 dz. 3 23

Imit. Maple Flavor

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

Maple

Green Label Karo 5 19
Green Label Karo 5 19

Maple and Cane

Mayflower, per gal. 1 55

Maple

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

TABLE SAUCES

Lea & Perrin, large 6 00
Lea & Perrin, small 3 35
Pepper 1 60

Zion Fig Bars

Unequaled for Stimulating and Speeding Up Cooky Sales

Obtainable from Your Wholesale Grocer



TEA

Japan
Medium 27@33
Choice 37@46

Gunpowder

Choice 40
Fancy 47

Ceylon

Pekoe, medium 57
English Breakfast
Congo, Medium 28

Oolong

Medium 39
Choice 45
Fancy 50

TWINE

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

VINEGAR

Cider, 40 Grain 20
White Wine, 30 grain 26

WICKING

No. 0, per gross 75
No. 1, per gross 1 25
No. 2, per gross 1 50

WOODENWARE

Baskets
Bushels, narrow band, wire handles 1 75
Bushels, narrow band, wood handles 1 80

Churns

Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55

Pails

10 qt. Galvanized 2 40
12 qt. Galvanized 2 60
14 qt. Galvanized 3 00

Traps

Mouse, Wood, 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 65

Tubs

Large Galvanized 8 50
Medium Galvanized 7 25
Small Galvanized 6 50

Washboards

Banner, Globe 5 50
Brass, single 6 00
Glass, single 6 00

Wood Bowls

13 in. Butter 5 00
15 in. Butter 9 00
17 in. Butter 13 00

WRAPPING PAPER

Fibre, Manila, white 05 1/2
No. 1 Fibre 08 1/2
Butchers D. F. 06 1/2

YEAST CAKE

Magic, 3 doz. 2 70
Sunlight, 3 doz. 2 70
Sunlight, 1 1/2 doz. 1 35

YEAST-COMPRESSED

Fleischmann, per doz. 30



50 can cases, \$4.80 per case

WELDING WEAKEST LINK.

Address By R. W. Carney Before Hardware Convention.

The weakest link in the entire chain, from the producer of the raw material on through the manufacturer, jobber, wholesaler and dealer to the consumer, is the last link, the one which it is within your power to mold and forge, your clerk. How to weld that link is of vital importance and most profound interest to the trade. The retail clerk is the most important and not you, the dealer. The retail clerk of to-day, as a general rule, is the least recognized, the least emphasized and the least respected. He no longer is a retail salesman, but just a plain ordinary clerk in spite of the salient fact that he is the only salesman who sells direct to the consumer. It is no wonder to me that the retail hardware clerk is anxious to get away from his job. Because he has sold or knows a little about refrigerators, stoves and ranges, linoleums and such, he looks ahead to the time when he can leave the hardware store and get a connection with a furniture store.

He is not trained to use his imagination to create more an larger sales through the power of suggestion, but merely spends his time waiting on customers and selling them only what they ask for. I chanced to be in a hardware store when a customer came in and asked for some paint. The clerk waited on him, made the sale for which the customer paid and walked out of the store. On going into another hardware store I met this same customer buying a paint brush. Had the first clerk been taught or trained to use his imagination, he could have sold the paint brush with the can of paint. Not one in a thousand customers take the proper care of a paint brush with the result that invariably when they buy paint, they also need a brush to go with it.

Going still farther, had this particular clerk realized his sense of obligation to his employer and had he been trained to use his imagination and exercise the power of suggestion, he could have sold more than the one can of paint. Enquiry might have disclosed that the paint was needed for painting the house. How about paint for the fence? The garage or other building within the enclosure? I can tell you that there is a great deal of negligence and inefficiency in present day retail selling and the dealer is solely to blame.

In a conversation with a clerk he told me that he was engaged to be married, but did not know how he could marry the girl unless the boss raised his salary. He had been expecting a raise in pay, the boss knew of his forthcoming marriage, but the pay envelope did not contain the much needed increase. I told this clerk that the boss had nothing to do with raising his pay; that it was solely up to him to sell more merchandise and make more for his boss and he would raise his own salary. I pointed out to him the importance of his having thorough knowledge of the goods he sells, their value and of knowing the needs of his

customers. His attention was called to the great importance of effective display of merchandise in the windows; the great influence that window displays have upon sales, especially at night to attract the people who would not see them during the day. Successful stores in the larger cities are more than willing to pay high rents for locations that afford particularly good window space.

There is a vast difference between a wrapper clerk and a real retail salesman. The majority of these salesmen, so-called, are nothing but wrapper clerks and many of you dealers sit serenely and watch business going out of your store through the weakest link. You dealers simply hire clerks, stick them behind your counters and then take everything for granted. This is the worst kind of a gamble. You must bear in mind that a sale is made only when the customer goes out of your store with more goods of a better quality than he expected when he came into your store.

"There is nothing more decidedly sickening than to hear that shopworn phrase used by most of the clerks, "Anything else to-day?" There is no such thing as a natural born salesman. Good salesmanship is just a matter of hard work, common sense and a desire to serve. There are no open sames for good salesmanship. The advertisements we read of correspondence schools which practically guarantee to take a ditch digger out of his environment and through their courses make a salesman out of him, are all the bunk. Your clerks can be trained through proper books, the reading and study of progressive trade journals and membership in successful merchant or dealers associations. The clerk must know his goods and study his merchandise constantly in order to keep up with the general progress of trade.

There are seven very important points the clerk should know about merchandise before he can sell it successfully. He must know something about the raw material of which an article is made and why these materials are better adapted for the particular product; purposes for manufacturing the article; features of construction or manufacture; design, the artistry of the article; some specific instances of service for which it was made; who makes it, the character and reputation of the manufacturer and last some interesting fact connected with its manufacture, some interesting thing about the article that may please the customer and create a desire for possession.

Many of the dealers could make this weakest link, the clerk, the strongest in the chain and reap the harvest of increased sales and profits if you paid less attention to other things and more attention to your clerks. Do not treat your clerks as though they were janitors, porters or sweepers. This you certainly do when you neglect them or ignore their relative importance in sound, modern, efficient merchandising. Permit them, after a proper training, to work out some of their own problems at times. They

may make mistakes, but we all do, and they surely will profit by them as we all did and do. Then, and only then, will you have real salesmen instead of common ordinary clerks or wrapper clerks.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 3.—In the matter of the Music Shop, Bankrupt No. 2922, the trustee has filed his first report and account and an order for the payment of expenses and for the declaration and payment of a first dividend of 5 per cent. to general creditors has been made.

On this day also was held the first meeting of creditors in the matter of Michigan Box Co., Bankrupt No. 3057. The officers of the bankrupt corporation were not present or represented. H. H. Smedley represented petitioning creditors. Claims were proved and allowed. George D. Stribley was elected trustee and his bond placed at \$5,000. The first meeting then adjourned without date. After the meeting of creditors the sale of assets was taken up. Several bidders were present in person. Upon offering the property for sale it was discovered that several liens were fastened upon the property and the sale was adjourned to Feb. 8 to permit hearing and determination to be had on the liens.

In the matter of Andrew Moutsatson, Bankrupt No. 3066, the trustee has filed in said court his report of the receipt of an offer in the sum of \$700 from Berrien County Bank, of Benton Harbor, for all of the fixtures of the estate, which are appraised at \$2,638.27. The fixtures consist of the usual fixtures for the conduct of a confectionery and are located at Benton Harbor. The date fixed for sale of the property is Feb. 14. The sale will be held at the referee's office in Grand Rapids. An inventory is in the hands of the referee and also the trustee. All interested should be present at the date indicated.

Feb. 3. On this day was held the final meeting of creditors in the matter of Herbert N. Talcott, Bankrupt No. 2821. The bankrupt was not present or represented. The trustee was present in person. No claims were proved and allowed. An order for the payment of expenses of administration, as far as the funds on hand would permit, was made. No dividends can be paid. The bankrupt was determined to be entitled to his discharge. The final meeting then adjourned without date, the case will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Joseph M. Avery, Bankrupt No. 3037. The bankrupt was not present or represented. The trustee was present in person. Claims were proved and allowed. The trustee's final report and account was approved and allowed. The bill of the attorney for the bankrupt was approved. An order was made for the payment of expenses of administration as far as the funds on hand would permit. There were no funds on hand for dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

In the matter of Harry A. Filkins, Bankrupt No. 3081, the first meeting of creditors has been called for Feb. 18.

In the matter of Harry H. Davison, Bankrupt No. 3080, the first meeting of creditors has been called for Feb. 18.

In the matter of Henry W. Ogden, Bankrupt No. 3079, the first meeting of creditors has been called for Feb. 18.

Feb. 3. We have to-day received the schedules, reference and adjudication, in the matter of Fred Sutton, Bankrupt No. 3088. 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 grocer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$1,978.01. 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:

Samuel Petersen, McBride	\$1,400.00
Worden Grocer Co., Grand Rapids	16.90
Symon Bros., Saginaw	60.50
Redman Bros., Alam	86.40
Schust Co., Saginaw	15.00
Hekman Biscuit Co., Grand Rapids	47.18
National Grocer Co., Grand Rapids	36.50
Walker Candy Co., Owosso	34.25
Vanden Berg Cigar Co., Grand Rap.	7.50
National Cigar Co., McBride	13.00
Mich. Produce Co., Carson City	312.00
Proctor & Gamble, Detroit	37.00
G. R. Calendar Co., Grand Rapids	12.00
C. W. Mills Paper Co., Grand Rap.	30.33
Armour & Co., Chicago	13.70
Neff's Bank, McBride	380.50
John Hale & Sons, Ionia	20.00
Van Eenenam Bros., Zeeland	35.50
Neff's Bank, McBride	700.00

In the matter of George E. Hawk, in-

dividually and doing business as Hawk Dairy, Bankrupt No. 3083, the funds for the first meeting have been received and such meeting has been called for Feb. 21.

In the matter of Ben Harrison Cramer, Bankrupt No. 3084, the funds for the first meeting have been received and such meeting has been called for Feb. 21.

In the matter of Nick Vander Velde, Bankrupt No. 3085, the funds for the first meeting have been received and such meeting has been called for Feb. 21.

In the matter of Wilber Pease, Bankrupt No. 3082, the funds for the first meeting have been received and such meeting has been called for Feb. 21.

In the matter of Johner Sisters, etc., Bankrupt No. 3077, the first meeting of creditors has been called for Feb. 21.

In the matter of Leo Kraus, individually and as Burton Heights Paint & Wall Paper Co., Bankrupt No. 3061, the trustee has filed his final report and account, and the expenses of administration to date and the exemptions of the bankrupt have been ordered paid.

Feb. 8. We have to-day received the schedules, reference and adjudication in the matter of Homer H. Conrad, Bankrupt No. 3089. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of none with liabilities of \$671.82. 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:

N. J. Rovick, Byron Center	\$ 0.00
A. Scheaffer Co., Byron Center	5.10
S. A. Weaver, Florida	385.00
S. A. Weaver, Florida	385.00
Addie B. Keiser, Petoskey	15.00
A. Van Aldern, Grand Rapids	16.00
Peter Platt, Grand Rapids	4.00
Thomas St. Dairy, Grand Rapids	3.18
Benjamin Omm, Grand Rapids	10.00
Fred Holmes, Grand Rapids	30.00
National Clothing Co., Grand Rap.	10.95
Mentor Clothing Co., Grand Rapids	22.48
Basch Jewelry Co., Grand Rapids	30.00
Elenbaas Bros., Grand Rapids	14.00
C. L. Boelio, Petoskey	16.15
Potchman Dept. Store, Petoskey	45.00
Mr. Hoffer, Petoskey	2.85
E. J. Mashun, Grand Rapids	3.25

Feb. 8. We have to-day received the schedules, reference and adjudication in the matter of Clarence F. Young, Bankrupt No. 3090. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Moline, and his occupation is that of a laborer. The schedules show assets of \$254.56 of which \$225 is claimed as exempt, with liabilities of \$536.47. 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:

Industrial Mortgage and Investment Co., Grand Rapids	\$ 50.00
Wilcox-Kuennen Co., Grand Rapids	31.00
William Graczyk, Dorr	12.50
Hopkins Coal & Lumber Co., Hopkins	5.70
Mr. Punch, Hopkins	3.24
William Dendel, Hopkins	2.81
Ben Ellinger, Hopkins	5.90
O. Mera, Hopkins	4.40
Claud Free, Grand Rapids	100.00
William Breen, Grand Rapids	100.00
Peter Beuakma, Dorr	20.00
Fred Herps, Grand Rapids	9.00
Joe Herps, Dorr	18.00
Ben Mulder, Herps	30.00
Wards Garage, Plainwell	9.49
Byron Center Co-operative, B. C.	5.25
Mesick Bank, Mesick	121.00
Shauntz Implement Co., Grand R.	7.50

Feb. 4. (Delayed). On this day was held the final meeting of creditors in the matter of A. H. Roberts, Bankrupt No. 2715. The trustee was present in person. Claims were proved and allowed. The report and account of the trustee was approved. Expenses were ordered paid. No dividends were possible from the funds on hand. No objections were made to the discharge of the bankrupt. The meeting adjourned without date and the case will be closed and returned to the district court in due course.

Feb. 4. (Delayed). On this day was held the final meeting of creditors in the matter of Irving Hurtwitz, Bankrupt No. 2937. The trustee was present in person and represented by attorneys Jackson, Fitzgerald & Dalm. No creditors were present or represented. Claims were proved and allowed. The trustee's final report and account was approved and allowed. The bills for expenses of administration were approved and ordered paid, as far as the funds on hand would permit. No dividends will be paid to general creditors. Objections were filed to the discharge of the bankrupt and the referee will make a certificate calling attention to such objections, but recommending the discharge of the bankrupt as no act committed before the referee would justify a different report. The final meeting of creditors then adjourned without date and the case will be closed and returned to the district court in due course.

SALESMANSHIP WHICH SELLS

How To Sell More Hardware During 1927.*

We should all be equipped with a rear-view mirror, prepared so that we can see what is coming and can decide whether to let it pass us or beat it. All of the live ones want to beat it, of course, and remain in the lead.

I was driving along a road one day—and I am a fast driver, too—when a car loomed up out of the horizon back of me. I miscalled it a car. It was anything but that—just a flivver. Looking at it again I noticed it was gaining on me. I stepped on the accelerator. Still it kept creeping up on me. I again gave it more gas and was making fifty-five and a little better. The thing kept gaining slowly and steadily until it passed me. To say I was amazed is putting it mildly. I was dumbfounded until I found out the flivver had a special set of gears. We can readily see that in the present day of keen competition, we really cannot afford to overlook the seemingly insignificant little things. We must be able to adjust ourselves to a situation as soon as it arises, not after it has made its appearance. Your competitor may be equipped with special gears.

There is only one kind of salesmanship through which you can sell more merchandise and that is comprehensive and aggressive salesmanship. Much is being made of the present day competition—the department stores, the chain stores, the 5 and 10 cent stores, the house to house canvassers and the catalogue or mail order houses. Instead of consigning them to perdition, we should learn some of their methods of modern merchandising, appropriate their ideas and make them applicable to our business.

The house to house canvasser is here because a certain situation or condition permits him to be here. Many of the jobbers are not salesmen and the manufacturers, in order to get their products to the ultimate consumer, must employ the solicitor to get his merchandise to the consumer. Manufacturers voice their displeasure because they cannot get jobbers to push their goods. Very few jobbers realize that they are salesmen, that they should educate the retailer to sell twenty articles where he has only sold ten before.

I made the money that paid for my college education by house to house selling during vacations—money that many of you who now are here should have gotten into your cash registers. I am going to talk straight from the shoulder—that is why I am here. I sold aluminum kitchen utensils back in 1909 when there were high in price. I did not sell prices but quality goods. I went into a hardware store and asked to see kitchen utensils. The merchant showed me enamel ware. When I asked about aluminum ware, he reached up on the top shelf and brought down some pieces with a sort of apologetic explanation that they were high in price. You hardware men need

*Address before hardware convention by Paul W. Ivey, professor of Northwestern University, Chicago.

not apologize—not when you sell quality goods. Price is only secondary. You may think or believe that you know the income of your customers and gauge your price accordingly, but I am going to tell you that the American housewife always wants something better and you should talk quality and not price.

Traveling through the State of Iowa on business I called on a merchant and asked him how business was. "Rotten," he answered. "You know the farmers have no money. They are burning their corn because of the low prices, so we cannot expect them to buy merchandise. In another store I met a college friend and asked him the same question. He told me that his business (he was selling phonographs) was fine—larger than any of the previous years. Asked for an explanation, he said that every night he took a number of phonographs and canvassed the farmers. He would play the machines for the customers and leave them there for a week with the understanding that if they did not like them or were dissatisfied, they could return them. If they were satisfied, they could buy them for a small down payment and so much per week or month. His sales broke all records. That is aggressive salesmanship. Do not wait for customers to come to your store, but go to them when necessary.

If you know what you are going after, you can fight for it. Make a survey of your town's population. Can you sell a larger percentage of the people in your territory? Can you sell a larger quantity to the customers who come to your store? Let me tell you how one man in Strassburg, Ohio, population of 850 souls, does a volume of business of a million dollars annually. It sounds unbelievable, but is, nevertheless, true. This man makes a most thorough and extensive survey of his territory within a radius of sixty miles around. During school vacations each year, he hires high school boys and girls to make a canvass of every house in this sixty mile territory and they report to him what every house needs. This information is tabulated and when the customer comes into his store to purchase merchandise, the merchant calls the customer's attention to his or her needs. This also is comprehensive and aggressive salesmanship. This merchant knows each and every resident in his territory. He knows when a baby is born and when any one dies. Every baby born in his territory receives its first present from this merchant. In the case of a death, the merchant sends a message of sympathy to the family. Personal contact is maintained always and this man's business is builded and rests on a foundation of good will.

Going back to the catalog or mail order house business. The catalogue houses have the same overhead as you have. What you spend for salesmen or clerk hire they spend for advertising. Their merchandising methods is what you have to learn and educate into your clerks. Let me illustrate with a story. During one of my surveys I stepped into a hardware store and asked to look at hammers. The

clerk handed me what he said was the best hammer in the store. Questioning on my part elicited only this: "It is a fine hammer; a real hammer; you can't go wrong on this hammer." That is all the clerk knew about the hammer. I went into a hundred stores in ten towns and the information I received was substantially the same.

Now, let us go to a catalogue sent out by a mail order house. What do we find out about so common a tool as a hammer? First, we learn that the hammer head is fully nickeled; second, that it is made of crucible cast steel; third, that the handle is mahogany finished; fourth, that the face and claws are tempered just right to insure against the breaking of the claws or splitting or chipping of the face; fifth, the claws are slit to a fine point, so that the smallest nails or brads can be pulled; sixth, the handles are made of selected second growth hickory and, seventh and last, the handles are driven in with iron wedges so that they will not come loose.

Nine out of ten customers do not see what they look at. They see only what you make them see. There is no value in any article until the customer sees it and it is up to you to make him see it. In order to increase your sales, it is up to you to know the quality and value of your merchandise and to make your customer see just what you want him to see. Many merchants know value so well that they believe or take it for granted that their clerks and customers know it, too. I went into a store to buy a pair of shoes. My selection narrowed down to two pairs which looked alike, but one was priced ten dollars and the other pair twelve. I asked the clerk what made the difference in price. He said that one pair was better than the other. I asked him to be more specific and he told me that the difference was there in the higher priced shoes and that was all he could tell me. The result is that both pairs are still there.

I repeat, know your merchandise, the value and quality and educate your clerks or salesmen and also your customers. Paint the picture in such a way that your customer can see the value and he will surely respond. It is a common saying that a salesman is born not made. I do not agree with this. A salesman can be educated, trained and drilled. Analyze your sales methods and know why you do not sell more goods, then improve your methods, work hard, intelligently and aggressively and you are bound to increase your sales in the future.

I do not know nor understand why the University of Michigan, an institution of learning second to none in America, does not provide instruction for business men and executives which would materially help to solve some of the existing perplexing problems. Why, there are five states, Minnesota, Wisconsin, Iowa, Kansas and Nebraska, so far ahead of Michigan when it comes to teaching business men how to solve their problems that you men in this State can't see their smoke.

Originality is simply a pair of fresh eyes.

Business Wants Department

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

FOR SALE—One fifteen-foot Sherer grocery counter, one National cash register, one set Dayton computing scales, and other show cases and counters. All in A-1 condition. Frank A. Wieber, Fowler, Mich. 477

For Sale—A variety store, doing a good cash business. Will sell stock and rent building, which has fine living rooms and garage. Store is centrally located, and only variety store in the city. Inquire John I. Bellaire, Manistique, Mich. 478

ROAD PAVING OUTFIT—Complete. A real buy. Cash, or will trade for good farm. Also have grain elevator and feed mill near Coldwater, Mich.; also 520 acres virgin timber land located in Mackinac county. Cheap for cash. Write R. E. Reed, 17 Norwood Court, Toledo, Ohio. 479

VIRGIN TIMBER LAND—160,000 acres within 400 miles from Grand Rapids, Mich. Want to sell one-half interest. Have equipment on land now for working that will take out over 10,000,000 feet per year. Over 500,000,000 feet on this acreage. Takes money to handle this, but it is a wonderful proposition. This will bear the closest investigation. Write R. F. Reed, 17 Norwood Court, Toledo, Ohio. 480

UNDERTAKERS OR PHOTOGRAPHERS. A BUSINESS OPPORTUNITY AND AN INVESTMENT. You will be interested in this large house on main thoroughfare in the business section of a city of 25,000, twelve miles Southwest of Detroit. The price quoted to-day will show a profit of \$300 to \$400 a foot in a short time. J. H. Wood, 28 St. Joseph Ave., Trenton, Michigan. 481

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 quickly. Erickson Bros., 241 Monroe Ave., Grand Rapids, Mich. 486

SAW TIMBER ON FORTY ACRES—Most species native to locality. S. F. Bennington, La Rose, Ill. 474

FOR SALE—A four-drawer National cash register, No. 1,769,923 and 942(2) R. S.—E.L.4C, in good condition, for \$225. Redman Brothers, Alma, Michigan. 473

FOR SALE—Dry goods store. Eastern Michigan. Stock, \$12,000; sales \$40,000. Will consider good farm as part payment. Address No. 466, c/o Michigan Tradesman. 466

FOR SALE—Stock of general merchandise, and fixtures, to settle an estate. Wallace Bros., 159 Pipestone street, Benton Harbor, Mich. 463

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

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



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

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.,
Grand Rapids.

SAGINAW BRICK CO.,
Saginaw.

JACKSON-LANSING BRICK
CO., Rives Junction.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 15—Willard K. De Neut has been engaged by Delbert F. Helmer to exploit his tea and coffee lines in Kalamazoo, the Holland Colony and Lake Michigan points. Mr. De Neut was born in Grand Rapids Aug. 8, 1902, his antecedents being Holland on both sides. He attended the public schools of Grand Rapids, graduating from Central high school on the literary course and from Junior high on the business administration course. His first experience in actual business was with the Sligh Furniture Co. in the office and selling force. Two years later he entered the employ of the Shaw Furniture Co. as office assistant. Six months later he connected himself with the furniture department of the Columbian Warehouse Co. as salesman. He devoted eighteen months to this position and a similar length of time to the work of the Big Brothers organization. He likes the tea and coffee business and expects to achieve success in his present occupation. He was married Aug. 16, 1924, to Miss Helen Burgess, of Grand Rapids, and resides in his own home at 214 Barclay avenue. He is a member of the Central Reformed church and York Lodge, F. & A. M. He owns up to two hobbies—golf and fishing.

The inmate population of the Michigan Soldiers' Home, Grand Rapids, as shown by a statement of the board of control, dated Jan. 31, this year is considerably less than it was 15 or 20 years ago, and less than it doubtless will be at the end of a like period in the future. This for the reason that, with 80 years as the average age of veterans of the Civil War, the death rate of the old soldiers has increased materially year by year the past decade; that Spanish War armies were far smaller than the Civil War armies, hence there never can be as many dependent veterans of the war with Spain as of the war of '61 to '65; and, for the further reason that the high tide mark of World War dependent veterans is years in the future. The capacity of the home is represented as about 1,500. Yet, on Jan. 31 the number of inmates was 632. A small number were temporarily absent on leave. These 632 included 268 wives and widows of war veterans and three World War veterans' mothers. The Civil War widows number 209. Twenty-five of them are there with their husbands. Two Spanish War veterans also have their wives with them.

Frederick C. Beard, the Wealthy street grocer, is spending a month at Howey-in-the-Hills, Florida. He writes the Tradesman as follows under date of Feb. 12: "Am down here in the sunshine, having a restful time and enjoying it. The thousands of acres of orange and grape fruit groves are a fine sight. The frost in this locality has done but little damage. The weather is wonderful. I miss the Tradesman. Expect to be back about March 1. Was at Orlando yesterday."

Hardware Convention a Great Success

The thirty-third annual convention of the Michigan Retail Hardware Association, which was held in Grand Rapids last week, was in continuous session—either in the assembly hall, the hotel corridors or the exhibit hall—from Tuesday afternoon until Friday afternoon. The enrollment was the largest in the history of the organization. The proceedings were marked by moderation and progressiveness, in keeping with the best traditions of the Association. No radical change in the policy of the organization was suggested or adopted. The election of Hon. C. L. Glasgow as President means that the guiding

hand during the next year will be along the lines of efficiency and up-building. The selection of Detroit as the next place of meeting is probably for the best interest of the Association. Grand Rapids has been honored eight consecutive years and cheerfully relinquishes the honor to her sister city. Detroit will probably present a larger enrollment and may have more exhibits, but the attendance at the meetings will not be so large, owing to the many conflicting features and distractions peculiar to the larger city. The officers elected for the ensuing year, in addition to the President, are as follows:

Vice-President—Herman Dignan, Owosso.

Secretary—Arthur J. Scott, Marine City.

Treasurer—Wm. Moore, Detroit.
Executive Board (Term expiring 1929)—L. F. Wolf, Mt. Clemens; John G. Oom, Grand Rapids; H. W. Blackwell, Gladstone; George W. McCabe, Petoskey; Chas. H. Sutton, Howell.

U. C. T. Council News From Kalamazoo.

Kalamazoo, Feb. 15—Saturday evening at 6:30 our Council, together with the ladies auxiliary and families, met for a delightful supper prepared by Mrs. G. E. Ranney and her committee, after which a fine program was given by talent all our own. Brother Cross and wife and children are to be congratulated upon their ability as entertainers; also our newly made brothers, Strass and Foley.

After the meal and entertainment, Mrs. L. B. Putney, President of our auxiliary, introduced the President of our grand auxiliary, Mrs. E. W. Schoonmacker, of Battle Creek, who with her "chauffeur husband"—who, by the way, enjoys the distinction of being a member of our Grand Executive Committee—drove over from the Creek on an official visit.

The ladies entertained themselves at cards, while the Council was in session. Several new applications were voted upon, one of which is deserving of especial mention, that of Brother J. F. Foley, who holds policy No. 1112 and was a charter member of Zanesville, Ohio, Council.

Considerable discussion was given over to the charity ball for Pretty Lake vacation camp, which takes place in two weeks, also committees appointed for our annual meeting in March, which will be held in the afternoon, followed by a banquet to the officers and ladies, as has been given in former years.

Our Council is going to show a substantial gain this year and a goodly portion of the credit is due our Senior Councillor for the interest he has given the work during the year.

F. A. Saville.

Two Co-operative Stores Which Have Succeeded.

Deckerville, Feb. 15—Find enclosed clipping taken from the local paper of last week. It might be interesting to know that there are still a few co-operative institutions operating successfully in the State.

We own and operate two stores, one at McGregor and one at Deckerville. During the ten years we have been in operation we have never failed to show a healthy increase. This we did last year, one of the hardest years many merchants have experienced. Bad crop conditions the past two years have been largely to blame for this. We owe our success to the earnest co-operation of our stockholders, who, in turn, have always received a 6 per cent. dividend on their stock. We be-

lieve in the principle of co-operation. It cannot but be a success if properly executed. Jas. W. Broughton, Mgr.

No Place For Workers or Speculators.

Lake Worth, Fla., Feb. 9—I have been receiving the Michigan Tradesman and I assure you we have enjoyed it very much. It always gives me pleasure to read Mr. Garfield's articles in the Tradesman.

We are having wonderful weather here and one can hardly realize that it is winter. The people who came down here to speculate or work are disappointed, but those who came to get away from the cold winter cannot say too much for Florida.

Most of the tourists at Lake Worth are from Michigan and Ohio. There are two large organizations here, one from each State.

I have my cottage nearly completed and will move in next Monday.

H. O. Joseph.

Juniors' Coats Well Bought.

A nice business is being booked in junior and children's Spring coats, according to wholesalers. Offerings of the merchandise are described as more comprehensive than in past seasons. Much of the early demand has been for tweed garments. It is expected that reorders will stress garments of novelty and plain cloths, with particular attention given to velours. In higher priced merchandise the garments are replicas of adults' coats. Many are fur trimmed, with leather also used for trimming purposes.

Friends you attract are worth more than friends you seek.

Most men have the same opportunities, but only a few see them.

MICHIGAN BELL TELEPHONE CO.

Long Distance Telephone Service Helps Sell "The Flying Cloud"

REO MOTOR CAR COMPANY
MANUFACTURERS
MOTOR CARS SPEED WAGONS

ANSWER ALL COMMUNICATIONS TO THE COMPANY BY INDIVIDUALS
LANSING MICH., U.S.A.
December 8, 1926.

Mr. F. A. Eastwood, Manager,
Michigan Bell Telephone Company,
Lansing, Michigan.

Dear Mr. Eastwood:—

As the year 1926—which has been the most prosperous in the history of our company—is drawing to a close, we cannot refrain from giving thought to the various agencies which have aided us in the prosecution of our business.

One of the chief of these is the use of the long distance telephone. By means of the toll service we are able to give much more efficient service to our patrons, orders and shipments are expedited. In fact, it is difficult to conceive how our business could be conducted without the use of this long distance service.

I wish you and your company a most prosperous year during 1927.

Very truly yours,

F. A. Eastwood
Sales Manager

Reo Motor Car Company finds a widened market wherever the telephone lines reach.

Long distance expedites service to customers and speeds shipments.



WORDEN GROCER COMPANY

The Prompt Shippers

KEEP THIS IN MIND

**QUAKER FOOD PRODUCTS
ARE BETTER**

BEST VALUE FOR THE PRICE

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

and many customers know it

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

OTTAWA at WESTON

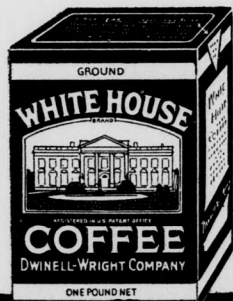
GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

WHITE HOUSE COFFEE

To help you during the new year, the greatest advertising campaign ever run on White House Coffee has begun in national publications. It will run throughout the year and throughout the United States. Beautiful color advertisements in a dozen leading magazines will broadcast the goodness of White House Coffee to 20,000,000 readers. In addition, over 400 newspapers will build White House Coffee sales in local stores. Tie up with White House Coffee. Tie up with this advertising campaign. If you do, you will ring up a mighty fine profit on coffee this year.

The Flavor Is Roasted In!



DWINELL-WRIGHT COMPANY

Boston - Chicago
Portsmouth, Va.

Your Selling Cost

is less when you stock goods of known value. Especially when the price has been established by the manufacturer and you realize your full profit as you do on

K C Baking Powder

*Same Price
for over 35 years*
25 Ounces for 25c

A fair price to the consumer and good profit for you. Why ask your customers to pay War prices?

It will pay you to feature KC

*Millions of Pounds Used by the
Government*



The Mill Mutuals Agency

Lansing, Michigan

A. D. BAKER *Secretary and Treasurer*

Representing the

Michigan Millers Mutual
Fire Insurance Company

and associated companies

Combined Assets of Group \$33,389,609.28

Combined Surplus of Group 12,306,262.36

Fire Insurance—All Branches

Tornado

Automobile

Plate Glass

**20 to
40%**

**SAVINGS MADE
Since Organization**