

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 23, 1927

Number 2266

## The Bravest Battle

**T**HE bravest battle that ever was fought;  
Shall I tell you where and when?  
On the maps of the world you will find it not;  
It was fought by the mothers of men.

Nay, not with cannon or battle shot,  
With sword or nobler pen;  
Nay, not with eloquent word or thought,  
From mouths of wonderful men.

But deep in a wall-up woman's heart—  
Of woman that would not yield;  
But patiently, silently bore her part—  
Lo! there in that battlefield.

No marshalling troop, no bivouac song,  
No banner to gleam and wave;  
And oh! these battles they last so long—  
From babyhood to the grave!

Yet, faithful still as a bridge of stars,  
She fights in her walled-up town—  
Fights on and on in the endless wars.  
Then silent, unseen—goes down.

Joaquin Miller

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



## Stanolax Relieves Constipation

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

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

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

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

**Standard Oil Company**  
[Indiana]

# MICHIGAN TRADESMAN

Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 23, 1927

Number 2266

## MICHIGAN TRADESMAN

E. A. Stowe, Editor

PUBLISHED WEEKLY BY  
THE TRADESMAN COMPANY  
GRAND RAPIDS, MICHIGAN

(Unlike any other paper.)  
Frank, Free and Fearless for the Good  
That We Can Do.  
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.

### Subscription Price.

Three dollars per year, if paid strictly in advance.

Four dollars per year, if not paid in advance.

Canadian subscription, \$4.04 per year, payable invariably in advance.

Sample copies 10 cents each.

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

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

### MUSIC FOR THE SICK.

No change for the better in recent years has been more marked than our treatment of the sick. Formerly, the great mass of those who were ill preferred to stay at home; nowadays many people prefer to go to private hospitals because of the professional care and attention.

Therapeutically, the latter half of the nineteenth century was called the age of patent medicines. The periodicals of that day were replete with advertisements setting forth the curative powers of proprietary nostrums. Out of the same bottle came guaranteed cures for rheumatism, dyspepsia, tuberculosis, melancholia and baldness. Most of the so-called "regular" practitioners were little better. They dosed their patients without stint, left them to the care of inexperienced nurses and trusted to luck that the victims would survive. It was all guess work.

Gradually a change set in. Physicians began paying more attention to diet, rest and care. Going to a hospital ceased to be a reflection upon the family, becoming regarded as one way to secure expert and constant attention. Naturally, improvements in the conduct of hospitals followed.

One of the most noticeable of these changes has been the development of the suggestion that music is beneficial to those who are ill. The crafty and ignorant old practitioners at first were inclined to look upon this as a return to the primitive method of beating tom-toms to drive away evil spirits, but the idea soon proved its effectiveness and is now generally accepted as an excellent way of keeping up the spirits of the patient. Only a year ago this suggestion took the form of an organized National Association for Music in Hospitals. It is estimated that more than 5,000,000 patients were reached directly by the organization last year.

In consequence of the work of this Association, a plan is under way to make music a recognized factor in hospital regime. It is interesting to note that the plan has the indorsement of the foremost physicians and medical authorities of the country.

### Good Roads All Winter in Charlevoix County.

Boyne City, Feb. 22—Hello, Tradesman, haven't seen you for three weeks. We are not dead, however, nor even sleeping. We are very much alive. This has been a great winter for us. To see our streets one would not think it was winter at all. Our main highways, thanks to the Highway Department, are even better than in the summer. Just like a pavement, with no dust to bother. Our three centers of business are not confined to the city limits. For the first time in the history of Charlevoix county we can go and come at will. Instead of taking a half day of freezing discomfort to get to Charlevoix, Petoskey or East Jordan, as has always been the case, a half or three-quarters of an hour in perfect comfort is now the condition. It costs money, to be sure. We are told by those who know that the sale of gasoline in Charlevoix county amounts to 1500 gallons a day more than in any winter before. So the expense of snow removal is not by any means all loss and the advantage to business as a whole more than offsets the expense.

Haven't seen any robins yet. Afraid they would need ear muffs, but we have some harbingers of spring. Like the sleepy peeps of an awakening chicken roost comes now and then from our friends in more favored (?) lands enquiries about next summer's diversions. One wants fishing, another a cottage, the other one wants to build a summer shack. We know they are turning longing eyes to the place where there are no hurricanes, no floods, no earthquakes. Where the byways are cool, the crystal waters of the lakes sparkle in the sun and the purling brooks murmur through the bush verdure and the song of the caddy is in the land.

We haven't been asleep. We will be glad to see them and give them the best time possible.

Charles T. McCutcheon.

### When On Your Way, See Onaway.

Onaway, Feb. 22—Archie McDonald has opened up a home bakery in the building formerly occupied by the Western Union Telegraph Co.

Saturday was a very busy day in Onaway, the streets were lined with cars and an equal number of sleighs. Merchants did an unusual business. Now comes the problem, what will the farmer who lives off M 10 do when the main road becomes bare after the winter snow plowing? It is suggested that he equip his sleigh with wheels like a combination baby cab; touch a spring and presto! his sleigh becomes a wagon.

It is reported that the Lobdell-Emery Manufacturing Co., of Alma, is preparing to return their store stock of merchandise to Onaway and re-engage in general trade, as before the big fire.

Now about the birds. This is the first winter ever known when song birds have been as numerous. Although the mercury has fallen as low

as 30 below at times, there has been a flock of nine robins at our feeding stations during the greater part of the winter and they have been seen in different parts of the city. In addition to this there are American wax wings, chick-a-dees, hairy woodpeckers, blue jays and the omnipresent English sparrow; this little cuss seems to be in the minority just now which is unusual so we tolerate him where all have an equal chance for existence.

Everything looks favorable for an early spring after the most beautiful winter this vicinity has experienced for a number of years. The speed road snow plow has been able to keep the main highway open without much assistance from the big rotary plow, although the snow lies 30 to 36 inches deep in the woods.

Squire Signal.

### Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 22—Ira L. Gordon, who sells Myers pumps from Grand Rapids to the Pacific coast, is taking a fortnight's rest and recreation. In company with his wife he has gone to New Orleans to see the Mardi Gras.

The National Brass Co. has declared a dividend of 4 per cent. on the common stock of the company payable 1 per cent. April 1 and 1 per cent. every three months thereafter.

The annual food show now in progress at the Klingman building is the best exhibition ever put on by the local organization of grocers and meat dealers. The aisles are wide and roomy, the booths large and beautifully decorated with colors appropriate to the occasion; the exhibits are thoroughly representative of the lines shown and the amusement features appear to meet the approval of the people who patronize the exhibition.

### Fairness Pays.

It should be rung in the ears of every business man that it pays to be decent toward all others, including competitors, employes, customers, stockholders and the general public. The millennium has not arrived. We probably shall not see it in the near future, but conditions all over the world are improving. People, on the average, are growing better; and they are becoming more intelligent and better educated. This makes for legitimate advancement, for prosperity and happiness. Adversity resulting from the world war and contention, has humbled the vast majority of the people and uplifted their souls.

Elbert H. Gary.

### Unsolicited Words of Appreciation.

W. H. Watts, dealer in general merchandise at Alto, renews his subscription to the Tradesman and says: "We just have to have the Tradesman, anyway."

W. E. Davis, dealer in general merchandise at Morrice, renews his subscription to the Tradesman, saying: "There is no other way in which I can get so much real benefit and pleasure for the money as by reading the columns of the Tradesman."

### Business Women in Early Grand Rapids.

Old time merchants did not employ ladies in their sales departments so largely as do those of to-day. Spring & Avery, whose former location is now occupied by the Herpolsheimer Co., were capably served by Hepsie Mayfield and a Miss Kutsche fifty years ago. The firm sold piece goods largely and did not need help skilled in the sale of ready to wearables. E. P. Kidder & Co., of Kalamazoo, leased the store formerly occupied by Spring & Avery, soon after that firm purchased the Crawford building on Campau Square and moved to that location. Miss Mayfield entered the employ of Kidder & Co. and remained with the firm several years. Miss Kutsche continued in the employ of Spring & Avery and their successors a decade or more.

Jacob Barth was a dealer in women's merchandise. His wife, a skillful worker with the needle, was his most valuable assistant.

Frederick Loettgert, a dealer in fancy goods and notions, employed two sales ladies.

John Kendall, a wholesaler and retailer of millinery, employed Tony Delaney, L. E. Hawkins and his son as salesmen. Miss Nellie Grady (later Mrs. Buckley) trimmed hats and bonnets for Kendall.

Old time merchants would be astonished, upon entering a store or a business office to-day, upon observing the number of females that may be seen at work therein.

The manager of an important business enterprise, when asked why he employed such a large number of women in his office, replied, "I have been cheated many times by men in my service, but never by a woman."

A widow named Howland opened the first stock of hair goods and cosmetics for ladies in Grand Rapids. Henry Seitz, fat, good natured, a high priced cook employed at the Rathbun House, met the lady and succumbed to her charms. Following their marriage, the bride's business was discontinued.

Belle Hastings was a popular local dressmaker a score of years ago. Her health failed, when she returned to her former home in New York State and shortly afterward she died.

Putnam Brothers opened a stock of candies, creams and kindred goods on Campau Square forty-five years ago and employed ladies to serve customers. Benjamin Putnam married one of the ladies (Abbie Gorham) a year or two later.

A lady physician named Cross was a specialist in the treatment of the eye, ear, nose and throat. One of her patients named Smith offered his hand and heart to the lady, which she accepted. The pair later moved to Seattle.

Arthur Scott White.

## IN THE REALM OF RASCALITY

### Questionable Schemes Which Are Under Suspicion.

New York, Feb. 15—Your letter dated Feb. 10, addressed to my client, the Slidewell Neckwear Co., Inc., has been turned over to me for such action in the premises as seems advisable to me to protect my client's best interests.

My first inclination on reading your letter, with its libelous contents, was to immediately institute action against your concern for the damages caused by your libel. Upon mature thought and consideration, it seemed to me that your letter was based on a complaint that was probably filed by some cantankerous individual who must have mis-stated the facts upon which he based his complaint. It seemed to me that without investigating further the facts in the matter, you wrote this rather insulting letter to my client.

I take for granted that you are a man of intelligence. I am going to put all of the facts in the matter before you and let you judge for yourself whether your letter of Feb. 10 was justified or not.

My client sends merchandise to its various customers throughout the United States. Most of the shipments that are made are pursuant to written orders or consents that the merchandise be shipped. There are some shipments, however, made "on approval" to business men. In such shipments that are so made there is enclosed 3c in postage for the consignee so that if by any chance he does not want the merchandise or any part of it he has at hand sufficient to pay for the postage and stationery to notify my client to call back the merchandise. There is no obligation on the part of any consignee to accept any merchandise if he does not wish to. On the contrary, the merchandise is offered to him on terms that are so beneficial to him that as a result of these approval shipments my client has converted most of the consignees of these approval shipments into customers who now get their merchandise from them on written orders and consents.

At no time do we seek the co-operation of the Credit Clearing House against any consignee excepting in cases where the consignee has actually received the goods—undoubtedly sold all or part thereof—received the proceeds, made a profit and has refused to pay us the cost of the merchandise as billed to him.

I shall be distinctly obliged to you if you will mail to me a copy of any statute in Michigan which renders the above illegal or which puts the action of my client, as outlined above, under the head of attempted blackmail.

Furthermore, I can prove to your satisfaction that this practice of approval shipments with an enclosure of postage to cover complaints or requests for postage to return, as is the policy of my client, meets with the strong consent and approval of 100 individuals in contrast to any single individual complaint.

I feel that my client is rendering a real service to the store-keeper in the small towns not frequented by traveling men when it enables such store-keeper to benefit by getting New York fashions without the expense of sending a buyer to New York, without any cost to him, without any liability to himself for merchandise sent on approval, except if he keeps or sells the goods, and with an opportunity to him of making a good profit on all merchandise consigned to him.

I believe that your intended policy of asking your readers to pay no attention to shipments unless there is enclosed in the shipment \$1, is a very wrong one in that it would encourage dishonesty amongst consignees, because some people would be tempted to keep the \$1, throw away the mer-

chandise and disclaim the receipt thereof.

There has been no progress in this world without some minority individuals complaining about it. There were always here and there a minority of grouchy, cantankerous individuals who opposed the railroads, steam engines, wireless, radio and every modern improvement and invention that we have. There are, here and there, some grouchy individuals who oppose these approval shipments. The vast majority, however, does approve of them. They are a mark of progress and of growth and should be encouraged. These approval shipments help quite a few and can hurt none. A magazine of your type should be encouraging and fostering approval shipments instead of writing the sort of letter as you have written to my client.

I am writing you in this spirit of friendliness and co-operation because my client, which is a large and responsible concern, always wants to do what is fair and square and what meets with the approval of its customers and all fair-minded individuals.

I would greatly appreciate your careful perusal of this letter. I am sure that a fair study of this letter will make you change your mind so that no further action on our part will be necessary. Isidor Mates.

Grand Rapids, Feb. 17—Your letter of Feb. 15 is enough to make a cat sick.

Your implied threat regarding a libel suit shows me very plainly that you are the cheapest kind of a cheap shyster.

During the time I have been engaged in the publishing business I have received a thousand such letters, so you see I know the breed.

You see, I am 68 years old, have been a newspaper man fifty-two years and have conducted the Tradesman forty-three years. I have had thirteen libel suits and WON EVERY ONE. I had one attorney (Judge Hatch) thirty-five years and was a member of his family five years. I know a libel when I see it; have never published a libel in my life and, God helping, I never will. No Grand Rapids attorney of any standing whatever will take a case against me, because they all know I will meet any man more than half way if he thinks he has a grievance, whether I think so or not. Furthermore, every attorney in Michigan knows that when any one starts an action against Stowe he is not through until he goes clear round the ring—to the court of last resort, which means an expenditure of \$10,000 or more for each party at issue.

Your client—which, by the way, is doing business under an assumed name—is conducting an illegitimate business in sending out goods not ordered and then sending the recipient of the goods blanks furnished by the Credit Clearing House threatening the alleged debtor with "fine or imprisonment" if the illegitimate bill is not paid immediately. This is a violation of the postal laws and I have written the Credit Clearing House that resort will be had to legal procedure if such blanks are sent to any more Michigan merchants on account of such illegitimate accounts.

I shall publish your letter and my reply thereto in the next issue of the Tradesman under the heading of Realm of Rascality. If you are fool enough to think I incur any liability by so doing come on with your libel suit and I will join issue with you. If I am not at home when you serve the papers, my attorneys will accept service in my behalf. E. A. Stowe.

Charles S. Scott and A. Halsey have been collecting money for advertising in a railway employees' time and seniority book. The title used was "Railway Employees' Condensed Terminal Roster and Account Book." The

operations of these solicitors should be reported to this department immediately.

Recent full page advertisements announced "Startling Free Offer to Sufferers from Deafness, Head Noises and Nasal Catarrh." Readers were requested to write to Doctor W. O. Coffee, Suite 571, St. James Hotel Building, Davenport, Iowa. The Journal of the American Medical Association, Bureau of Investigation, informs us that according to their records, William O. Coffee is not a member of his local medical society or a Fellow of the American Medical Association. While practicing in Des Moines, Iowa, he widely advertised his flourishing "eye cure" business. Finally his activities were exposed by Samuel Hop-

### Corduroy Cords

Let Your Next Tire Be a Corduroy

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



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

Added Reinforcement. An original Patented and Visible Plus Feature



## Uncle Jake says--

Even the housewife who fails to sweep in the corners, insists that her meat and her groceries come to her neat and clean.

**K. V. P. DELICATESSEN**

a high quality low price paper that protect, preserves and makes a good impression. Ask for prices and samples.

**KALAMAZOO VEGETABLE PARCHMENT CO.**  
KALAMAZOO, MICHIGAN

Many asphalt shingles are said to be "just as good" as Reynolds.


Reynolds is the Standard

Grand Rapids Trust Company

Receivers for

H. M. Reynolds Shingle Co.

"Manufacturers of the first Asphalt Shingle."



kins Adams in Great American Frauds, a series of articles that ran in Collier's Magazine, and now reprinted in book form by the American Medical Association. After this exposure of his methods, Coffee's mail order "eye cure" business seems to have waned. In October, 1915, items appeared in Des Moines newspapers recording the fact that Coffee had filed a petition in voluntary bankruptcy. His heaviest creditor, according to the report, was Arthur Capper, owner of the Topeka Capital, which had an advertising claim aggregating many hundreds of dollars. Following his financial upset in Des Moines, Coffee moved in 1919 to Davenport, Iowa, where for some time he conducted offices as well as in Rock Island, Illinois, making extravagant claims for himself as an "eye specialist" in the local newspapers. For the past few years he has been widely exploiting his mail order "cures" for catarrh, etc. The Bureau of Investigation of the Journal A. M. A. states, "of course they need not be taken seriously except for the harm they may do."

At Mason City, Iowa, a concern known as the National Goiter Treatment Corporation has been treating goiter on the mail order plan. The victims seem to have been obtained by agents. Representatives of the company go to the smaller towns and get in touch with those who either have goiter or who think they have. Apparently a diagnosis made on the basis of a questionnaire of the type usually employed by mail-order quacks. In common also with mail-order quacks, the concern has used what it is pleased to call a guarantee. A careful reading of this indicates that the victim must continue using the preparation until the mail-order concern is convinced that it cannot obtain satisfactory results before a refund would be made. A physician in Minnesota reported the case of a man who was called on by an agent of the National Goiter Treatment Corporation, who measured his neck and then added one-half inch to this measurement so that the company would realize the seriousness of the complaint. This man took the treatment religiously for some time without results; in fact, in one of his letters to the company he stated that his goiter was getting larger, to which they replied that enlargement of the goiter was usual during the menstrual period. The dangers of administering iodides in cases of hyperthyroidism are obvious enough to physicians, but it would not be obvious to the general public, even if those who took the National Goiter Treatment were in a position to know what they were getting. We were not surprised, therefore, when a Minnesota physician reported three cases of patients who had taken this nostrum with serious untoward results. The physician added that, apparently, when the victims of the concern complained, they got no results and the only satisfaction was another batch of medicine and advice. —Journal of the American Medical Association.

**Entertainment Features at the Detroit Conference.**

Detroit, Feb. 22—While the Better Merchandising Conference and Exposition at the Masonic Temple, Detroit, on March 8, 9 and 10, is primarily a brass tack conference to afford the retail merchant knowledge and ideas which will make him move a greater volume of business and meet the problems of present-day merchandising, the recreational and entertainment end has not been overlooked.

On the evening of the 8th at 8 p. m., is the big Frolic, in the beautiful crystal ball room of the Temple at which there will be refreshments, entertainment and dancing. The following evening is the banquet and entertainment at the Hotel Statler, starting at 7 p. m. At this banquet the featured speakers are Lew Hahn, Director of the National Retail Dry Goods Association, whose subject is "Organizing for More Business in 1927," and Miss Anne Campbell, author and "The Poet of the Home," who is well-known through her poems in the various daily papers. Mayor Smith will also be present and it is hoped that the Governor will attend. There will be wonderful music. The J. L. Hudson Co. quartet and Finzels' orchestra will be broadcast. There will be dancing following this.

Special entertainment for the wives of merchants who accompany their husbands to the Conference has been provided and a ladies' committee, together with the hostess of the Detroit Convention and Tourist Bureau, will see they have an enjoyable time. They will have an opportunity to visit the big style show at Hudsons attend the matinees at the theaters and find plenty to take up their time during the hours of the Conference.

The entire Conference program registration fee is \$2, which covers everything but the banquet, tickets for which are \$3. Advance registration should be addressed to the Better Merchandising Conference Committee, 909 Polk Directory building. Reduced railroad fares are in effect from March 4 to 14 from all points in Michigan, as well as Indiana, Illinois and Ohio. S. E. Sangster, Publicity Manager.

**Window Trimming and Advertising Features.**

Detroit, Feb. 21— At the Better Merchandising Conference to be held in the New Masonic Temple, Detroit, on March 8, 9 and 10, window dressing and trimming demonstrations will be one of the features and will be done by members of the Detroit committee of the International Association of Display Men, from the large downtown stores and by experts in dressing most effectively the windows of stores in smaller cities and towns. There will be a series of such demonstrations, covering the different types of retail stores—drug, hardware, dry goods, grocery, electrical supplies, radio, furniture, etc.

Effective lighting fixtures will also be used and the goods made use of in such dressing will be those of firms who are exhibitors in the Exposition being run in conjunction with the Conference. A qualified man will, during each demonstration be present to give a talk on each window, touch on the highlights and answer any questions of merchants present.

Another feature will be the preparation of a retail newspaper advertisement, showing the writing of the copy, the layout, etc. Advertising is one of the first three most frequently requested special angles of present-day merchandising.

All in all, everything indicates that this Conference will be the biggest thing yet devised for developing more business for the small retailer of the State and in helping him gain a knowledge of how to meet the problems confronting him. Registrations should be sent to committee headquarters at 909 Polk Director building, Detroit.

S. E. Sangster, Publicity Manager.

**A sugar for every need—  
a service for every occasion**

On buying any product, these four points must always be considered. How can I make sure it is the *best* for my purpose? Can I get that *one* best product once I have made my choice? Can I *rely* on it after I have it? Can I have it *when I want it*?

The American Sugar Refining Company brings you experience—the result of years of study and effort. The benefit of this experience is ever at the disposal of every one of our customers.

It brings you the most complete line of sugars in the world. From our scores of sugars you can choose the one that exactly suits your needs.

It brings you the certainty of uniformity. An article that is not uniform is unreliable. Our sugars are always standard!

It brings you *service*. No matter where you may be located we can serve you quickly and efficiently.

**American Sugar Refining Company**

"Sweeten it with Domino"

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

**WORDEN GROCER COMPANY**

**The Prompt Shippers**

You safely can recommend

**Quaker  
Canned Peas**

Cheaper because they are Better

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

They're Quality at a Price

**WORDEN GROCER COMPANY**

Wholesalers for Fifty-seven Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

**MOVEMENTS OF MERCHANTS.**

Monroe—The Monroe Lumber Co. has increased its capital stock from \$60,000 to \$150,000.

Indian River—The Campbell Stone Co. has increased its capital stock from \$100,000 to \$300,000.

Saginaw — Charles Wilhelm has opened a women's dress, suit and coat store at 142 West Main street.

Detroit—The Cook Coffee Co., 3439 Baker street, has increased its capital stock from \$10,000 to \$50,000.

St. Joseph—The St. Joseph Hudson-Essex, autos, etc., has changed its name to the Heustis-Schrader Co.

Detroit—Anderson & Sass Creamery Co., 9150 Twelfth street, has changed its name to the Sass Dairy Co.

Detroit—The Manufacturers Steel Supply Co., 2162 Clay avenue, has increased its capital stock from \$1,000 to \$10,000.

Detroit — The Nelson Co., 2604 Fourth avenue, jobber of plumbing supplies, has increased its capital stock from \$100,000 to \$250,000.

Homer—The Campbell Dairy Products Co., wholesale and retail dairy products, has increased its capital stock from \$100,000 to \$125,000.

Detroit—The E. H. Pudrith Co., 33 John R. street, Metropolitan building, wholesale jeweler, has increased its capital stock from \$100,000 to \$200,000.

Kalamazoo—The W. T. Grant Co. store at 207-11 South Burdick street, closed for four days for completion of alterations which modernize it in every way, re-opened Feb. 19.

Decatur—A. C. Brigham has purchased the interest of his partner, R. W. McCook, in the hardware stock of McCook & Brigham, and will continue the business under his own name.

Detroit—The Prior Sales Corporation, 13031 Mack avenue, has been incorporated to deal in auto accessories, with an authorized capital stock of \$2,500, all of which has been subscribed and paid in in cash.

Detroit—The Swift Sales Co., Inc., 247 McDougall avenue, automotive products, has been incorporated with an authorized capital stock of \$5,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—Joseph C. Moeller, who died last Thursday at his home at 4417 Seminole avenue, was buried Monday. Mr. Moeller was born in Detroit fifty-nine years ago and had been in the drug business for many years.

Muskegon—White & Hallock, Inc., hardware specialties, has been incorporated with an authorized capital stock of \$50,000, of which amount \$29,500 has been subscribed, \$6,000 paid in in cash and \$17,500 in property.

Detroit—The Heat & Power Engineering Co., 4159 Cass avenue, has been incorporated to deal in oil heating equipment, with an authorized capital stock of \$10,000, \$1,500 of which has been subscribed and paid in in cash.

Detroit — The Belgian Wall Tile Co., of Detroit, 2201 First National Bank building, has been incorporated to deal in household supplies, with an authorized capital stock of \$20,000, all of which has been subscribed and \$10,000 paid in in cash.

Niles—After continuing business in

the same location for 44 years, Henry Henkel has sold the dry goods stock conducted by him under the style of Henkel Bros., to Ben H. Livingston, of Buchanan, who will continue the business under his own name.

Kalamazoo—The copartnership of Blacy & Magas, proprietors of the New Diana confectionery store at 116 East Main street, has been dissolved and Peter Magas will continue the business under the same style, taking over the interest of his partner.

Jackson—The Chanter Dairy Co., 321 Griswold street, has been incorporated with an authorized capital stock of \$10,000 common and \$10,000 preferred, of which amount \$12,100 has been subscribed and paid in, \$100 in cash and \$12,000 in property.

Ann Arbor — The Crippen Drug Store, 217 North Main street, has merged its business into a stock company under the style of Crippen Drug Stores, Inc., with an authorized capital stock of \$50,000, \$40,500 of which has been subscribed and paid in in property.

Detroit — The Consolidated Steel Corporation, 2421 Smith avenue, has been incorporated to deal in steel and iron and to salvage scrap, with an authorized capital stock of \$50,000, \$35,000 of which has been subscribed and paid in, \$10,000 in cash and \$25,000 in property.

Kalamazoo—The Donohoe McQuaid Sales Co. has been incorporated to deal in auto accessories, electrical goods and motor vehicles, with an authorized capital stock of 2,500 shares at \$10 per share, of which amount \$20,000 has been subscribed and \$16,000 paid in in property.

Jackson — The Jackson Concrete Products Co., 1406 South Jackson street, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, of which amount \$5,500 has been subscribed and paid in, \$1,000 in cash and \$4,500 in property.

Mt. Clemens—The Rose Chemical Co., 65 East Broadway, has been incorporated to conduct a wholesale and retail drug business, laboratory and to give medicinal baths, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in, \$200 in cash and \$90,800 in property.

Marquette—John W. Bennett has purchased the interest of his partner, Alfred Anderson, in the Anderson & Bennett Co. stock of clothing and men's furnishings and will continue the business at the same location under the style of J. W. Bennett & Son, admitting to partnership, his son Jack Bennett.

Lansing—Charles Callard and son, C. G. Callard, have engaged in the wholesale and retail furniture business under the style of the Lansing Warehouse Furniture Co., 313-315 East Michigan avenue. Mr. Charles Callard will manage the wholesale department and his son, C. G. will be manager of the retail department.

Detroit — The Pyramid Plumbing Supply Co., 6531 Russell street, has merged its business into a stock company under the style of the Pyramid

Plumbing Supply Co., Inc., with an authorized capital stock of \$26,000 common and \$24,000 preferred of which amount \$28,000 has been subscribed and paid in, \$200 in cash and \$27,800 in property.

**Manufacturing Matters.**

Pontiac—The Wolverine Manufacturing Co., furniture, has increased its capital stock from \$50,000 to \$100,000.

Jackson—The Walcott Machine Co., 414 North Jackson street, has decreased its capital stock from \$700,000 to \$350,000.

Detroit—Wine Bros. & Co., 2312 Woodward avenue, manufacturer of pants, has increased its capital stock from \$60,000 to \$90,000.

Detroit — The Midwest Firebrick Construction Co., 417 Stephenson building, has been incorporated with an authorized capital stock of \$6,000, \$3,000 of which has been subscribed and paid in in cash.

Detroit — The Detroit Material & Transportation Co., 200 Transportation building, has been incorporated with an authorized capital stock of \$250,000, all of which has been subscribed and paid in in property.

Detroit—The Currier Sash & Door Co., 8601 Military avenue, has been incorporated with an authorized capital stock of \$200,000, of which amount \$60,600 has been subscribed, \$3,968.29 paid in in cash and \$56,531.71 in property.

Battle Creek—The Postum Cereal Co. has plans to build another large plant unit at Battle Creek this year. The Instant Postum building, which cost \$500,000, is completed except for a small amount of concrete work. Machinery has been installed.

Detroit—The Williams Manufacturing Co., Inc., 3620 Gratiot avenue, has been incorporated to manufacture and deal in tools, jigs, dies, etc., with an authorized capital stock of \$10,000, of which amount \$6,500 has been subscribed and \$1,250 paid in in cash.

Ypsilanti—The Crosby Manufacturing Co., Inc., 603 Michigan avenue, has been incorporated to manufacture window and door screens, with an authorized capital stock of \$25,000, of which amount \$8,925 has been subscribed and paid in, \$2,000 in cash and \$6,925 in property.

Utica—The Packard Motor Co. is constructing a two and one-half mile automobile race track at this place, to be used as a test course for stock cars. The course, the same size as the Indianapolis track, the largest of its kind in the world, will be of cement construction and is expected to be ready for use by spring.

Grand Haven—This city has added two factories to its number in the last year and these are going in good shape at the present time. The Kinzie plant occupying the Homel shirt building is now employing about seventy girls and twelve men, with prospects for 200 to be used during the coming year. They are making men's clothing. The Garvin Manufacturing Co., is daily installing more machinery and eventually will bring its entire plant to this city. Mr. Garvin

expressed himself as being pleased with the labor situation and shipping facilities.

Imlay City—Necessity for additional room immediately is responsible for the leasing of the old Imlay City Foundry Co. building by the Almont Manufacturing Co. A number of new employees have been taken on preparatory to commencing work in the leased building, while others have been transferred from the Almont plant. The Imlay City Foundry building has been idle at least a year. The Almont Manufacturing Co. has been unable to enlarge their factory fast enough to keep pace with the growing business. All of the work done is for automobile manufacturers.

Tecumseh—The Hayden Milling Co., one of the oldest industrial organizations in Lenawee county, has purchased the plant of the Amendt Milling Co., in Tecumseh, and gradually will move its machinery and equipment to the latter property. The Hayden Milling Co. in the last year has increased its capacity from about 100 barrels of flour products to 196 barrels a day. The Amendt mill, operated by the Amendt Co. from headquarters at Monroe, is not equipped with milling machinery. It has been used as a sales station and for storage since the Monroe concern took over the property three years ago.

**Chairman of the Legislative Committee.**

Climax, Feb. 19—I wish to say at this time that I was honored by being appointed chairman of the Legislative Committee of the Michigan Retail Merchants Council at a meeting held in Lansing yesterday, and while I feel that it would have been better to have appointed some one from a larger city who was more in touch with some of the problems which confront them, I shall endeavor to do the best I can.

I know of no legislation that is being talked of for this session of the Legislature except the anti-premium or trading stamp bill, and the Sunday bill, which the Grocers' Association are putting forth. Should you learn of any legislation, either for or against the retail merchants, I would thank you to keep the committee informed. The other members of the committee are Paul Gezon, Grand Rapids; F. E. Mills, of Lansing; T. A. Van DeVort, of Lansing, and F. G. Randall.

The President of the Retail Council is Hon. C. L. Glasgow, of Nashville, and the Secretary is Jason Hammond, of Lansing, who is also Manager of the Dry Goods Association.

Frank L. Willison.

**Corporations Wound Up.**

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Neher-Murmer Co., Grand Rapids. Wing & Evans Inc., Detroit. Kalamazoo Lumbermen's Credit Bureau, Kalamazoo. Edmunds & Jones Corp., Detroit. Grand Rapids Show Case Co., Grand Rapids, consolidated to form Grand Rapids Store Equipment Co. Welch-Wilmarth Corp., Grand Rapids, consolidated to form Grand Rapids Store Equipment Co. First Bond & Mortgage Co., Lansing. Midwest Investment Co., Saginaw. Lincoln Investment Co., Detroit. Pythian Building Association, Iron Mountain. J. D. Graham's Production Mfg. Co., Detroit. Manistee Flouring Mill Co., Manistee. Grenell Advertising Agency, Inc., Detroit.

**Essential Features of the Grocery Staples.**

Sugar—Jobbers hold cane granulated at 6.90c and beet granulated at 6.70c.

Tea—The market is firm and shows a noticeably advancing tendency. Certain grades of Ceylons, Indias and Javas are up in primary markets from last week, especially Ceylons. Pingueneys have also shown some advances, owing to the combination of Chinese troubles and scarcity in this country. The demand for tea is good, but not amounting to a boom. The trade followed the enlivened strength of the situation, but do not seem to be disposed to take a whole lot of advantage of it.

Coffee—The market has shown continued weakness since the last report, especially in Santos. The Rio list remains about unchanged. The situation in Brazil is soft and irregular and coffee is in the buyer's favor. It looks like big crops in Brazil, and that has something to do with the situation. Mild coffees have also eased off since the last report. The demand for spot coffee is very dull, with no indication of much improvement. The jobbing market for roasted coffee is also easy, in sympathy with green, but with no general decline for the week.

Canned Fruits — California fruits have shown practically no change since the last report.

Canned Vegetables—The steadiness of the market, in the face of the fact that not more than a normal amount of business has been passing for this season of the year is an encouraging circumstance in that with but a few scarcities evident in any direction values have hardened anyway. A fair buying interest appeared last week in tomatoes and these were steadily maintained as a rule. The next three months are expected will be the heaviest consuming months of the year in peas and this item may eclipse tomatoes and corn in point of activity. Stringless and wax beans have been in firm shape for some time and this, it is expected, will continue. California spinach and asparagus are firmly held by first hands. An advance for the 1927 spring pack of spinach was announced by the California canners last week.

Dried Fruits—With further moderate expansion seen in most lines of industry and with the commercial situation in general showing stronger aspects, commitments are being entered into in the dried fruit markets with less restraint. A fair business has been done by most wholesalers, although with the same disinclination shown to engage in future contracts. Close watch is being kept on the prune markets which have shown steadiness both here and on the Pacific Coast. California's worst storm in years, seen last week, did not do much damage to trees and fruits, but harvesting will be delayed and so far as transportation is concerned it appears to be in a state of chaos which may react on the spot markets. While price changes in raisins are immaterial the demand is reported to be holding up well for Sun-Maids. The better grades of Cali-

fornia peaches have started to show an upturn. Buying is being done out of the spot stock of apricots and with the Coast market cleared it has been predicted that an upturn may soon materialize. Among foreign fruits the latest advices are that the Persian date crops will be quite plentiful, as there has been adequate precipitation of late. Prevailing low prices are bringing in enquiry for figs from time to time and stocks of layers are disappearing rapidly under the better enquiry prevailing now.

Canned Fish—The fish packs are all firmly held. The Columbia River and the Puget Sound packs of salmon have been cleared, while British Columbia stocks are also down which is interesting in view of the large pack. There appears to be a scarcity in Maine sardines, with keys, and another advance is confidently expected will be named shortly. California sardines are hard to locate and are held at \$5 minimum.

Beans and Peas—The demand for dried beans is very quiet and from top to bottom the list is weak, with several declines since the last report. It is a buyer's market throughout. Dried peas show no change. The market is easy and dull.

Cheese—The demand for cheese is only very moderate. Prices have been fairly steady during the week, although once in a while, on account of lack of demand, a seller will shade prices.

Nut Market — The stronger tone which developed in the Spanish and Sicilian markets for almonds was of feature interest in the closing days of last week. Tarragona almonds have been appreciating steadily in price and are now about 15 per cent. higher than they were a short time ago. There has been substantial buying in both markets by foreigners. Few, if any, foreign walnuts remain available in foreign markets and it is not surprising that the tone of these has been steadily strengthening. The world's crops, it develops, were only about 50 per cent. of normal last season. Californias on the Pacific Coast have been pretty well cleared and what few remain are in strong hands. Business has been moving right along in the new 1927 Brazil nuts. It is too early to formulate any accurate opinion as to what the extent of the shipments of these for the season will be. If there is a repetition of the experiences of a year ago the firmer trend which has developed seems to be justified.

Salt Fish—The mackerel situation shows no change from a week ago. Everything is scarce, but the Lenten demand is not yet aggravating this. Canadian mackerel are still the only grade available in quantities. Some Lenten demand has appeared for other salt fish.

Syrup and Molasses—The demand for New Orleans molasses of the good grocery grades is fair, without any change for the week. The molasses situation is not quite as strong as it was some time ago, owing perhaps to the fact that the demand has not proven quite as good as holders expected. Sugar syrup is doing a routine business, without change of any kind. Compound syrup is slow, but strong.

**Review of the Produce Market.**

Apples — Wagners and Baldwins command 75c@1.25 per bu.; Northern Spys, \$2@3; Delicious in boxes, \$3.75. Bagas—Canadian, \$1.75 per 100 lbs. Bananas—7@7½c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans -----\$5.05  
Light Red Kidney ----- 8.05  
Dark Red Kidney ----- 7.00

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

Butter—The market has ruled from steady to firm during the past week, with a number of advances aggregating about 3c per pound for fine creamery. There is some enquiry for the lower grades, but not a great deal. Jobbers hold fresh packed at 51c, prints at 52c. June packed cleared up. They pay 24c for packing stock.

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

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

Cauliflower—\$2.25 per doz.

Celery—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 receipts have continued to increase during the week, particularly from nearby points, and this has created a pressure to sell, causing a total decline of about 4c per dozen. The demand for fine fresh eggs is good, but not quite good enough every day to clean up the receipts. Jobbers pay 25c for strictly fresh and sell storage eggs as follows:

April Extras ----- 24c  
Firsts ----- 22c  
Seconds ----- 21c  
Cracks and Dirties ----- 20c

Egg Plant—\$3 per doz.

Garlic—35c per string for Italian.

Grape Fruit—\$3.50@4.25 per crate for Floridas.

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

Green Onions—Chalots, 50c 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 ----- \$6.00  
100 ----- 6.75  
126 ----- 6.75  
150 ----- 6.75  
176 ----- 6.75  
200 ----- 6.75  
216 ----- 6.75  
252 ----- 6.75  
288 ----- 6.75  
344 ----- 6.75  
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—\$1.75 per bu.

Pears—\$3.50 per crate for California.

Peppers—Green, 90c per doz.

Pineapples—\$6.50 for 24s, 30s and 36s.

Potatoes—\$1.20@1.35 per 100 lbs.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 23c

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—\$3.25 per hamper for Delaware kiln dried.

Tomatoes — Southern stock, \$1.50 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 18c

Good ----- 16c

Medium ----- 14c

Poor ----- 12c

Predictions of farm leaders for this year do not jibe exactly with most of the dismal talk about the necessity for radical measures of agricultural relief, of which we have heard so much in the past few months, especially since the South oversupplied the world with cotton. With very few exceptions, heads of farm organizations look forward to a prosperous 1927; even the South, which is more than ever determined, after its sad experience of 1926, to escape the tyranny of King Cotton, is looking forward to a sharp cut in acreage and a consequent higher price for its chief money crop this year. Certain sections of the country could hardly be dragged back to prosperity by one good crop year, but most of the talk of agricultural disaster would vanish before a favorable season with profitable prices. That there are fundamental defects in our present agricultural system it would be foolish to deny; that they are not to be cured by any emergency measures pushed through by political pressure arising from temporary conditions is also true. It is not exactly fair of the farm leaders the country over to forecast prosperity when their friends, the politicians, are preparing for a great time with the McNary-Haugen measure and similar bills.

A turtle without a shell, is the Trunkback or Leather-turtle, an inhabitant of tropical waters, which attains a weight of nearly a ton. When young, this giant "Chelonia" is encased in a soft leathery case which is thin and flexible. With age, the covering hardens, and these marine monsters become quite tough before their long life is ended; but they never achieve the shell of their smaller brethren.

The world, said Montaigne, does not need to be told so much as it needs to be reminded.

### No Need of Any More Lot Platting.

Sebring, Florida, Feb. 21—The names of most of the men and women to whom Florida has always owed her stability and whatever progress she has made rarely appear in print and especially during a boom.

I have just had the good fortune to get one of these naturally quiet men to talk, although he would not permit the use of his name.

His ideas are presented as they came to him in ordinary conversation:

"He came to Florida about thirty-one years ago from Pennsylvania, investing his entire capital of \$25,000 in raw land and a lumbering outfit. He lumbered and developed groves on some of the land that was suitable. Practically all he has made, has been made from his groves." And he has increased his holdings and capital enormously, for he has property in Jacksonville, Tampa, St. Petersburg and Miami. "He has never speculated but handled his groves and business as efficiently as possible and with all the capital he could muster, at times.

"Through the years his groves have returned him good, and sometimes big profits." His investments in towns have paid moderately until this year. "He expects that after the effects of the last boom are over they will pay again. Carefully conserved capital is always slow to go into rental property either in Summer or Winter resorts as it too often is only occupied a part of the year. It is hard to get double rates while occupied."

"The government of Florida will average up with any other state in the Union and our bankers with but slight exceptions have shown wonderful foresight and stability under great temptations held out continuously by high-pressure land gamblers from the four corners of the earth.

"Like the swell of the tide, we have periodical land booms when land gamblers sweep over the state like the seven year locust carrying everything before them, and followed by thousands of people with very limited means who imagine themselves shrewd investors. Instead to call the bulk of them easy marks would be flattery. The most of them are well along in years and would have money enough to spend their winters here, patronize our institutions and live in comfort the balance of their lives. They get into the hands of one of these high pressure salesmen, plunge, lose out and go back home, stay there and curse Florida. That is one of the things that is causing the depression in Florida right now. Probably hundreds of thousands who invested here during the boom and lost their money can't come back "any more." It's an old story all the reliable capitalists engaged in legitimate pursuits, and business and professional men and farmers and fruit growers that have been successful, are all too familiar with this old story.

"If we could only suppress the exaggerators. Then we could attract and hold the interest of investors with ability and means to accomplish big things for the benefit of the state.

"The other day a local paper in a big scare head extending across the top of the first page announced the sale of two large buildings in the town, showing great real estate activity. These buildings were sold on mortgage foreclosure and the paper is in the hands of a receiver. As an illustration of the way the masses buy in a boom regardless of values, Governor Martin in a widely published statement commends the Ringlings of circus fame, who have operated extensively in real estate at Sarasota, for having recently cut their prices sixty-six and two-thirds per cent. on much of their property including those who had already made time purchases. The Governor says he believes this to be one of the most significant events in Florida's current history and would be of far-reaching influence in stabiliz-

ing the real estate situation in the state.

"There are always good investments in Florida for those who know how, when and where to buy and have the money to invest and know how to utilize the property.

"Where there is a fertile section in the state that can be easily prepared for cultivation, there is generally a deadlock between the owner of the land and any conservative would-be purchaser, who might desire to put it under cultivation. The former's price is generally considered prohibitive by the latter and consequently the land lies idle from one generation to another.

"Colonization schemes have always caused great suffering among those colonized and resulted in more or less liability that had to be assumed by the state."

"The forehanded tourist and the winter resident have always been the state's greatest assets.

"Referring to the rapid growth of some of the cities of Florida, one of the leading papers of the State ends up as a climax of an editorial: 'And the tourist did it.'

"Thousands of acres of fine groves that were platted during the boom have been without care and will soon have to be reclaimed or they will prove a great loss to the state. Men with money could yet take them over and make them pay dividends.

"Vacant lot booms do the small towns great injury by extending their limits for miles into the country, in order to take in subdivisions. It works like turpentine on a boil. A town of fifteen hundred population will scatter over a corporate limits large enough for a population of a half million. If the best interests of the State and its people were to be considered, there should not be another town lot platted in Florida for the next ten years."

I see that one of your correspondents states that the Highlands of Florida extend from Orlando to Frostproof. By referring to the map you will see that they extend from North of Leesburg and Eustis South to Lake Childs, a distance of nearly, if not quite, two hundred miles. H. Y. Potts.

### Secretary Hoover Cuts Record Pie of 600 Pounds.

Washington, Feb. 21—A 600 pound pie, said by its makers to be the largest ever baked, was served on Wednesday night at the annual dinner here of the California State Society. The serving knife was wielded by Secretary Hoover, a "native son." The pie, which measured five feet across the top and was carried by eight waiters, was made with prunes from the California ranch of Representative Free, and was baked under the supervision of Mrs. Walter Johnson, a Californian, and wife of the Washington team's star pitcher. The dinner was given in honor of Representatives Welch, of San Francisco, and Englebright, of Nevada City, members of the House from California.

### Should Eat Dessert First and Fruit Last.

Philadelphia, Feb. 21—Americans would have better teeth if they ate their dessert first and finished their meals with fruit, Dr. J. Sim Wallace, of London, asserted on Wednesday night in addressing the Philadelphia Dental Society. "Americans don't eat the proper things and they don't eat them in the proper order," said Dr. Wallace. "Grapefruit, for instance, starts a meal, and sweets, such as pudding and ice cream, finish it. Grapefruit, being acid, cleanses the teeth and should be eaten last, whereas the sweets leave deposits which ferment and set up bacteria which causes dental decay."

## HART BRAND

The Choice of the Land



Fancy

Quality

Fruits

Vegetables

Look for the RED HEART  
On The Can

W. R. ROACH & CO.

General Offices

Grand Rapids, Michigan

## Suggest Mueller Products

Because they are healthful and easily prepared.

Mueller's Elbow Macaroni  
Mueller's Spaghetti  
Mueller's Egg Noodles

Simply boil 9 minutes then garnish and serve.



C. F. MUELLER CO.

JERSEY CITY, N. J.



### Lansing Gives Battle Creek a Good Start.

Lansing, Feb. 22—An invitation was extended to O. H. Bailey, State President, John Affeldt, Jr., our past State President and now director, L. W. Van Dusen, our local President and the writer to go to Battle Creek and assist in the re-organization of their Association of Grocers and Meat Dealers. We induced the following grocers and meat dealers to go with us: Geo. Dashner, J. P. Shafer, August Siegrist, Paul Schmidt, E. C. Ford, Frank Preus, E. Mohrhardt, Gus Kopietz, C. E. Burkett, Mr. Ziegler, E. E. Van Antwerp, Pres., B. T. Sheets and E. R. Ayers.

And to show how the wholesale people co-operate with us we had also: Bart Tohman, Thoman Milling Co. Geo. C. Konkle, Lawrence Baking Co.

Harry Herndon, Herndon Fruit Co. Fred. Rauhut, National Grocer Co. E. A. Boucher, Elliot Grocer Co. K. E. Bourman, Detroit Beef Co.

We chartered an interurban chair car and made the distance of forty-eight miles to Battle Creek in one and three-quarter hours. We were received by Theron M. Sawyer, Secretary of the Merchants Association, and with his committee we were served supper at a popular cafe and at 8 p. m. were marched in a body to City Hall council room and met by fifty or more grocers and meat dealers. Mr. Grier, of the committee, told of the object for which the meeting was called. I was introduced. I spoke of the benefits and progress from 1883 to 1893, when the pure food law was enacted—the same year of the World's fair at Chicago, when our National Association of Retail Grocers was organized, and in 1906 the Federal laws were made, and in testing these laws, fifteen

cases were taken to the Supreme Court and were substantiated. Thus our efforts, with to-day's progress, prove the benefit of organized grocerydom and is proving beneficial to manufacturer, canner, wholesaler, retailer and consumer alike. Each member of the delegation was introduced, when our State President, O. H. Bailey, was called upon, and spoke very earnestly of co-operation and of what he thought of local Sunday closing. Then John Affeldt, Jr., was called and gave a talk on his experience as past State President, and as director, giving sound expressions of associate work, after which Geo. Dashner arose to ask how many favored an Association? To the committee's surprise, all rose to their feet. P. L. Meehan was elected Temporary President and appointed Chris Walz, H. C. Latta, Hugh Nay and Gus Gannon, with himself, a committee of five to arrange for organization. Giving them copies of our constitution and by-laws, every one signed as charter members, and we returned to the Post Tavern and were soon on our way home, arriving at 1:45.

It was a wonderful surprise for the Battle Creek business fellows to see the interest taken by their visitors. A foundation well laid supports a permanent structure. M. C. Goossen.

### Looks Down on the Homes of Thirty Neighbors.

Ann Arbor, Feb. 22. Although I cannot agree in everything with Old Timer, I think his patriotic articles are excellent—which means not excelled. Of course, we always want to read everything from Charles W. Garfield, and ancient Michigan history by A. Riley Crittenden is altogether new and interesting.

Of course, I was much interested in the new contributor—The Dub—

whose articles have been either wise or humorous until the issue of Feb. 16, with some portions of which I must take issue. No one may malign such men and women as Francis E. Willard, President Samuel Dickie, of Albion, Gov. John P. St. John, Neal Dow, John Russell, of Michigan, David Preston, (Detroit), Mary T. Lathrop, Julia Upton, Anna Shaw, Capt. Henry Reynolds, and hundreds of others, more or less prominent in the temperance cause from the seventies until prohibition became a National law without my protest.

When the boys and girls who formed the Bands of Hope in the eighties became men and women in business and political affairs the liquor problem began to be looked at in a business like manner. Railroad managers began to force prohibition on their employees. The people saw it was a good thing and prohibition spread to the shops and factories. A few put it over the many, and a great majority of the many saw it was for their own good as well as the general public.

Prohibition, as expressed in National law, is the will of the people—the great majority. And that majority includes the best and wisest who seek only the greatest good for the greatest number—and the greatest good to the very ones who decry and oppose and violate the law.

In addition to our mercantile business, we have purchased Hill Top farm in the apex of Piety Hill. We call our domicile Bleak House or Cozy Cottage, according to the state of the weather or our mental mood. We have lots of sunlight, moonlight and breezes. We look down on the homes of thirty of our neighbors. E. E. Whitney.

The minority often wins over the majority in the end.

### Investment Standards Changing.

Investors in recent years have gradually been forced to modify their ideas on investment standards as a result of the upset which has taken place in the relationship between the yields on securities and that of the cost of living. In other words, they have been obliged to find a means of offsetting the approximately 40 per cent. increase in living costs over a ten-year period during which yields on high-grade bonds have remained relatively stationary.

Those who ten years ago regarded all classes of common stock as highly speculative are now carrying many such stocks as investments. Likewise, a number of new investment schemes have been worked out which have tended to increase the yields on securities held without seriously impairing their safety.

For instance, the investment trust has been introduced into this country with considerable success. Through diversification of holdings and competent management, it seeks to bring to its securities a degree of safety sufficient to counterbalance such speculative factors as may be attached to the individual stocks or bonds it purchases.

Convertible bonds and notes have also come into great popularity in recent years. They are designed to offer the investor the prospects of a sufficient enhancement in price to make up such loss as may be sustained by reason of low yield.

Ralph Hendershot.

[Copyrighted, 1927.]

## A Great Program Ready for the BETTER MERCHANDISING CONFERENCE

March 8, 9, and 10 — New Masonic Temple — Detroit



RETAILERS! One of the greatest programs you ever listened to has been prepared by the Better Merchandising Committee for this event.

Men from all over the country—country store merchants who have built big businesses in small towns, retail advertising specialists, a nationally known credit man, experts in many fields of retailing—are coming to tell you HOW TO SELL MORE MERCHANDISE IN 1927.

Demonstrations of window trimming! An exposition of merchandise of many kinds. A SPECIAL RETAILER'S EXPOSITION of advertisements and window displays that have PULLED BUSINESS—with prizes in each class—(HAVE YOU SENT YOURS IN)?

OTHER FEATURES: A big banquet and entertainment. Trips through leading Detroit retail stores and factories. And many others.

### WHICH CITY WILL WIN THE ATTENDANCE TROPHY?

A silver loving cup has been offered by the committee to the Chambers of Commerce or Retail Merchants' Associations in cities or towns of over 5,000 population who send the largest number of merchants to the conference—the award to be based on population and on mileage covered.

### BETTER MERCHANDISING CONFERENCE AND EXPOSITION 909 Polk Directory Building, Detroit, Michigan

Auspices Detroit Wholesale Merchants Bureau, Detroit Board of Commerce

Endorsed by—Detroit Board of Commerce, Adcraft Club of Detroit, Retail Merchants Association of Detroit, and by many other important Michigan associations.

#### SPECIAL RATES OF FARE

Fare-and-a-half rates for the round trip have been arranged on the certificate plan. Ask your passenger agent for details.

### COTTON AND ITS FABRICS.

What fluctuations in price occurred in cotton during the past week only served to emphasize the strong position which is being maintained in the face of a record-breaking crop. The assurance of the passage of the McNary-Haugen bill by Congress was used for all that it was worth as a bullish factor, even though at its best it could be only a temporary stimulant. Of much more consequence are the increased takings of cotton by foreign and domestic spinners, which promise a greater use of the article than has been the case for years. Not much is heard now of the restrictions of acreage to be planted to cotton this year, and no concerted movement in this direction is apparent, although much talk continues on the subject. In the end cheap cotton will be found to be an advantage rather than the reverse, and it is up to the planters to take the steps requisite for getting out cotton at a minimum of cost instead of going ahead with the old and wasteful ways. And, as has been often stated, it may be found advisable not to plant cotton in certain localities where it does not pay to grow it. The price strength of the raw material has had the effect of firming up prices in cotton goods. This has been shown in the case of gray goods, which continue to have a fair sale at the recently advanced levels, and the same is true of finished fabrics, which are in active demand. Printed, bleached and colored cotton goods are going out somewhat faster than they are being produced, and the mills have orders enough on hand to keep them busy for from one to three months ahead. Operation day and night is going on in some of the mills. The various exhibitions of cotton dresses are expected to stimulate buying of the fabrics composing them, especially of the rayon mixtures. Underwear sales are still a little disappointing, although there is buying going on for both spring and fall.

### WOOLS AND WOOLENS.

What few auction sales of wool abroad took place during the past week showed no change in the situation. While there were no recessions in prices, there were also no advances. It is the feeling that prices are nearly on a stable basis, which has a tendency to check buying except where this is needed for immediate use. In this country the buying has been rather spotty, and no apprehension is felt that whatever wools are required will not be available when called for. At the moment the domestic mills do not appear to need new supplies in any quantity. The responses to the openings of Fall fabrics have not been generous, and there is no disposition to pile up stocks of raw material in anticipation. Dealers and other holders of wool are still firm in their asking prices. The goods market is developing rather slowly. A number of openings are being had of Fall overcoatings and other weaves which buyers are scanning, but which they show small desire as yet to order in any quantity. A little more action is ex-

pected after the holiday on Tuesday. To-morrow the American Woolen Company will open its remaining Fall lines, consisting of fancy suitings in woolens and worsteds, topcoatings etc. Before the end of the month practically all lines of men's wear will be available. How much delay there will be in the offerings of women's wear fabrics for Fall is as yet uncertain, but some of them will not be shown until late next month. There seems to be little advantage in the early showings, while garment manufacturers are waiting until the last moment to make their purchases.

### INSTALMENT BUYING.

Much has been said at meetings of trade associations about the perils of instalment buying, particularly in view of the extent to which this is now carried. Nearly every one has had a good word for purchases of homes or furniture or necessaries in general on the partial-payment plan. What criticism there has been has been mainly leveled against the instalment buying of what may be termed luxuries, such as automobiles, radio sets, player pianos, etc., by persons who cannot really afford them and who in acquiring them mortgage a rather precarious future. Point has been given to such criticism by the lengthening lists of articles of the kinds mentioned which are advertised for sale for failure to meet the payments called for in the contracts of purchase. On one day recently sixty-six automobiles, twenty-five player pianos, three phonographs and four radio sets were thus advertised in a single issue of a newspaper in this city. On another day last week 143 motor cars were advertised for sale in this way in the same newspaper, and announcements of such sales have become a daily occurrence. Among the number of cars offered have been a few taxicabs and trucks, but most of the offerings are of pleasure vehicles. The number, of course, does not appear to be large in view of the many that are in use in the city, nor is it especially significant unless it keeps on increasing. If, however, it should prove to be a symptom, it will doubtless receive the earnest attention of the concerns which finance purchases of the character.

### WHO GOT THE BOODLE?

A reputable citizen of Hudson was offered the Chelsea cement plant for \$90,000.

Governor Groesbeck bought the plant for the State, paying \$659,000 therefor?

Between these two sums there is a spread of \$569,000.

Who got this \$659,000?

It is to be hoped that Governor Green will not be prevented by Groesbeck's friends from probing this rotten fraud to the bottom, to the end that the people of Michigan may be made acquainted with the identity of the man or men who filched more than half a million dollars from the public treasury through the high handed action of the despot who ruled with an iron hand and wasted the people's money with the prodigality of a drunk-en sailor.

### PRODUCTION INCREASING.

So prolonged a spell of unseasonable weather as has occurred this month has had a rather marked effect on the sales of merchandise which are usually disposed of during the period. This is particularly the case as to certain lines of men's and women's apparel, which have moved slower than was expected because of the belief which the comparatively warm weather fostered that spring was right at hand regardless of what the calendar showed or the probabilities warranted. On the other hand, however, there was more consumer interest displayed in the things that are being offered for spring wear, especially those for women. In obedience to this the retailers have been calling on the manufacturers of garments for quite a fair amount of supplies with the assurance of reorders as the season advances. Other lines have also shown a quickening of activity, the articles sought ranging from foot-gear to millinery, to say nothing of underthings, hosiery and the like. There has also been more call for household articles, such as draperies, furniture and floor coverings. The preliminary buying of these varied lines of merchandise has been such as to inspire confidence on the part of merchants in the outlook for the season. Enough is already under order to assure activity in distributing channels for some time to come, and a reflex of these conditions is apparent in the operations in the primary markets, where production is steadily increasing.

### IT MUST BE VETOED.

President Coolidge indicated to the newspaper correspondents at Washington last week that he would veto the McNary-Haugen bill, which now faces him after passing the Senate and House.

He should do so. And he should not fear political consequences.

His veto is justified on many counts. The bill is almost certainly unconstitutional.

It attempts interference with the economic law of supply and demand.

It seeks to benefit one class of citizens at the expense of others.

It would increase the cost of living for all, farmers included.

Its administration would create a new, expensive and probably inefficient bureaucracy.

Its base is politics, and it admittedly received more insincere votes than any other measure passing Congress this session.

We hope to see the Presidential veto accompanied by a clear and courageous statement of the reasons compelling it. Then we hope to see the Republican organization support the President by a campaign educating the farmers in the righteousness of his stand.

### MERCANTILE FAILURES.

According to most of the indications by which the prosperity of a year is gauged 1926 was a very good period. Yet nothing has been more often demonstrated than that a condition of general prosperity is not inconsistent with

a depression in certain directions. One aspect that was not reassuring was the increase in the number of mercantile business failures over those of the year before. The hangover, manifested in the failures of January of this year, is also impressive in a similar manner. During that month, according to Dun's reports, the number of such insolvencies was 2,465, which was the largest for January since 1922, when the great crop of failures following the deflation period was in evidence. The liabilities involved in last month's failures were also large, totalling \$51,290,232, an increase of 17.5 per cent. over those of January, 1926. A noteworthy thing about the number of failures last month was that they were larger in proportion to the total of business concerns in existence than in 1926 or the average of those in the five-year period preceding. A circumstance that must be taken into account, however, is that the number of failures in January is always the largest of any month in the year; but even making allowance for this the figures for last month are a little disconcerting. They show that, so far as the strictly mercantile field is concerned, matters have not yet become normal.

One war that never comes to a halt even momentarily without a loss of ground on the part of the attacking forces is that against ignorance and illiteracy. While France was busy turning back the Germans during the four years of war, these ancient foes of progress were doing their work behind the lines. The increase in the percentage of illiterates in the French Army is a good indication of how much ground has been lost, and at the same time another illustration of the far-reaching effects of war. In 1921 there were only 6713 among the men called to the colors who could neither read nor write; by 1924 the number had increased to 13,508 and later figures indicate a still further gain for the powers of darkness. France's problem is one that finds a ready sympathy in America, for with all our vaunted wealth and our belief in popular education the gains made against illiteracy in the past decade have not been sufficient to cause any swelling of chests. There are still thousands of adult whites in the South who cannot read or write, nor is this disgraceful situation confined to any one section. It could be changed in a generation if its gravity were properly appreciated. We can sympathize with France and help her, perhaps, but our own problem should be kept in mind at the same time.

There is the cannibal of the whale family, the killer-whale or grampus, which is one of the smallest of its species, for it seldom exceeds a meager twenty-five feet in length. Yet this tiny representative of whale-dom is by far the most fearless of its tribe. Without hesitation, a grampus will attack much larger whale, bite them into submission, and rob them of their young, on which it feeds. Small chance have the young seals and porpoises when a pack of killers takes their trail.

## EARLY FRENCH PIONEERS.

## Steady Stream of Priests, Protestants and Army Officers.

Written for the Tradesman.

Five years rolled round after Champlain's return to France from his first voyage before he was able to come again to America. On July 13, 1608, he again landed at Quebec, this time with a colony of which he was lieutenant governor and with every arrangement made for a permanent settlement. Champlain was a lover of nature and most happy when he was exploring the unknown. To his energetic administration is due not only the developments of Canada, but the early efforts of Michigan and other of the lake states as well. Toward a thorough exploration of all the great wilderness to the West of his settlement he planned and dreamed. After a few years he went back to France, but in 1615 he came again, this time bringing with him four priests of the order of the Recollection. Champlain was an ardent Catholic and from that time forward carried with his other dreams the thought of the conversion of the Indians to the faith of his own choice. In 1625 Cardinal Richelieu reinforced the Recollects with a band of Jesuits. There are many reasons assigned by those who have studied the situation at that time. Reinforce is the official word of record and as late as the visit of LaSalle to the upper lakes region, both orders were at work in this section. Cadillac, too, when he left St. Ignace to found Detroit, took priests of both orders on the trip. Whatever may have been the official reasons for the introduction of the new order of priests, there sprang up at once a terrific rivalry. In his new book, "The Jesuit Martyrs of North America," Fr. Wynne, probably the best posted Catholic historian in America, arraigns the Recollects for their haste to secure members for their missions when they learned that the Jesuits were coming.

About this time there also came two Protestant forces to the territory, the Huguenots and the Calvinists, as they were then called. In detailing what followed Fr. Wynne produces facts to show that if either of these four elements had stopped their fighting of one another and gone about their legitimate work of building up the kingdom of Jesus Christ, the whole country might have become a region of that particular faith. As it worked out, this excellent authority says that Indians were taken into the organizations who had no real knowledge of the things for which they stood. More conservative Indians waited to see what changes would really show themselves in the Indians who had accepted the faith and the whole work was greatly hampered.

In 1629 Canada became an English possession and Champlain went back to France with the full belief that his life work was ruined. When peace was declared between the English and French sovereigns in 1632 Canada was restored to France and the following year Champlain was most rejoiced to return to the colony he loved and dreamed for. On his return this time

he brought with him a company of French troops and founded the practice of a detachment of troops to protect every village.

Two years later, on Christmas day, 1635, this greatest of all the pioneer Frenchmen passed away. A great man of his day and generation we of Michigan should teach more of Champlain to our children, and we do well to learn more and more of his work during the very earliest of our foundation.

Before we take the next step toward Michigan, it may be well to analyze to some extent the condition which was the inheritance from the days of Champlain. When the English came to America they were in search of homes and they were well content to find their desires complete upon a little strip along the Atlantic border. The king of France thought in terms of settlements, but not so at all were the ideas of the great companies which were formed in France to operate in the new world. They thought only in terms of commerce. Their trading posts had found their way through the great Northwest at least as far as the boundaries of Canada now reach. These trading posts, with the exception of Ibonatiron, which was moved a short distance from the original location when the mission was finally located, were invariably mapped with an Indian village as their foundation. The formula was about this: Given an Indian village in a situation which appeared strategic; add some traders whose principal object was to buy their fur; add the priests who would quickly follow with some attempt at schools; gradually add a bunch of adventurers of various kinds, including unlicensed traders. Until they became sufficiently important to have a garrison of soldiers. The priests approached nearer to local rulers than anyone else, but life was wild in most of the settlements. After the soldiers came there was usually more or less strife as to whether the priest or the local commander of troops was the local ruler. These settlements were purely for commercial purposes. Their stability to a very large degree depended upon the nearness of beavers in paying quantities, although the supply of fish and other source of wild food—like rice for example—were elements to be considered.

Among the first Jesuit priests to arrive in America was John de Brebeuf. His arrival was in 1615, when it was thought that he was going into consumption. In their earliest efforts the shrewd traders had used the Recollect priests to gain the friendship of the Indians and open their way to barter. The Recollects had no intention of this, but the wily Indians saw the plan as surely as did the traders who used it. By the time the Jesuits arrived there were those who said openly that they were opposed to the whole scheme of civilizing the land or making any effort to do so. All they wanted from America was fish and fur. If the land could be civilized these commodities would be materially lessened. Even the capitalists of France who promised the king to make

settlements in return for the monopolies they enjoyed forgot those promises and were opposed to anything which looked to real development in their settlements. The Recollects had penetrated as far as Ibonatirai, near the Eastern shore of Georgian Bay. Champlain's fight against this opposition to civilizing the Indians and clearing and settling the country brought about a change in patrons. Of the new company, led by the Huguenot brothers de Caen, Fr. Wynne says of them: "Had they sought to realize Coligny's dream (a civilized and settled country of New France), they might have established a Protestant France in America. It was this sort of a thing in a public way that surrounded Fr. Brebeuf and his companions when they landed in America.

On the same vessel which brought Fr. Brebeuf to America came a Recollect named LaRoche de Aillon and the two became great friends by the time they had reached America. In several places their work here was along the same pathway or in aid of each other. In a study of the one, there are traces of the other, which clear up several places which otherwise would not have been preserved of Fr. Bebeuf. After a year in Quebec and that vicinity, these two, with Fr. de Noue, secured passage with a party of Indians to the Huron country. Their trip was a long, perilous and difficult one from the very start. Fr. de Aillon settled at Ossossane and the two Jesuits at Ibonatiria. After a few months his companions were moved to other fields but Fr. Brebeuf remained amidst the greatest persecution until the surrender of Champlain to the English in 1629. When Champlain was unable to go further with his work, he took back with him to France all the missionaries, including Fr. Brebeuf.

A. Riley Crittenden.

## Some More Letters Written Eighty Years Ago.

Through the courtesy of J. S. Morton, of Benton Harbor, the Tradesman is enabled to present two more letters written in 1841 and 1846, respectively. The first is from Jacob Merrit Howard, as follows:

Detroit, April 15, 1841—Yours of April 7 received and contents carefully noted. I have already communicated my views in relation to Col. Fitzgerald in a letter to himself, in which I informed him that Mr. Jefferson's rule in regard to removals from office would in my opinion be adopted by the new administration. It seems therefore necessary to show that while in office he has openly interfered in elections. I am in favor of the removal of such persons, as well as of those who have failed to discharge their duties to the Government and the public, according to law.

I have received five memorials with 185 names remonstrating against his removal. They purport to come from citizens of Berrien county and heading the list I see the name of N. Bacon, of Niles. J. M. Howard.

Mr. Howard was born in Vermont in 1805 and died in 1871. He prepared himself for a legal career and engaged in the practice of the law in Detroit. In 1838 he was elected a member of the Michigan Legislature and in 1840 he was elected to Congress as a Whig. It was while he was a member of

Congress that the above letter was written to Mr. Morton's grandfather. He was one of the organizers of the Republican party in 1856. He served as Attorney General of Michigan for three terms and in 1862 was appointed United States Senator on the death of Senator Bingham. He was re-elected in 1864 and served until 1870.

The other letter is self explanatory, showing the interest there was in light draft steam vessels in Michigan eighty-years ago:

Office of the Michigan Farmer.

Jackson, June 8, 1846—I wish to avail myself of the knowledge of your name, acquired in a very agreeable manner, to solicit from you a little matter of information for the accommodation of a friend. Mr. Hunt, of Oakland county, when on a visit to me recently, was quite desirous of ascertaining the certainty of what he had heard respecting a steamboat having been built to ply as a tow boat on the St. Joseph, which would draw only six inches of water. He is the owner of lands in Shiawassee county and is anxious to have such a boat, if one can be built, to ply on the Shiawassee. I volunteered to endeavor to find in relation to the matter and hence I take the liberty to trouble you with this letter. Do you know of such a steamboat? What depth of water does it draw and does it prove an efficient and cheap mode of transport? Any information you may communicate in reference to this matter will be taken as a personal favor.

Allow me to avail myself of this occasion to express to you my thanks for favoring the columns of the Farmer with your aid and to request that you will continue to use your pen in the same useful cause. H. Hurlburt.

## Obtaining an Education By Forcing Pencils on People.

Walkerville, Feb. 21—Am enclosing a circular letter which a friend handed me, asking, "Should a fellow believe such?" The pencils sent along are on the order of 2 or 3 for five as known to retail trade. E. L. Bunting.

The circular referred to purports to come from a young lad by the name of Leland Roose, 107 South Third street, Louisville, Ky., who claims to have been stricken with infantile paralysis at 2 years of age. He has spent nearly two years in hospitals and sanitariums and is now able to walk by means of braces on his legs. He sends out pencils in two dozen lots and requests \$1 therefore. Louisville is a rich and prosperous city. If the needs of the lad were brought to the attention of the proper authorities, the Tradesman believes the lad would receive all the attention his case demands. This would be better than for him to resort to the mails, as he is doing, to secure funds to educate himself. In seeking and obtaining "easy money" in this manner the lad is educating himself along wrong lines, because he is quite likely to develop into a cheat and fraud which will render him a useless member of society.

## Safe Prediction.

"Say, Joe, you're a broker. Can't you give me a tip?"

"I know something that is now twenty, and within six months I can guarantee it to be over ninety."

"Sounds fine! What is it?"

"The temperature."

The expert turns out more work and doesn't get half as tired as the dub.

## SHOE MARKET

### Has Created a New Department of the Industry.

At the sixteenth annual convention of the National Shoe Retailers' Association held in Chicago last month, one whole session, lasting several hours, was devoted to the discussion of orthopedic footwear.

At every convention of retail shoe folks this subject is discussed and commands wide and deep attention; it has ranged up to a place just below the universal subject of style—indeed it has sharply invaded that very field, for every producer and distributor of shoes of this type has more and more studied the question of putting real style into orthopedics.

Twenty years ago orthopedic shoes were commonly called "freak shoes." With one or two outstanding exceptions no one knew or cared much about orthopedic footwear. Not one shoeman, in any branch, knew anything worth while about the human foot and the relation of shoes to foot health and body conditions. Now all that is vastly changed. The trade has developed, and the public has accepted and demanded, more and more, footwear made over lasts, and along lines, designed to respect and even promote, foot health. This is as it should be.

Thus, to-day, the orthopedic shoe has created a whole new department of the industry and earned a high and permanent place in the scheme of things. The testimony of experience is overwhelmingly in favor of the principle involved. The practice has proved not only sound and salutary, but in an unwonted measure for these days, profitable and safe.

The end is not yet: the development of medical science along preventive lines, the constantly augmented span of the years of average lifetime bespeak deep regard for nature's laws; all these things assume an increasingly important place for the type of shoe that honestly meets the foot conditions that have a real and basic bearing on the protection and preservation of foot health.

The shoe merchant who studies to develop this end of his business and to serve his public wisely and well therein, is on the right track.

One word of caution: avoid the palpable "makeshifts," the "pretenders" to orthopedic qualifications—make sure that the lines you carry are truly designed and built on orthopedic principles. Success always begets an army of imitators and false claimants. Know the wheat from the chaff. Then go ahead.

We do not know of a single instance wherein the retail shoe merchant has failed to build up a fine reliable business on shoes of this type, when he has gone at it in an intelligent, careful, confident manner; first studying the field involved, the nature and extent of utility and possibility, the construction of the human foot, the principles of foot action and—the shoes that meet these conditions; and when he has followed through "such a study by determined, persistent, courageous effort, not for a day

or a year, but for the long pull."

Wise merchants know this thing to be true and are acting on that knowledge.—Shoe Retailer.

### Your Direct-Mail Advertising For Spring.

What kind of a spring campaign are you going to make to get your full quota of sales from the names on your mailing list? Have you a definite campaign or do you send out a folder or letter whenever the spirit moves you?

Now is a good time to sit down and think out your entire spring campaign and fit it into the budget you have allowed for advertising.

Direct-mail advertising is the most profitable way to spend your dollars if yours is an average store, for every bit of publicity goes direct to the one you wish to receive it. If you can send out something every week you'll find the results justify it.

Certainly you should send out some mailing pieces at least every other week from now to Easter. And your schedule should be varied. If you send a letter this week, get out a neat little folder for the next mailing.

If your business is large enough a weekly letter or folder, with a miniature photograph of the latest style enclosed will make a good spring campaign. These photos can be secured at very small cost in quantities, and are very effective for letter enclosures because they show the styles so faithfully. They are small—about 1½x3 inches, and can be clipped to a letter or mounted in a mailing folder or on a card.

A good many merchants hesitate to try to get up letters or folders because of their limited knowledge of printing and advertising methods. If we were going to plan our own spring campaign we would first decide how much money we had to spend, and then we would hunt up the best printer in town and tell him what we would like to do.

If he's a wide-awake printer he'll be able to plan your folders and letters for you as well as produce them, and he will have a filing cabinet or two full of ideas and suggestions.

If you want your letters and folders to produce real results make each one specific. Take up the features of your line, one by one, and tell about them in a way that will make people want to come in to the store and see them.

You'll want one letter or folder on children's shoes, another on men's footwear, one on hosiery perhaps, and certainly one on the footwear at your best selling price, \$6, \$7.50, \$10 or whatever it happens to be.

Having planned your schedule it is just as important that you go over your mailing list with great care and comb out all the names you should not have on it, and add new ones. The best direct-mail campaign in the world won't produce if it goes out to a list of people who have moved, or died. Keep your list thoroughly up to date and accurate.

Some of us can fool ourselves but we can't fool our bank account.

### Time To Go After "Lost" Customers.

Each season some of your customers wander away to other stores. Sometimes it is due to dissatisfaction over some transaction. Often it is merely due to the American tendency to "shop around."

Whatever the reason may be, the wise merchant makes an effort to get them back, if possible. The best time to go after these "lost" customers is at the start of each new season, when you have most to talk about.

If you do a credit business it is easy to check up on old accounts and find out which have become inactive. If yours is strictly a cash business it is not so easy, for you must depend on your memory and the recollection of your selling force.

However, you can make some sort of a check, and if you find any considerable number of apparently lost customers send them a frank little letter soon, telling them to come in so you can make right any difficulty.

### Failure of the Schwartzberg & Glaser Leather Co.

The Schwartzberg & Glaser Leather Co., 57 South Division avenue, has become insolvent and will shortly be placed in the hands of the Michigan Trust Co., as receiver. There are about 100 creditors, whose claims aggregate \$27,428. The assets are \$26,765, distributed as follows:

Cash .....	\$ 1,581
Merchandise .....	12,150
Accounts receivable .....	11,169
Furniture and Fixtures .....	1,763

The corporation recently offered to compromise with the creditors at 40 cents on the dollar—25 per cent. cash and 15 per cent. paper. Only about half the creditors acquiesced in this arrangement, which rendered it necessary to resort to a receivership or the bankruptcy courts. Linsey, Shivel & Phelps are handling the situation for the company.

### Novelties Favored in Shirts.

Novelties continue to lead in men's shirts, with fancy woven and printed effects in most demand. Collar-attached and collar-to-match models are being bought, with the vogue for the latter remaining strong. Broadcloth merchandise is selling best from a volume standpoint, and manufacturers have been turning out substantial quantities

of garments for sales purposes. Light grounds are favored. For the Spring and Summer it is expected that there will be an outstanding call for white shirts, including the Oxford type.

### Dressy Coats Hold Interest.

Additional showings of Spring coats are in preparation and it is expected that a number of firms will make their offerings next week. Meanwhile, the market is rather quiet, although purchasing of dressy coats has improved notably. Garments of cashmere, suede, kasha and satin have been particularly well bought. One of the new features in the trimming of the merchandise is a novel use of fagoting. Monkey fur is increasingly favored. Shoulder bows and side ties appear on many garments.



Take Advantage of

"FIRESTONE"

prestige!

FIRESTONE is the best known name in the rubber industry.

The exclusive Firestone Franchise may be open in your community.

WRITE AT ONCE TO THE

**Herold-Bertsch**

Shoe Company  
Distributors for  
Michigan  
Grand Rapids  
Michigan

## Michigan Shoe Dealers

### Mutual Fire Insurance Company

LANSING, MICHIGAN

## PROMPT ADJUSTMENTS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

**OUT AROUND.**

**Things Seen and Heard on a Week End Trip.**

Last Saturday was another wonderful winter day, with an "eager and nipping air," bright sunshine, blue sky and a sunset which reminded me of the marvelous crimson hues which the Creator of the universe presents every evening to the traveler who crosses the Caribbean Sea.

South Division avenue, South of the city limits, has already awakened from the winter lethargy and presents much activity in the house building line, with every indication of a large volume of new construction as soon as the building season fairly opens.

Walking by pedestrians and bicycle riding on the cement should be rigidly prohibited by rule or law and the prohibition vigorously enforced by the traffic officers. Such a prohibition is especially necessary during the night hours. In returning home Saturday evening, with dimmers burning instead of solar lights, I came within a few inches of hitting a boy who was riding a bicycle without lights or any other indication of his existence. Only an act of Providence, for which I shall be forever thankful, saved the boy from injury or death.

At Wayland my long-time friends in the Shattuck store related an experience they met about Christmas time with an Eastern house which sent them, unasked and unwanted, a package containing \$160 worth of party dresses, utterly unfitted for village trade. The shipment came by express during the Christmas rush and was overlooked until last month, when a somewhat peremptory request for remittance was received. The shippers were thereupon notified that the goods would be returned on receipt of a remittance of \$3.50, which was promptly forthcoming. "We held the package until we were satisfied the check was good," remarked Mr. Sias.

"Why such caution?" I enquired.

"Because we read the Tradesman and are governed by its advice," was the reply.

At Shelbyville I was rejoiced to be able to shake hands with D. D. Harris, who engaged in trade in 1882—one year before I started the Tradesman. I am ahead of him in one respect, however, I will be 68 years old March 16, while he will have to wait until May 5 before he celebrates his 68th birthday. I recall Mr. Harris as one of my first subscribers forty-four years ago. I also recall the fact that he started a cheese factory about that time and did much to develop the dairy interests of Northern Allegan county by so doing. About a dozen years ago I permitted Mr. Harris to get \$12 behind on his subscription, whereupon he paid up to date and discontinued the paper. The next time I was in that neighborhood, however, he authorized me to restore his name to our list and we have both become reconciled to the idea that we will grow old together—when the time comes to grow old.

One human peculiarity I am utterly unable to explain—the manner in

which people generally regard a past due account. So long as I keep my subscribers paid ahead they are almost invariably my good friends, but whenever I permit them to get in arrears four or five years, they usually act as though I had done them an injury and occasionally I find a merchant who wonders why I did not stop his paper "when the time was out." As a matter of fact, no merchant really reaches that condition until the preacher consigns his body to the elements and the undertaker lowers his remains to the bottom of the grave. I hope every merchant will find as faithful a guide and counselor in the other world as the Tradesman has aimed to be in this world.

When I was clerk in a general store at Reed City fifty-five years ago my employer was so large hearted that he never permitted any customer to suffer for the necessities of life because he was temporarily out of work. He carried many an unfortunate family through the winter months, only to observe that when spring opened and summer activity gave the man opportunity for employment, in nine cases out of ten he passed by on the other side of the street and transferred his patronage to another store. In other words, he acted as though my employer had done him an injury instead of a favor. Why people assume such an attitude is more than I can understand, but since such is the case the merchant should govern himself accordingly or accept the situation without protest.

At Martin I was delighted to note that good health had returned to F. G. Hall, grocer and druggist. Mr. Hall has been under the weather for a couple of years and about a year ago he underwent a serious operation at a Grand Rapids hospital. He is now the picture of health and contentment and he says he feels as good as he looks.

I secured a new addition to our list at Martin in the person of Bernard Spoolstra, who is conducting the meat market in a creditable manner.


At Allegan I was so fortunate as to find Burrell Tripp disengaged—a very unusual condition. I first met Mr. Tripp over forty years ago when he was engaged in the drug business at Bangor. I next found him engaged in the banking business at Carson City, where I purchased his interest in the Carson City Savings Bank. He then opened a drug store at Cedar Springs. For the past thirty-three years he has conducted a general store at Allegan, during which time he has also owned and conducted the large dance hall at South Haven, five moving picture shows and an auto accessory factory. He is keenly disappointed over the fiasco attending the Frist National Bank and, in company with H. O. Maentz and other good citizens of Allegan, is undertaking to work out a plan by which the bank can be reorganized. His original idea was that the depositors could be paid 75 per cent. of their \$700,000 claims, but since the Banking Commissioner has seen fit to put the stockholders to the expense of a receivership, he doubts

(Continued on page 14)

## MICHIGAN BELL TELEPHONE CO.

*"Business Almost Impossible"*

Nowadays Without Long Distance



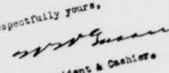
UNION NATIONAL BANK  
CAPITAL SURPLUS AND PROFITS \$1,000,000  
 1500 W. WASHINGTON ST. GRAND RAPIDS, MICH.  
 DEPOSITORS ARE INVITED TO INVEST IN THE BANK'S SAVINGS DEPARTMENT.  
 MAQUETTE, MICH.  
 December 29th, 1926.

Mr. K. S. Baker, Manager,  
Michigan Bell Telephone Co.,  
CITY.


Dear Mr. Baker:-

At the close of another year, I want to express to you my appreciation of the very splendid service that you and your Company have rendered this Bank and the public in general. Both the local and the long distance service have been just splendid and it would be almost an impossibility to do business today without the long distance telephone.

In view of this, I want to express to you the appreciation of this Bank and all of its employees for the many courtesies that you have extended us and we shall look forward with pleasure to the association for the coming months.

Very respectfully yours,  
  
 Vice President & Cashier

This bank appreciates the value of the fastest communication service. Long Distance can help build any business.



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

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

**GRAND RAPIDS PAPER BOX Co.**  
 Manufacturers of  
**SET UP and FOLDING PAPER BOXES**  
 GRAND RAPIDS MICHIGAN

## FINANCIAL

### Providing Securities To Absorb Funds Temporarily.

From its peak in 1919 at \$25,482,000,000 the gross debt of the United States has been reduced roughly 30 per cent. and it is reckoned that without the use of any Treasury surpluses, the sums available from the sinking fund and foreign debt repayments will be sufficient to extinguish the entire debt by 1949. Since the estimated amounts to flow in yearly through the sinking fund and foreign debt repayments do not correspond precisely to the amounts of Government securities that mature yearly, however, the Treasury is confronted with a real problem.

The problem is to provide securities around the dates on which the sinking fund and foreign debt repayments become available to absorb temporarily the cash that is destined gradually to absorb the debt. The \$17,794,338,700 in United States bonds, notes and certificates to be outstanding at the end of the present fiscal year mature at various periods, in other words, whereas the amounts to flow in through the sinking fund and foreign repayments represent sums presumably that will flow in regularly each year. In an interesting analysis of this study just completed by C. F. Childs & Co. that house says, "To provide securities at par to absorb that available cash at regular intervals, the Treasury apparently must revamp its 'callable' optional loans and tune its refunding operations so there will be recurring maturities of notes and bonds to harmonize with the dates when the sinking fund and foreign debt repayments are ready to be 'fed' with securities to digest. The Treasury must have a ready menu for the expected payments regardless of whether or not they materialize. Consequently, the character and optional or maturity dates of future bond and note issues will likely and properly be timed to coincide with the periods when known or expected funds will become available for debt reduction."

Precisely what program the Treasury Department will work out to meet this problem nobody knows. The one suggested by the above house contemplates that the Government will call all or part of its Liberty Second 4s and 4½s, as its first step in the plan, and reissue suitable short-term notes and short-term bonds that bear convenient optional and maturity dates. It is reckoned that the Treasury will devise a balanced program for financing or refunding the issues now outstanding until the 3½s, first 4s and first 4½s become available for treatment in 1932. It would be a coincidence, of course, if the Treasury should adopt in every detail any plan that might now be worked out but the probability is that the scheme when evolved will be one flexible enough in its nature to allow for a variety of changes that might easily occur.

That the debt will be extinguished in 1949 and not earlier or later is, of course, purely an assumption. It is the year indicated for debt extinction

on the basis of sinking fund and foreign debt repayments that now appear reasonably assured. If foreign debt repayments do not come in as expected, however, a longer period would be required to wipe out the war debt. It would be extinguished by 1957 through payments from the sinking fund alone. On the other hand, if both the sinking fund and foreign debt repayments come in as expected, and large amounts are made available over the course of years through Treasury surpluses, an extinction of the public debt might come before 1949. As the statistician at C. F. Childs & Co. himself says, "Facts, promises, and modifications of expectancies, coupled with future money rates, all will enter into the unprophesiable 'picture,'" but the known factors are fairly predictable.

Paul Willard Garrett.

[Copyrighted, 1927.]

### Cheap Money Influence May Give Market New Life.

Apparently the indefatigable Cleveland prophet of business, Colonel Leonard P. Ayers (vice-president of the Cleveland Trust Company, has come around to the point of view not only that money now is the very essence of the general structure but that it may against odds soon put new life into industry and the markets. At least such a suggestion may be read into the latest statement, published to-day, to reach the financial district from the banker-statistician in Ohio. For a long time he has in private conversation and in public utterances referred to the contest between the conditions unfavorable to an improvement in general business activity in 1927 and the stimulating influence of an easy and ample credit supply. That the real test will come in the current month is his belief but he appears to be almost persuaded that the "potency" of an ample credit supply to sustain prosperity" in the face of obstacles will be demonstrated.

In fact the view that continued ease in short-term interest rates may result in "new advances in the activity of general business" leads Colonel Ayres to venture the prediction that stock prices may rise to a position even higher than at present held. "In the stock market prices have moved up and down in short waves without making real progress in either direction," he says. "Nevertheless, the fundamental trend for common stock prices appears to be in reality a rising one. In the market as a whole the increases in dollar dividends week by week are greater and more numerous than the decreases, and at the same time the trend of bond prices is a rising one. If these conditions continue, as they promise to, they will before long result in stock prices seeking higher levels."

Certainly it is true that the flow of funds prepares the way for strong security markets but fear of a moderate trade recession from recent peak levels has held down public participation in the stock market for weeks. Except as special reasons for an advance in stocks were discernible, such as the prospect for merger combina-

## ASK MR. STOWE He Knows What Our Collection Service Is

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

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

## Merchants' Creditors Association of U. S.

Suite 304 Ward Building, Battle Creek, Michigan

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

## Your problems

In the conduct of your business you, like most others, have problems, MATTERS of credit, of finance, expansion, etc.

Problems have a way of magnifying and growing if you keep them to yourself.

That is why we invite you to discuss them with our officers, who will be glad to assist and advise you.

## GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 Convenient Offices

## WE BUY AND SELL

MUNICIPAL

REAL ESTATE

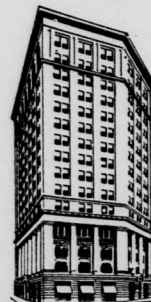
INDUSTRIAL and

PUBLIC UTILITIES BONDS

## Michigan Bond & Investment Co.

10th Floor Grand Rapids National Bank Building

Phone 94205



"The Bank on the Square"

## GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

tions, investors and even speculators for the most part have been timid this year. All of this the Cleveland commentator knows but he now sees how a favorable turn in the business news might very easily dispel the fears of the timid and allow the increasing supply of easy money to get in its work in the stock market. Indeed, and this is the point, easy money itself may help to bring on the increased business activity so much desired by the market at this time.

Whether Colonel Ayres in this instance is right or wrong the view that he holds is interesting for it so nearly coincides with that recently adopted by many authorities of the financial district that until now had been exceedingly careful not to express much enthusiasm over the prospect for better stock prices in the near future. Opinions on this matter still are divided in Wall Street. Some feel confident that a sharp setback in the market is near at hand. Some feel that still higher prices are promised for the immediate future. Still another view is that fluctuations will be small and relatively unimportant for a time. Meanwhile, of course, operators of the pools have become industrious, being quick to take advantage of every possible opportunity, such as W. C. Durant's decision to postpone a trip to Europe that apparently had been contemplated to stir up fresh confidence in the stock market.

Paul Willard Garrett.  
[Copyrighted, 1927.]

**Enquiries For Steel Spread as Commodities Fall.**

New faith in the position of general business has been inspired by the evidences of a better demand for iron and steel. Of the barometric signs discouraging to some people that of falling iron and steel prices of late has been one of the most discouraging. It must be recorded that further declines have been suffered within the last week. The Iron Age composite prices for pig iron published to-day show an average level of \$19.13 which represents a decline of 14 per cent. from the level of \$21.79 a year ago.

Finished steel prices likewise have been declining of late and at a level of 2.374 cents per pound, according to the same authority, they are lower than a year ago but the decline has not been so sharp as in pig iron. The same figure for a year ago was 2.439 cents a pound. The point is, however, that this entire recession in finished steel prices has come within the last month, the level for a month ago being precisely what it was a year ago. Offsetting the fact that steel prices now are lower than they have been at any time since 1922 is the significant fact that recent losses in price apparently have tended to stimulate a broader demand.

The result is that with February more than a quarter gone prices, while still receding, are receding at a slower pace. Even the Iron Age says that "Fewer deep cuts in quotations are now uncovered and stabilization of prices seems to be under way, though not yet accomplished." January ingot output rose approximately 10 per cent.

over that of December although it was still about 10 per cent. under that for January, 1926. The point is, however, that whereas in February, 1926 production fell off from the January position it now appears that the output for the current month may reveal a slight trend upward. Activity at the moment is broadening whereas at this season last year it was contracting.

Both in cotton and in steel a recession in prices has tended to open up new demands. That is one of the most encouraging aspects of the whole business situation. If, during our period of prosperity in the last two years commodity prices had moved strongly upward, bringing another spell of inflation, no such stimulation of demand would have resulted from moderate or even severe reactions in price. As the country has become more and more prosperous, however, commodity prices have moved downward so that it does not now take any very severe decline to uncover further persistent demand for goods.

Paul Willard Garrett.  
[Copyrighted, 1927.]

**Letter From First Surveyor in Grand Rapids.**

Onaway, Feb. 22—I am rather short on Onaway news at present, but last night I was reading an old letter, the property of my wife (whose maiden name was May Barnes) and her sister, Nellie Barnes, who lives with us and teaches in the Onaway schools. The letter was written by their grandfather about the year 1832 from Gull Prairie (now Richland) and may interest you. The contents are very indistinct in part, but quite interesting, as it touches on the early days of your city, before Michigan was a territory.

We also have hanging upon the wall the writer's commission as surveyor of Kalamazoo county given in June, 1832, signed by Steven T. Mason, Acting Governor; also a commission as Captain in the Black Hawk war signed by Gen. Lewis Cass.

We also have a leather wallet given by Louis Campau, who went ahead of Carlos Barnes on an Indian pony when laying out the streets of Grand Rapids. There is some writing on the inside, which looks like French and is dated 1827. Will B. Gregg.

There are a great many sick all through the territory with ague and fever, almost everyone complaining more or less. There has been very little wheat sown this Fall as yet and probably will not be near as much as last season. The crop of wheat and oats the last season was very heavy. Corn and potatoes are coming fine. Emigration has been very rapid into the territory this season, but many have been more or less frightened at the ague, so that the additions to the settlement have not been as great as was anticipated in the fore part of the season. Our settlement has been an average proportion of new inhabitants; the Grand River country has settled as rapidly as any particular section of the territory. I was out last month and laid out a village at the Rapids of Grand River, which is thought by many will be a place before long of considerable importance.

I was down to Gun Plains week before last and found Jonathan, Adeline and their little boy all sick with ague.

Too many of us fellows behind the counter lack confidence in ourselves and we can never expect to get ahead until we snap out of it. We must not doubt our own abilities.

# Kent State Bank

"The Home for Savings"

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

*Banking by Mail Made Easy.*

**\$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%

These bonds have already been made tax free in Michigan. If interested, please write or wire any of the offices below:

**VANDERSALL & COMPANY**

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

# THE OLD NATIONAL BANK

Old National customers have come to learn that their business problems always receive friendly, careful consideration from someone in the bank. Why not write us about *your* problems?

*A Bank for Everybody*

MONROE AT PEARL

NO BRANCHES

**Investment Securities**

**E. H. Rollins & Sons**

Founded 1876

Dime Bank Building, Detroit  
Michigan Trust Building, Grand Rapids

Boston  
Denver

New York  
San Francisco

Chicago  
Los Angeles

**OUT AROUND.**

(Continued from page 11)

whether depositors will receive over 50 cents on the dollar. Mr. Tripp had no word of criticism for the action of the Government, but every other Allegan man with whom I talked on the subject expressed the utmost disgust over the alleged supervision exercised by the Banking Department of Washington. I am disposed to join in this feeling and to assert that Government supervision, in this case at least, was a delusion and a sham. Probably \$250,000 of the paper held by the bank is utterly worthless. Even the \$80,000 bonds owned by the bank will have to be scaled down, owing to lack of care or inexperience on the part of the man who purchased them. There may have been a time when Government supervision meant something, but in the case of the Allegan bank it is a joke in all that the term implies.

E. A. Stowe.

**There Is Always Room at the Top.**

Grandville, Feb. 22—Schoolboys, clerks, workmen, all should bear this in mind when plodding their weary way down at the foot of the ladder.

What would the history of the world have been without our great men, men great in business as well as on the battlefields of the Republic? Has any schoolboy thought this out as he plods his way to school, climbing by slow degrees the arduous pathway to knowledge?

The fact that knowledge is power has been demonstrated a million times in this country of ours. It is worth something to live in a country where the son of the poor washerwoman stands an equal show with the scion of a millionaire. In fact, nearly all our great men, from Washington down, have begun life in humble homes where cutting corners to make both ends meet has been the order of the day.

I call to mind a poor German emigrant boy who came to this country minus money, yet well stocked with that much better commodity, brains. He found work in a mill lumber yard chopping slabs at eight dollars per month. Twenty years later he had not only made good, but had become a member of the firm and died rated a millionaire.

Such chances as this country affords ought to be an inspiration to every boy who salutes the Stars and Stripes when he goes past a schoolhouse.

"America for me" should be the sublime thought of every free son of this country as well as the glorious inspiration of those new arrivals from the countries across the sea.

Such opportunities as this country affords her humblest citizens ought to be an inspiration valued above rubies. There are undesirables who come here seeking only to destroy. Such people are undesirable and have to be watched. Our forehanded sons of a foreign clime, who have made good under the flag of Washington and Lincoln, should even more severely frown upon these persons of evil design than the native American.

Many evils have been creeping in of late years in affairs of government which need correcting, and it is for these new citizens just entering manhood to see to it that nothing allied to Red Russia gains a foothold here.

The business life of the United States is the envy of the world. It is this prosperity that attracts the envy of foreign courts and people and sets the tongues of the discontented wagging.

Certain evils have been creeping insiduously into our business and social life which, if not headed into a corner

and crushed, may lead to something serious in the future. We are persuaded, however, that our naturalized fellow citizens are becoming aware of this and will stand shoulder to shoulder with native Americans to crush the fell spirit of sovietism which has been the downfall of Russia.

No people are so perfect that they will not make mistakes but when a serious mistake is discovered, it is the man of honesty and good principles who will not hesitate to make amends.

Young people, girls as well as boys, who enter employment in our stores and factories are under the argus eyes of their employers, and it is ever the one who looks after the interests of the firm and gives out no false notes who wins in the long run.

Mediocre honesty is better than sleek rascality, although we must admit that oft times the rascal seems to win out while the honest plodder fails.

Beside having the good will of your employer it is worth something to have within you an approving conscience. Alone with one's conscience sometimes is a most harrowing position, especially for those who have succeeded for a time in burrowing that conscience under a barrage of falsehoods.

Even in as early day as the first cutting of sawlogs in the pine woods of Michigan there were young men who saw nothing ahead but severe labor felling the tall pines, cutting them into log lengths for the mill; and yet many of these in after time became foremen, then head boss, followed later by a place in the firm. Numerous such cases could be cited.

Some of our bravest and best leaders in our civil war were Americans by adoption. We might mention General Franz Seigel, Carl Schurz and others. Such sons were grateful to this country and fought to maintain it as valiantly as did her native sons.

It is men like these we welcome to our shores with open arms, while for the soviets and red anarchists we have no favors.

Speaking of the rise of poor boys to prosperous manhood I call to mind numerous instances in the lumbering country. I well remember seeing a millionaire lumberman of foreign birth driving his span of bays along the river road seeking his numerous lumber camps, clad in coarse garments, seated in a pung, his laprobe a patchwork quilt instead of a buffalo robe such as most of the drivers used.

This man, of course, learned his economy under stress of hard times in early youth, a habit that he could not cast off with the advent of prosperity. There were few such instances, while a large number went to the extreme in another direction, spending money lavishly.

There is much to be learned from a study of our men of business who so early broke into the wilderness in search of money and a home.

Noting the effort to make a law forbidding intermarriage between white and people of color. I wonder how some of the best early white citizens would have got along without their Indian helpmeets. Times change and perhaps such marriages should be forbidden. Chance for argument here all right.

Old Timer.

**Bracelets Lead Popular Jewelry.**

New types of bracelets lead in the popular priced jewelry being bought for immediate delivery by the stores. These bracelets are of the bangle type and are in either single or spiral effects. One outstanding variety is the three strand bracelet which has an Oriental god charm pendant. Slave bracelets are said to be falling off somewhat in popularity, but are still selling well in certain price ranges. Pearl necklaces continue active items. The 60 inch length being well reordered.

## Your Estate will Present Problems

**S**ERVING as executor and trustee of an estate today is a business in itself.

Tax problems, inventory problems, security problems, real estate problems, insurance problems, often legal problems, are presented, and their solution determines how successfully the wishes of the testator will be carried out.

If this institution acts as executor and trustee of your estate, you are assured of trustworthy, economical and efficient service.

### GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

**STRENGTH****ECONOMY**

## THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

### MICHIGAN MILLERS MUTUAL FIRE INSURANCE COMPANY

AND ASSOCIATED COMPANIES

**Combined Assets of Group****\$33,389,609.28****20% to 40% Savings Made Since Organization**

### FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass



**Some of the Advantages of Mutuals.**

That the direct writing mutuals have a distinct advantage, which is also present in the business of any other well managed mutual, is the opinion of the National Underwriter which in a recent issue discusses the question of the selection of risks. All thinking insurance men are agreed that the entire secret of successful underwriting is in the proper selection of the risks to be insured. On the careful selection of risks depends the success or failure of the insurance company. With the present day ratio of losses mounting every year the indiscriminate and haphazard practice of issuing insurance policies to every John, Dick and Harry that may apply, would seem to be the height of absurdity. And yet under the present system such practices would seem to be difficult of elimination. The careful selection of risks will pay a mutual, or other, insurance company, big dividends if rigidly adhered to. Read what the National Underwriter says on this subject:

"The problems of fire insurance are being discussed at this time with greater insight and more assiduously than for years back. A company official in scanning the field and comparing the records of the larger mutuals and stock companies declares that the differential between so-called good and bad business in the same class is not sufficiently marked or represented in the rate. Rating authorities will agree that it is impossible through a rating schedule to measure moral hazard. Moral hazard is intangible but very powerful in its influence on the loss ratio. In a way, moral hazard is reflected in the physical condition of the risk, when "moral hazard" is comprehensive enough to cover neglect and carelessness which at times can almost be said to be criminal.

"This official said that in the so-called bad business, moral hazard affected the loss ratio perhaps 50 per cent. The mutuals make a pick of their assured. They select the better grade risks whose owners are men of repute, personal probity and conscience. They endeavor to eliminate moral hazard entirely from their undertakings. When they do secure risks of this kind they can afford to make many concessions. The loss experience on the carefully selected business of this kind is most favorable. The mutuals can make good money on the upper grade of a class of business.

"The stock companies, on the other hand, are general insurers, doing business through agents. They cannot make the selection that the mutuals do which deal direct with the assured. This official opines that it is the risks in the lower division of the same class that force up the loss ratio on stock companies. This official wonders whether some method cannot be worked out that will penalize the poor risks in the same class. In his opinion the risks in the upper division of the class may be paying too high rates, while those in the lower division are paying far too low. It is the poor risks that are creating the havoc. The moral hazard permeates the lower di-

vision in any class of business with increasing insidiousness."

**The Costly Big Fires.**

Less than two per cent. of the fires in American cities cause sixty-eight per cent. of the total losses there, if a study of the fires in eight of the cities last year is representative of conditions in all. This study, the results of which are published by the National Board of Fire Underwriters in "Safeguarding America Against Fire," reveals the part played by fires which cause losses in excess of \$10,000 each in piling up that huge fire bill which the Nation pays each year. In 1925 it reached a total of \$570,255,000.

Here are figures that run counter to some popular notions on the subject of the fire hazard. It is natural to associate the heavy loss with the great number of fires. It is easy to forget how often, in the multiplicity of alarms to which the firemen respond, it is found that the damage is trifling. Warnings against the practices which cause the small fires cannot be too insistent. The little blaze may become the conflagration. It is well that these warnings should be coupled with showing of the great part of the fire bill caused by the larger fires.

The study now considered was made of the fires as reported for 1925 in Baltimore, St. Louis, Los Angeles, San Francisco, Philadelphia, Boston, Seattle and Chicago. In none of the cities was there a fire of proportions to be described as a conflagration. It is stated that in Boston ninety-six fires, three and two-tenths per cent. of the whole number, caused sixty-three per cent. of the loss. For the eight cities, it is found that the larger fires were one and one-tenth per cent. of all and caused sixty-eight per cent. of the loss.

In response to the question, "What is to be done about it?" the fire underwriters reply, "Build against fire." They say that along the inculcation of fire-safe habits among the American people must go proper building in order to check those fires that no amount of caution could have prevented. So there is, in particular, protest against the omission in fire-resistive buildings of certain structural safeguards, which tend to make elevator shafts, stairways and hollow wall spaces and other openings, avenues for the spread of the flames from floor to floor. Where not fanned by a draft the flames are likely to remain within small compass until the firemen arrive and extinguish them. Thus there is a small fire with trifling loss instead of a large fire with loss perhaps running far into the thousands. Were precautions of the kind described universally adopted, the people of the United States would be the gainer by several hundred millions of dollars annually. Even in the richest country on earth, that is a sum well worth saving.—Boston Transcript.

**Foreseen.**

Friend: I hear Hardupp's store burned last night. They say you could see the fire a long way off.

Banker: Yes. I saw it six months ago.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, SECRETARY-TREASURER

## SAFETY SAVING SERVICE

### CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

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

### NEW LOCATION

305-306 Murray Bldg.

GRAND RAPIDS,

MICHIGAN

## Affiliated with

### THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

An Association of Leading Merchants in the State

### THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

## AUDITS-SYSTEMS-TAX SERVICE

LAWRENCE SCUDDER & CO.  
ACCOUNTANTS AND AUDITORS

924-927 GRAND RAPIDS NAT'L BANK BUILDING, GRAND RAPIDS, MICH.

313 PECK BUILDING, KALAMAZOO, MICHIGAN

452 W. WESTERN AVE., MUSKEGON, MICH.

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

## Fenton Davis & Boyle

Investment Bankers

Chicago  
First National  
Bank Building

GRAND RAPIDS  
Grand Rapids National Bank Building  
Phone 4212

Detroit  
2056 Buhl  
Building

## TRENDS AND TENDENCIES

## Peculiar To the Retail Hardware Trade of America.\*

Life as I know it is fitful; it is change, never exactly the same at any two succeeding moments, but always life. Like the Father of Waters, which takes its rise in the cool, clear springs of the Northland and flows through the heart of a continent to the tropical sea, life pushes steadily onward, through new fields and past new scenes never turning back, never catching sight of old land marks, never undergoing old experiences. Along its upper reaches are its falls where the water comes babbling down impatient to be on its way, only to foam and to froth as it restlessly and helplessly whirls around and around laden with chips and twigs and pieces of bark. Such is youth. After a time the course of the stream straightens; now deepened and broadened and sobered it flows onward in the strength of its own importance, forgetful of its wild youth and unmindful of the decline yet to come. Such is middle age. Then comes the lower river with its sluggish current, its great stretches of back water, its bogs and marshes, its tendencies to thin itself out over the adjacent lowlands. Such is old age.

One might view the river at a thousand points and yet never twice would he see the same stream. The Mississippi at St. Paul is not the Mississippi at St. Louis, just as a man or a business at fifty is not the same man or the same business he or it was at five or ten or twenty years of age. True there may be and there usually are close relations between the one and the other, but they are never the same.

Within a month I stood on the bank of the river at Memphis and tried to reconstruct in my mind the picture which once I had had of it in Minnesota. I knew beyond question that I was viewing what the map makers call the same stream. I knew, at least I could guess, that what I saw was what I had once seen a thousand miles Northward, now enlarged and modified by countless smaller streams, insignificant alone, united a tremendous influence.

So it is with any given industry or with any given industrial unit. Processes of fabrication, methods of marketing, intensities of demand and mechanisms of exchange are in a constant state of flux. Day by day variations may not be discernable, but measured over longer periods, five or ten years, say, they are marked, significant and far reaching in their consequences; and the successful business man is the one who can and who does adjust himself and his business to the new order of things without undue delay and with a minimum of friction.

It is as obvious as anything can be that the makeup of our business life to-day differs radically from what it was a century ago. The pioneer was essentially an all around man, both versatile and enterprising. He built

his own house tilled his own fields and made his own clothing. The services of others were mere incidences in his industrial life. What he wanted he usually got directly from nature or did without it altogether; he had no other recourse.

In time with an increase in population and in a more thorough spread of information he found it profitable to devote more and more of his time to those things which he could carry on the most effectively, trusting to others to supply the wants which he himself had once supplied rather tediously and at high cost. Further increases in population and further improvements in processes led to further and more minute divisions of labor, each man supposedly following the business for which he was best fitted by nature and training.

Great social upheavals affect industrial life in exactly the same way, but more quickly and in a manner more noticeable. The civil war, for example, influenced industry in a way never before known in this country. The calls for men by the Northern Government forced a revolution in all lines of business. The Government itself was faced immediately with the necessity of adopting standardized methods in making uniforms and equipment. The result was, for example, that the home and the village tailor had to give way to the factory; exact measurements, to standard, conventional sizes.

Recruiting robbed the farms of much of their man power, which could be replaced only by machinery. The result was increased activities in the manufacture and selling of all kinds of farming implements and in efforts to find new processes and to perfect processes already known.

What was true of the North was true also with due modifications in the South.

The need for readjustment at the end of the war was even greater than the need which the war itself had created. Millions of young men found themselves at the close of the struggle completely out of step with the new order of things. They found themselves in possession of more ready cash than they had ever before had at one time in their lives; they found their places at home occupied by machinery; they found it well nigh impossible to throw off the longings and ambitions which they had acquired rather unconsciously from their comrades about the camp fires. Added to these disorganizing and somewhat disconcerting influences was that which the National Government set in motion when it encouraged Western migration by making it comparatively easy for the former soldiers to acquire public lands for homesteading purposes.

Then came another long evolutionary period closing with a war, rather insignificant as wars go, but tremendously important in its influence on American business.

Railroad expansion, agrarian unrest, labor troubles, low prices, debauchery in governmental affairs, hard times, all played a prominent part in the gradual change which characterized business

and business methods during the period. Then came the war with Spain and the opening of new world markets.

The generation that followed brings us down to the present day. It has been a generation filled with business problems difficult to solve in a manner satisfactory either to the business men themselves or to the public at large, problems involving (1) price fluctuation, (2) credits, (3) new methods of marketing, (4) service, (5) changes in styles, tastes, and habits, and marked inequalities in the distribution of the national income, (7) and the place of the retailer in the highly complex organization known as modern business. These then are the problems which confront you to-day and which call loudly for solution.

Rapid price fluctuations are particularly characteristic of the past two decades. The last generation of the nineteenth century saw decline in prices, to be sure, but it was so gradual as scarcely to be discernable. That generation did not, however, see upheavals such as we have experienced during the past ten years. Then the retailer, whatever may have been his problems, worried little about the danger of finding his shelves suddenly stocked with comparatively new goods bought at a price completely out of line with current market quotations. Many of you, on the other hand, know from experience just what it means to be oppressed by the constant dread of price reduction with its necessary concomitant, the writing off of inventories. The natural consequence has been a radical shift in buying, a shift to the hand-to-mouth method in staples and to a quick turnover in novelties by lower price inducements. The old days of comparative security when stock was stock and as good as old wheat in the mill are no longer with us, and so far as anyone can see they are not likely to return during the present generation, if they ever return.

The past few years have seen radical shifts in the credit situation. It is a far cry back to the long and easy credits extended by jobbers and manufacturers to the retailer and passed on by him in turn to the consumer, who was expected once or twice a year to balance his accounts. The multiplication of banking facilities, the speeding up of communication and transportation and the natural tendency of business to keep its assets liquid account in large measure for this change. More and more the retailer has found it to be good business, even had he not been forced by the logic of the situation, to lean on his local bank for credit rather than on his business friends in the manufacturing and jobbing fields. Any other trend in business evolution would have been a perversion.

On the other side of the shield is the credit relation that exists between the retailer and his customer. There was a time when the open account settled periodically by cash or note prevailed in your business. Now monthly settlement of open accounts and the periodical payments of installments are your chief concern.

An effective piece of machinery in handling the former type of credit is the credit bureau, usually an independent organization set up by the retailers of a community. Such a bureau, if well organized and honestly administered, can furnish definite and valuable information concerning the paying habits of the citizens of the community; and if it does not happen to have this information readily available, the bureau can secure it very quickly.

The installment problem is a problem in itself, which in its present form is rather recent and farther reaching than many of us realize. Any one of use can recall instances of installment buying a generation and more ago, but it was not until the Nation began moving about on rubber tires that the epidemic for buying from future earnings broke out among us. Now many things are sold on the basis of a little down and a little each week—motor cars and accessories, clothing, radios, furniture and jewelry and such prosaic things as washers, ironers and sweepers.

Obviously every retailer is possessed of a legitimate desire to make a bona fide sale, either for cash or on installments. Yet just as obviously no single sale can fall into both categories. It is either cash or credit. Obviously, also, is it that, generally speaking, the change from cash to installment buying increases neither the National income nor the total purchasing power of society. The real danger back of installment buying is not, as many contend, the inclination of consumers to buy what they do not need, but rather it is the building up of manufacturing and marketing machinery, which, when the cash market has been weakened by installment buying, is found to be out of all proportion to the size and extent needed. In other words, when installment buying reaches its peak and then moves along normally from year to year, it becomes in reality an anticipated cash market. This important fact the wise retailer will understand, and its consequences he will be prepared to assume in a business-like way.

No changes in business structures during the past few years have caused the retailer more concern than those having to do with new methods of marketing. I refer to the mail order house, to the chain store and to direct selling to the consumer, either at wholesale or by the manufacturer. Back of these efforts is the desire for profit necessarily based in the long run on better service or cheaper prices or on a combination of the two. I say necessarily based, for the simple reason that they must eventually fail unless they have at bottom a real justification for their existence.

Too often the retailer has regarded these innovations in marketing as interlopers and has resented their presence in what he had come to believe was his exclusive province. Such attitude, obviously, cannot change the situation, and it is exactly the attitude which these new methods would have the retailer take without exception. The more discerning and the more

\*Paper read at hardware convention by Dean Charles M. Thompson, College of Commerce and Business Administration, University of Illinois, Urbana, Ill.

farsighted retailers, I may say, have set themselves the task of studying anew the problems involved in marketing. This they have done with the full expectation of emerging from their study with a clear understanding of their position in the economic order of things and of how they may improve that position.

The typical customer is vitally interested in the quality of the goods he buys, in the price he pays for these goods and in the manner in which the seller renders his services. Strictly speaking, these are but segments of the same circle and cannot, therefore, be separated, however much at times they may appear to bear no relation one to the other. Furthermore the typical customer prefers, other things being equal, to do business with those whom he knows and in whom he has confidence. I say other things being equal. He may be led away by price appeal and it is possible that this appeal may be illusionary; yet he feels, and honestly so, that he is getting from strangers what his friends have denied him.

If any new system of marketing makes inroads on established practices and if it holds its position for any length of time, the obvious conclusion must be that it possesses merit. I feel, therefore, that the retailer who will give himself to a study of the methods of the mail order house and similar competitors and who will candidly recognize merit when merit is due is on the broad highway to successful and profitable competition with them.

Service is a word greatly overused; little understood and without a definition generally accepted. It begins, so far as the customer is concerned, with the initial display of a commodity and continues until the commodity has completely exhausted itself of its utilities. All of it may be free in the sense that it is rendered without apparent charge or a portion, the so-called service portion may be on a charge basis. In any case—and this is the nub of the subject—it is designed and carried out on a basis of rendering continued and continuous satisfaction to the customer without either insulting his pride or irritating his sensibilities.

I have among my acquaintances retailers who are attempting to give too much service to their customers, with the result that their net profits are not what they should be. Perhaps they are over scrupulous, but I am inclined to the belief that they lack the courage of their convictions. They know they are doing more for their customers than can reasonably be expected of them; yet having done this very thing for years, they fear the consequences of breaking away from an old practice however bad and vicious it may be. A workman is certainly worthy of his hire. A retailer is entitled to pay for services rendered; and I am firmly convinced that the right thinking consumer—and that includes the majority of us—is willing to pay for services regardless of the form they may eventually take.

Retailers of hardware may escape

of the grief in other lines, but I know enough about your business to know that you are not entirely free from the hazards incident to the changing tastes of a fickle public. Even in my time I have seen changes in the styles of granite ware, dog collars, pocket knives, incubators, axe handles and gasoline stoves. Really serious, however, is the tendency to change in such lines as builders' hardware, machines and implements and in house furnishings.

Another present-day problem for the retailer, one which will not down, involves an apparent inequality of the National income. Whatever may be the cause and wherein lies the solution, if indeed any immediate solution is possible, the naked fact is that more

than a third of our people have suffered a loss in their purchasing power, this loss appearing as a gain or as a surplus among the two-thirds. There is general agreement to the proposition that something ought to be done, and done at once, for the former group. Various remedies, some of virtue some without virtue, have been proposed. Practically all of you have customers among the one-third and I dare say that all of you cater to the two-thirds.

Any relief to the farming element that raises his purchasing power will make him a better customer, but not without rendering your urban customers less able to buy. If you have the idea that legislation can give purchasing power to one group without taking it from another group you are, I am

convinced, doomed in the long run to disillusionment and disappointment. I yield first place to no one in my desire to see the purchasing power of the farmer increased; yet I realize that the city man, prosperous out of proportion to his farmer friend, must give it up, and as one of them I am ready to yield my share at once and without complaint.

Retailing is essentially a producing function. The retailer produces time, place and possession utilities; and these utilities are just as essential to the well being of society as are the form utilities produced by manufacturers. The chief problem of the retailer, then, is to forecast with as much accuracy as possible the normal demand for the utilities which he cre-

## Statement of the Condition of THE GRAND RAPIDS MUTUAL BUILDING AND LOAN ASSOCIATION As of December 31, 1926.

### ASSETS

Mortgages—(First mortgages only on Grand Rapids homes)	\$8,623,739.39
Stock Loans—(These are demand notes on our own stock at not more than 90% of its value)	286,892.51
Land Contracts—(One property acquired by foreclosure and resold on contract)	5,375.70
Accrued Interest Secured (On mortgage and stock loans)	36,307.44
Furniture and Equipment	3,000.00
Liberty Bonds—(We are holding these as an emergency fund)	201,716.26
Cash on Hand and in Banks	200,844.76
Building and Loan Building	337,500.00
Sundries	1,083.72
TOTAL	\$9,696,459.78

### LIABILITIES

Installments—(Amount paid in on weekly payment savings shares)	\$3,860,409.20
Advance Paid Shares—(Amount paid in at \$62.50 per share); On these shares the earnings are allowed to accumulate and are paid when shares are withdrawn or matured)	1,307,787.27
Full Paid Shares—(On these we have always paid 2½% earnings semi-annually)	3,019,205.00
Notes Payable—(This is money borrowed during the active season and will all be repaid during the inactive winter months)	129,463.35
Due on Uncompleted Building Loans—(The money will be paid out as the buildings progress)	85,691.11
Due on Building and Loan Building—(This is not due for eight years but we can pay it as fast as we wish)	170,000.00
Interest Accrued and Paid in Advance	27,468.39
Sundries	1,361.66
Legal Reserve—(The State requires us to set aside in this fund a certain part of our earnings each year to take care of any possible loss on real estate acquired by foreclosure. We, however, have never had a loss and our real estate account shows a profit)	20,900.00
Earnings Reserved to Mature Our Installment and Advance Paid Shares—(All of this would have to be lost before our members would lose any of their savings)	1,074,173.80
TOTAL	\$9,696,459.78

The increase in assets of nearly \$600,000 in six months is the best evidence of the appreciation by the public of our plan of mutual profit sharing.

Having no preferred stock upon which to pay dividends we give our members the highest return on their investment consistent with the safety of the principal.

We have a savings plan that will fit any need.

Let us explain our plan.

We do NOT charge a membership fee.

**Grand Rapids Mutual Building and Loan Association**  
 CHARLES M. REMINGTON, President      THOMAS C. MASON, Secretary

Building and Loan Building, Monroe and Lyon

ates and to meet this demand in an intelligent and effective manner.

In forecasting and in meeting this demand the retailer unless he is to subject himself to the hazard of every passing whim, must study his own problem in the light of past experiences, properly adjusted to current conditions. In no other way can he hope with any reasonable degree of expectation to keep abreast with the trends and tendencies of his business much less to anticipate them.

No two hardware retailers, I dare say, face exactly the same business problems, yet it seems clear to me that all of them must draw their rules and their formulas from the same general storehouse—the combined experiences through the generations of hardware retailers in particular and of all retailers in general.

**Too Many Laws For the People's Good.**

Grandville, Feb. 8.—Are we too much governed?

I sometimes think so. It will be remembered that once upon a time a Kentucky legislator moved that all the laws on the statute book be wiped off and the Ten Commandments be adopted as the sole laws of the state.

Nor was that legislator so foolish in his day and generation. Here in Michigan we are too much governed. As few laws as possible requisite with the proper governing of the people is the sole necessity of the hour.

Again has the ukase spoken from Lansing and announcement made that from now on nobody in the State shall bob hair save a licensed barber. The warning is meant more especially for the beauty parlor folks, so that they will not overstep the law and cut some little girl's hair.

Even dad must remember that if little Mary shakes her long curls and says, "Daddy, won't you please bob my hair?" he must halt on his way after the family shears and take into account the pains and penalties that accrue should he dare to slash little Mary's curls.

Up the street a ways is a barber, licensed by the State to cut the hair of little girls, and even of old maids, if such need the shears.

Beware lest ye fall into the jaws of the law. The barbers know their onions and they have the law for hair cutting on their side. Beauty parlors may twist and crimp, but they must not cut. Even though the rights of the people and the barber conflict, that has no bearing on the subject. The law is on the side of the shears-wielder who has taken out a license to do business.

I ran upon Mr. Blank snipping his fingernails with the family shears.

"Man, what are you doing?"  
"Cutting my finger nails, they were getting too long—"

"But, sir, weren't you aware that a manicure shop holds forth up the street and that you are likely to be arrested and hauled before the magistrate for infringing on the rights of the professional nail-cutter?"

Blank, of course, doubted such logic and finished at his peril. I haven't heard how he came out. One thing is sure if manicurists haven't the sole right to cut fingernails, yes even our toenails, in this State, that right is theirs as much as is the right to bob hair solely by barbers, and some sapient legislature will soon call up and put through such an act, so it won't be longer a right for a Michigander to cut his own nails (toes and fingers).

Again I ask, are we too much governed?

One of our representatives has al-

ready introduced a bill to secure a minimum wage law. What are we going to do about that?

In whose interest is such a law being concocted? Has the old idea that an American citizen has the right to life, liberty and the pursuit of happiness passed into the discard? It would seem so, judging from the innumerable bills littering the legislature devised to curtail popular rights for the benefit of the few.

Householder John bargains with his friend, Carpenter Pete, to fix his rear porch. The price is agreed upon for the work and the carpenter does the job and goes for his money. Right here steps in the Government official with the avowal that the price to be paid, agreed upon between the two interested parties, runs counter to the minimum wage. (This when we have one) and the men have to answer for breaking a State law!

What a situation in this supposedly free country of ours! The absurdity as well as outrageous injustice of all such legislation is enough to make a decent man's hair turn white in a single night.

Minimum wage! There is no such thing, nor can there be without treading on the dearest rights of American freemen. Shades of Christopher Columbus, George Washington, Abraham Lincoln and other dead and gone patriots, what are we coming to?

Nine-tenths of the blotches known as statutory law could be abolished with a vast improvement to State and Nation.

In ye olden time when little Benny or his sister Jennie fell to crying over a loose and aching tooth, daddy got out his ball of twine, attached a string to the offending member, and with a quick jerk landed it outside the little one's mouth. That was the end of that trouble and no State law fractured either.

Under conditions as they are today, such an act would call down the wrath of all the dentists in the State, who are or soon will be, licensed to pull and repair everybody's teeth, great or small. The home pulling of a tooth would subject the offender to a heavy fine or a jail sentence. Under such conditions, what becomes of the boasted liberty of man in America?

Must the battle for independence be fought over again? Did the ragged Continentals suffer, bleed and freeze at Valley Forge for naught?

Were all the battles of our civil war fought out to a finish that the free citizens of America should finally surrender and knuckle in the dust before the barbers, dentists and other licensed union organizations which prey upon the dearest rights of mankind?

In the name of every free born American I call upon the lawmakers to call a halt and cease to insult the intelligent citizenship of our land by enacting laws which contravene every right dear to the American heart from the days of the immortal Washington down to now. Old Timer.

**The Deadly Alternative.**

A Georgia lawyer tells of a darky charged in a town of that state with theft. His lawyer decided to put him in the box in his own behalf. The magistrate, being doubtful if the darky understood the nature of an oath, undertook to examine him on the point.

"Henry," he said, "you know what will happen to you if you tell a lie?"

"Yes, suh," said Henry. "I'll go to hell and burn a long time."

"Quite right," replied the judge. "And now you know what will happen if you tell the truth?"

"Yes suh," said Henry. "We lose the case."

**Boutonnieres Sell Well.**

Boutonnieres are meeting with an active consumer demand, which is reflected in the re-orders reaching the wholesalers. Favored are clusters of Spring flowers to retail at about 75 cents, and feather flowers in various sizes, ranging from a large rose to clusters of violets or field flowers, retailing at \$1.50. Nasturtiums in the bright capucine shades are particularly wanted in the feather flowers. A novelty costume boutonniere takes the form of a pair of love birds in black and white or bright color combinations. It is priced to retail at \$1.50.

**Pajama Sets in Negligees.**

Negligee manufacturers are giving much attention to new styles developed in black satin. This material, set off by hand-applied or hand-blocked designs in bright colors, is used for the favored pajama suits, as well as for the usual robes. A style very much in favor is the three-piece pajama ensemble. This consists of coat, short jacket and trousers fitted at the ankle. Soft colored chiffon robes, trimmed in a variety of ways, are in good demand. Corduroy robes in solid colors are being bought for the popular-priced trade.

*What a prominent Judge says about Trust Company Service*



*A Judge of a high State Court writes:*

"I named the Trust Company in my will as Executor and Trustee of my Estate because I wanted the peace of mind—the sense of security that comes from knowing that my wishes as to the distribution of my property will be faithfully and efficiently carried out."

This feeling of security will be yours if you appoint this company as your Executor and Trustee. Our experience in business and estate matters, our financial resources and long experience assure a faithful and efficient administration of your estate.

**THE MICHIGAN TRUST COMPANY**

*The first Trust Company in Michigan*

## DRY GOODS

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

### Fox Scarfs Are Leading.

Indications continue to increase that the present season will be the best for Spring furs that the trade has seen for several years. The stamp of approval which has been put on suits by acknowledged style leaders among the department and specialty shops will be an important factor in this, as fur scarfs come in strongly when suits are the vogue. They are already being worn by women who frequent the "smart" places of the city, the latter having taken advantage of the recent good weather to anticipate Spring so far as the mode is concerned. Fox scarfs continue to lead the demand, the finer ones being one and two skin effects in silver, natural blue, cross, white and prime red foxes. In the less expensive pieces a broad range of dyed foxes is seen. There is also a call for scarfs made up Hudson Bay sable (marten), baum marten and stone marten.

### Filling in on Floor Coverings.

Although the great bulk of the business in carpets and rugs for the current season has been done, prominent selling houses report a fair trade of a filling-in nature. Some of it consists of "house" buying and the rest of duplicate business turned in by salesmen on the road. As has been the case through most of the season, the demand is best for the better grades of merchandise. About the only feature to the call for rugs is the noticeable increase in the requests for seamless goods, this including Wiltons along with the less expensive lines. As to design, buyers continue to operate best on plain center effects with decorative borders. Carpets have been featured by their much wider sale. Stocks of general floor coverings in first hands are not abnormal, this being attributed to the fact that, for the first time in several seasons, consumption has kept pace pretty closely with production.

### Luggage Buyers Not Active.

Although a fair amount of business in general lines of luggage is being done from day to day, selling agents handling them say that it could easily be larger than it is. Buyers of this merchandise were said yesterday to be held down on their purchases to an extreme degree, which is adding greatly to the problem of production. In many cases they are said not to be allowed to anticipate their needs for a period greater than thirty days. Unlike the trend in most other trades, the tendency in this line seems to be toward the cheaper goods, which are moving best at the moment. Novelty "numbers" in fancy grain leathers and colors for women stand out in the new goods. Gray is strongly favored.

### Underwear Lines Get Attention.

The usual February lull in buying of knit goods is now apparent in the

local market. Buying of heavyweight lines here is virtually at a standstill, and men on the road with the goods are turning in only a limited volume of business. Duplicate orders for lightweight lines, however, are running into good volume in the aggregate, this reflecting the increasing demand on wholesaler's stocks of these goods. The bulk of this call is for nainsooks, and the fancier they are the better they seem to be selling. In some cases sales of "high" novelties are being held back by inability to make prompt deliveries. Selling agents handling lightweight ribbed lines are now getting business that formerly would have been on their books long ago. Duplicate orders for balbriggan goods also are coming in quite well.

### Novelty Jewelry Items Varied.

Sales of novelty jewelry and costume accessories of the popular priced type are covering a broad field here at present. They include merchandise ranging from sterling silver bangle bracelets to retail at 25 cents and upward to a new type of plated silver vanity case retailing at \$3 and more. This case, which provides places for rouge, powder, lipstick, comb, latch-key, etc., is said to be taking very well. Also in favor in low-priced jewelry are gold-filled hoop earrings, which may be had at prices permitting profitable retailing as low as \$1. Novelty effects in rhinestone ornaments, which are used both for millinery trimmings and general adornment, are taking well, too. Imitation pearls, principally in long rope effects, are well spoken of by the trade.

### Millinery Sales Are Good.

Little fault is to be found with business in the better grades of millinery. To date February has been an excellent month with the manufacturers. One of the new trends is toward Baku, a linen-finish Oriental body that is catching on very well. Chouquette and crochet are also favored materials in the hats now selling. Blue heads the list of the best-selling colors, but gray, with the backing of the Parisian modistes, is coming along strongly. Among the other actively selling colors are beige, green and red. Buying by retailers in the metropolitan district is said to have been especially good of late and for this the good weather recently experienced is held responsible. While individual orders have not been large they have run into good volume in the aggregate.

### Angles of Small-Town Buying.

While in the larger cities and retail centers the two-piece dress is selling well to consumers, the style still fails to meet with much of a reception in the smaller towns, particularly in the Middle West. The reason, it was said yesterday is that many girls in a small town, being limited as to choice for economic reasons, pick a garment which can be worn for both day and evening wear. The two-piece dress, being essentially a sports garment does not meet this requirement. A similar objection to the sale of tweed suits in small towns was cited by the manager of a chain store system. Some

girls will not buy tweed suits, he said, because they feel they can't go to church in them. Twill garments are chosen instead.

### Awaits Further Dress Showings.

While buying of dresses to date has been very active, a quiet spell is developing because of the expected introduction of new models at showings within the next week or so. Reports indicate that retailers have been meeting with success in early offerings of this merchandise. Dress manufacturers are greatly helped by style developments featuring pleatings, tuckings and intricacy of line. Because of these effects more manufactured dresses are likely to be bought. The ordinary home dressmaker is much more handicapped than in recent seasons when the simple straight-line vogue predominated. Reports also indicate that the new showings will add further complications, with a possible change in silhouette.

### New Kind of Lamp Shades.

Translucent natural wood lamp shades, so thin as to permit the light to penetrate as easily as through vellum, but made durable by canvas or muslin lining, are a leading item with one manufacturer of household furnishings. They come in all sizes, from small candle shields to the largest sizes for floor lamps. The natural grain of the wood adds to the decorative value of the articles, which range in colors from red mahogany to pale golden maple. They are priced at from \$3 each, wholesale, to about \$25. Manufacturers report continued demand for paper, vellum and other shades of the simpler types, many with hand-painted decorations in both pictorial and conventional designs. There is little call for silk shades in the elaborate fringed styles.

### Hosiery Demand Is Uneven.

The improvement in the general demand for hosiery that was so confidently predicted for this month by leading factors in the market has thus far failed to materialize. Aside from some improvement in the call for children's goods and novelties in men's fancy socks, the gain in sales volume has so far been negligible. Seamless hose are described as "draggy," and it appears that even the full-fashioned all-silk and mercerized top lines that are sold through jobbers are not moving as well as makers of the goods would like to see. Well-posted factors in this market are unable to account for the present situation, and are even more at a loss as to when it will change for the better.

### Spring Shoes Sell Better.

Both at wholesale and retail there has been a noticeable improvement in the sale of Spring shoes this week. Consumer buying, encouraged by the weather, has been more general than usual at this time of the year, which in itself is a feature. Ordinarily most of the early consumer buying is confined to women of the so-called wealthier classes. In any event, retailers have been encouraged to place orders that might otherwise have been held back

several weeks. One of the interesting things about the buying is the growing attention of retailers generally to blue kid footwear, due to the great vogue for navy that is indicated for Spring. February sales to date were said yesterday to be running substantially ahead of those of a year ago.

### Neckwear Sales Running Larger.

Growing evidence of the general acceptance of the tailored suit for women this Spring has put added life into the demand for women's neckwear. At the same time it has brought about a subordination of the more feminine styles in the demand to the "numbers" cut along tailored lines. Thus collar and cuff sets and vestees are topping current sales. Attractive efforts have been made by the manufacturers to "soften" the lines of the vestees by use of ruffles and other dainty touches. That these efforts have been appreciated is shown by the way retailers have placed their orders. Sales to date indicate a season of almost record proportions.

### Retailers Pleased Thus Far.

Most retailers, particularly the department stores, are gratified with the way that turnover has kept up since the first of the year. So far there has been no evidence of even the "moderate recession" that was expected. Buying funds in consumers' hands, moreover, show no signs of falling off and there is great confidence expressed by many retail executives in the outlook for the Spring season. Where disappointment is expressed, it mostly comes from men's wear retailers, who have not had particularly good results during the last two or three weeks with clearances of men's clothing.

### Satin Coats Have Good Call.

Retailers have been placing orders for satin coats much earlier than last year, which indicates the confidence the stores have in a strong vogue for this merchandise during the Spring. The garments comprise the higher retail price ranges on coats, and orders for merchandise to retail at \$79.50 and up have been liberally placed in the market. Black satin is used exclusively, and the usual trimming is ermine, although some use is also being made of monkey fur. Additional satin models will be featured by coat manufacturers in their new showings next week.

### Handbags Being Well Ordered.

Brown and blond are leading shades in Spring lines of handbags, in which the favored styles are flat, tailored pouch bags of reptile grain leather. This merchandise is priced to retail from \$3 to \$4. In higher priced merchandise high shades are wanted in ostrich, pig leather and calfskin bags. Manufacturers say retailers have been quite actively buying. Enough orders have been placed with some makers to keep them busy for some weeks to come. So far there is every indication that the novelty leather vogue will continue until well into the Summer.

Be sure your chosen goal is worth gaining.

## RETAIL GROCER

Mail Grocers and General Merchants Association.

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

### Live Sundries Peculiar To Present Day Merchandising.

Written for the Tradesman.

Every so often somebody prints a tabulation which is supposed to indicate something authentic about business, but often such things are misleading. One, for example, has gone the rounds for years ever since I wrote it first in 1919. It was right—absolutely right—in relation to the special story in which I included it. It means nothing taken by itself. Its latest appearance was in the National Grocers Bulletin and it is now going the rounds again, quoted from that publication.

But the following is authoritative. I got it directly from a former manager of the Acme Tea Co., Philadelphia. It indicates how sales in chain grocery stores are apt to run to staples, thus:

Sugar, 14 per cent.; butter, 10 per cent.; butter substitutes, 6½ per cent.; eggs, 4½ per cent.; flour, 4 per cent.; bread, 6½ per cent.; coffee, 7½ per cent.

This totals 53 per cent. business in seven staples. All other goods sold total less than half—47 per cent.

Figures of to-day might show a still smaller percentage of flour sales, because the housewife everywhere is buying bread, rolls and other bakery products more and making less herself almost daily; but the lesson to my mind is the same. It is this:

That grocers should take thought and make definite exertion to see that they get a normal proportion of sales among these staples. Why? Because women who buy such things buy the correct proportion of other goods at the same time and in the same store. It is the greatest possible and a very costly mistake for a merchant to think he does not want to sell more sugar, for example. For to let sugar sales go elsewhere is to let all the remainder of the business go, too.

How easy it is to sell profitable goods was demonstrated again by a live grocer to whom I talked lately. On the counter was a new preserved fruit in glass. I asked him how it was going and he said it was such a winner that while he had bought three cases to begin on, he had now purchased twenty-four cases more.

As we talked a woman customer came up. He waited on her. At the first pause in the talk, he asked her if she had had a sample of this new item and he picked it up and handed it to her. Yes, she had tried it and had already used it several times. It was no trouble to see why he had turned so much of this item.

Note, now, that this is perfectly new. It has hardly been on the market long enough to "bite" yet. So this grocer bought it on his own judgment. Plainly, he is a discriminating purchasing agent for his customers. He doesn't wait until everybody is familiar with anything. He leads on judgment, instead of following on demonstrated success. He gets the cream of the

first sale on any novelty. By the time others have awakened, he is enjoying a staple sale on the new item and is working on something else that is new.

I recently read how Koch, the National Grocer educator, asked many grocers to tell him what special uses might be derived from the inventory just taken. What the grocers answered seemed fairly good, but I missed what seemed to me the most important point of all. That is how the inventory reveals goods which should and must be moved.

Take toilet soaps, for example. The grocers who have an overload of toilet soaps run to a high percentage of the total number. It is a sort of truism among salesmen that almost any grocer will fall for toilet soaps and he seems to buy novelties in this line regardless of previous experience or of holdover stock now on hand.

Funny, come to think of it, how a box of toilet soap, newly presented, clean looking, nice smelling, will appeal to a grocer. It seems to him that such a box will sell to every customer he shows it to. When the shipment is received somehow it does not look so good as the sample did. It is the same. The sample was right. But here are forty-eight or sixty boxes, all alike, and the glamor is off. Further, the odor of sixty boxes in a case is not nearly so alluring as it was in the one box.

So the grocer gets off at a bad start with little enthusiasm. He offers his soap to a few customers. They seem to look at it with a reflection of the fishy eye with which he himself now regards it—and most of that consignment goes to join the other Jonahs in the toilet soap department.

A time ago the inventory brought to light just such a stock of toilet soaps as may be discovered in thousands of grocery stores, and the two partner grocers determined that this \$97 load must be wished onto somebody else. They differed in their ideas as to how this should be done.

One held that a big pile should be made of the goods, bargain prices put on it and the whole moved out pronto, regardless of cost. The other said: "That is not selling goods. That is giving them away. My idea is to make a display, devote this whole showcase to it, dress it up pretty and then put behind it enough personal salesmanship to sell it at regular prices.

"Did you notice," he continued his argument, "how that salesman showed us the sample, how he had it dressed on top of this same show case, laid daintily on a bit of lace paper, and how he treated it sort of gently, as if it were fragile and delicate? He sure laid strong emphasis on the perfume; but remember how he did not let us drink it in until we got tired of the smell?"

"The soap is the same soap," he concluded. "It is not shelfworn or dirty. It has been stored perfectly well. It is up to us to renew our own enthusiasm it, then show it with eager salesmanship to all customers, and sell it."

The second partner's idea was adopted, with the proviso that if it did not

# 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

**"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."

**FLEISCHMANN'S YEAST**

service

**MEAT DEALER**

work out, the other would have his way. The evening is the time for that kind of sale, preferably Saturday evening. For then the run of business is over. Folks come trailing in, sales being by fits and starts of rushes and lulls. There is no anxiety about getting orders out, because business is virtually over.

Saturday evening shoppers come for things they want and they carry everything. They have money then, if ever, so are open to just such a suggestion as this pretty display of toilet soaps. The second partner showed one box—just one box—to each customer, using his judgment of the right one to select in each case. He was smilingly cordial, plainly enthusiastic in each case. One after another, one woman after another, the unlikely looking and the apparently good prospect, was interested. Each of them looked and listened attentively. A surprising number of them bought. By closing time the display was in shape to be reconstructed.

That is precisely how salesmanship works out. If it be put behind lines of goods discovered at inventory time, the merchant can cash in on stuff otherwise useless, which makes capital idle. But the idea of "cleaning it out, any old price, regardless of cost" is not salesmanship at all. That is, in fact, a lazy man's way of avoiding work and trouble.

If the inventory revelations result in nothing else than the realization that goods must be sold, they will be worth while. But if this realization comes to a merchant at the time of year when business is apt to be sluggish and he gets stirred up to the point of making real exertion to sell things, he will enjoy the double advantage of making profitable use of otherwise unprofitable time and stimulating his business for all future time by putting into it the stuff of which real business is made—salesmanship.

Paul Findlay.

The difference between a man who is respected and one who is not is this: The respected man has done his best; the other has failed to do his best.

**The Neglected Beef Flank.**

There is one cut of meat that is not so urgently demanded by the average housewife as many others and yet has many good points in its favor. This cut is known as the flank, and is the section that extends downward from the point where the loin is severed from the hindquarter. The loin, as almost everybody knows, is the section that provides the sirloin, porterhouse, club, short, Delmonico steaks, and consequently is the highest priced section in the wholesale market. The flank, coming in such close proximity to this cut, cannot be expected to be of very inferior quality, and as a matter of fact is not. The fibers of the flank are coarser and longer than the fibers of the best steaks, and so the methods of preparation is different, and its use is different as a rule. There is a part of the flank that is used quite generally for steaks, but it should be hammered enough to break the fibers if best results are to be obtained. The flavor is conceded to be good and this small steak has made many friends, but while its friends are loyal they are not any too numerous. There is considerable fat attached to the whole flank and considerable of this is solid fat, called the cod. This is removed and is used extensively for oleo oil manufacture, which, incidentally, goes into the manufacture of oleomargarine, a substitute for butter. The other fat that is too plentiful to be eaten with the other part of the flank is distributed throughout the meat in definite sections and can be removed by butchers who know their craft, as most of them do. After the fat has been removed the lean meat can be rolled and tied and makes a very attractive and satisfactory piece for corned beef, potroast, boiling or stewing. It is rolled so that the long grain of the meat runs lengthwise and when the roll is cut the fibers will be severed in a cross section manner and so the undesirability of them will be removed. This rolled flank is also suitable for stuffing and baking, and when sliced crosswise with the stuffing will be found to be very desirable. Rolled meat from flank is known to all meat eating races in many countries and local names have been applied to the cut in many instances, but whether it is called roule-a-pilsner or just rolled flank it will taste the same if cooked the

same. The suggested methods of preparation employ slow cooking, and this helps to make the meat tender.

**Hides, Pelts and Furs.**

Green, No. 1	08
Green, No. 2	07
Cured, No. 1	09
Cured, No. 2	08
Calfskin, Green, No. 1	11
Calfskin, Green, No. 2	09½
Calfskin, Cured, No. 1	12
Calfskin, Cured, No. 2	10½
Horse, No. 1	3 00
Horse, No. 2	2 00

<b>Pelts.</b>	
Lambs	50@75
Shearlings	10@25c
<b>Tallow.</b>	
Prime	07
No. 1	07
No. 2	06
<b>Wool.</b>	
Unwashed, medium	@35
Unwashed, rejects	@25
Unwashed, fine	@30
<b>Racoon.</b>	
No. 1 Large	\$9.00
No. 1 Medium	7.00

No. 1 Small	5.00
<b>Skunk.</b>	
No. 1 Black	\$2.50
No. 1 Short	1.75
Narrow	1.10
Broad	.60
No. Twos at value.	
<b>Red Fox.</b>	
No. 1 Large	\$12.00
No. 1 Medium	10.00
No. 1 Small	8.00

**Discerning Porter.**

Here is the best traveling salesman story we have heard in a long time. Porter—Where's yo' trunks, suh? Salesman—I use no trunks. Porter—But Ah tho't you was one of these traveling salesmen. Salesman—I am, but I sell brains, understand? I sell brains. Porter—Excuse me, boss, but youse the first travelin' fella that's been here who ain't carrying no samples.

**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

**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

Consumer-confidence is the basis of successful merchandising—

You never lost a customer because you recommended

**SHREDDDED WHEAT**

## 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.

### Suggestions For the Hardware Dealer in March.

Written for the Tradesman.

With the arrival of March, the spring selling campaign is in sight. Business which has been slow throughout January and February will now commence to move more briskly.

What success the hardware dealer scores with his spring business depends to a large extent on the sort of beginning he makes. If he enters upon the spring campaign ill prepared, and content to wait for business to come to him, the results will not be conspicuously encouraging.

If, however, he has made adequate and careful preparations, and now jumps into the spring trade in a manner which shows that he is alive and wide-awake, there is going to be something doing.

With March, the world awakens and bestirs itself. The hardware store should catch the spirit of the season, and liven up in a manner befitting the times.

Wherever possible, the entire store should be brightened and made more attractive. If dirt and dust have collected during the winter months, inaugurate a thorough clean-up. See that the shelves, the counters, the silent salesman, the goods themselves, are all clean, bright and attractive. Perhaps the walls and ceiling will be the better for a touch of fresh paint. If so, don't balk at the slight expense. The lighter and more attractive the store interior, the easier it is to draw business.

Special attention should be given to the window trims. Not merely should these be clean, bright and attractive; they should, in every possible detail, suggest the season. Seasonable goods shown in a seasonable setting, will make a strong appeal to the average passer-by.

A point worth remembering is that the average individual does not buy timely stuff the first time it is suggested. If you want to sell spring house-cleaning supplies or garden tools, consequently, it is not safe to wait until the actual time when these things should be purchased. Start your displays two, even three weeks ahead of time. Rush the season. The most effective way to suggest spring is to show spring lines; and the time to do it is when the first touch of real warmth re-echoes your suggestion of spring.

Few hardware dealers go after new business as thoroughly and systematically as they should. Now is an excellent time to launch a campaign for new customers.

The dealer who habitually looks and plans ahead will by this time have revised and compiled his prospect list for the spring campaign. He will, presumably, have given the individuals thus listed some consideration; will

perhaps have gone over the names with his staff. With these lists as a basis, it is timely to launch a definite campaign to secure, not merely additional business, but new customers.

The great aim of every hardware dealer should be, not merely to sell a stove, or a paint order, or a tin pail, or a stepladder, to the individual, but to convert that individual from a casual purchaser to a steady customer of the store. Of course, individual sales lead to regular patronage—if the individual sales are handled right. But it will pay to keep this idea of converting the casual customer into the regular customer, constantly in view.

Personal contact is very helpful in winning new customers for the store. The average individual likes and prefers to deal with the merchant who recognizes him on all occasions; he resents the merchant who is friendly and solicitous behind the counter but gives him a blank, unrecognizing stare when they pass on the street. So get to know your customers as individuals.

One wide-awake merchant has got this down to a fine system. He frankly likes to meet new people, so it is easy for him. He keeps a constant look-out for new arrivals in his town. He calls on them personally. He welcomes the newcomer to the city; offers his services in introducing him in the church, lodge or other organization. He invites the newcomer to call at the store for information at any time. Incidentally, if anything in the hardware line is wanted, the store is at the newcomer's service.

Newcomers to a community usually encounter emergencies where a call on the hardware store is necessary; and in such emergencies they will pretty surely turn to the hardware store that has already volunteered special attention to such hurry-up calls.

A hardware dealer following some such "get acquainted" procedure as this, can secure the addresses of such newcomers, and follow up his personal call by a direct-by-mail campaign. A personal call is, however, desirable; if you can't go yourself, send a capable and tactful salesman to represent the store. It is less essential at this stage to sell something than to induce in the newcomer a warm and friendly feeling toward yourself and your store.

Many merchants have taken advantage of the mid-winter slackness to definitely outline their plans for handling the spring trade. If you have done this, now is the time to begin carrying out your plans. Remember, that the good business man often improves a plan but never abandons it. If you decided in February that when spring arrived you would throw your utmost energies into business-getting, do so, and keep at it until the hot weather or midsummer reminds you that it is time to take a holiday.

That is the sort of thing that gets business. The man who makes elaborate plans, plunges in with enthusiasm and then quits cold because the immediate results aren't up to expectations, isn't going to get anywhere. It is the cumulative returns from persistent effort that make the difference

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

## Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting  
Goods and  
*Fishing Tackle*

## BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

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

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

GRAND RAPIDS, MICHIGAN

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



between business success and business failure or near-failure.

If you haven't planned your spring campaign, do it now. The value of some kind of plan, whatever the task you undertake, can hardly be over estimated. First plan your work; then work your plan.

Toward the end of March—or earlier, depending on weather conditions—a good display should be made of housecleaning accessories. To the busy housewife, spring is always associated with housecleaning. It is your business to equip the housewife for this task so that she can do her work with the maximum of efficiency and the minimum of drudgery.

Household equipment has improved remarkably in the last twenty years. But it is safe to say that the best-equipped home in your community is still in the market for some articles you have to sell. Housecleaning and household equipment includes such items as carpet sweepers or vacuum cleaners, washing machines, scrubbing brushes, pails, mops—dustless and otherwise—curtain stretchers, polishes, window cleaners step ladders, wringers and a host of other articles.

Along with such lines you can sell household paints and varnishes for interior decoration and renovation. Spring cleaning will bring to light all the unsuspected wear and tear of winter. Children's shoes have played havoc with the chairs and floors. Your interior paints, therefore, should be linked up very closely with your housecleaning accessories.

Builders' hardware should also be given some prominence. Get in touch with builders and house owners as early as you can, and keep your eyes open for any new building. And at the same time don't neglect the matter of replacements. There's not a house in your town that hasn't at least one defective lock or that doesn't need window fasteners, door bells letter slot, window panes, window weights, or some other item. In your window display and your advertising, drive home the idea of getting rid of the constant annoyance caused by some petty defect that can be remedied at slight expense. The individual sales resulting from this drive may be small but the aggregate will be worth while.

With the approach of spring, fishing tackle can be pushed to advantage. With the aid of a little ingenuity some very good displays can be made; and the various lines of fishing tackle should be shown prominently inside the store. Look over your stock in this line and see that it is adequate to meet any reasonable demand.

The exterior paint season does not arrive until some weeks later; but now is a good time to get your drive under way. Paint selling in most instances calls for a preliminary process of paint education. The average paint prospect is decidedly resistant. He shrinks from the expense, or he doesn't think repainting is really necessary yet, or he is undecided where to buy his paint. Get after this business energetically. Your advertising should be planned to induce the paint prospect to come into

your store to get prices, estimates and practical suggestions. Once you get him there, good salesmanship will do the rest.

Early in March there is still time for an energetic outside canvass for new business. Such a canvass will bring immediate results, and will pave the way to bigger business during April. Personal work is especially worth while in the sale of builders' hardware, exterior paints, washing machines, etc. A few advance orders picked up now will give the spring trade a good send-off.

Preparations should be made now for the trade in later spring lines, such as screen doors and hinges, lawn mowers, garden hose, poultry netting, seeds, garden tools, etc. It might be worth while to get a few shallow boxes, fill them with good soil, and sprout some seed corn, wheat or other seeds. These will make attractive accessories in connection with your gardening displays later in the season. The planting should be timed so that the seed will be just nicely sprouting when you need it. One dealer has a long, shallow box in which he plants the seed so that the green shoots spell the name of the store. Little things like this invariably help a window display. Victor Lauriston.

**Poor Housekeeping Store Fire Hazard**

Poor housekeeping, the overfusing of electric circuits, spontaneous combustion and exposures, were named as the four greatest fire hazards in retail stores, by W. B. Mahoney, of the Los Angeles office, in a recent article appearing in the Grocers' Journal, official publication of the Southern California Retail Grocers' Association.

His recommendations follow, in part:

"Careful housekeeping constitutes one of the greatest safeguards against the occurrence of fire. Trash, waste, packing materials, paper and other dry, inflammable materials should be religiously cleaned up every day.

"Next to poor housekeeping, perhaps the most frequently found hazard is the overfusing of electric circuits and the carrying of extension cords over nails, hooks and pipes. A safer rule, and the one laid down in the National code, is that fuses on inside circuits should not be over 15 amperes.

"Spontaneous combustion is another common cause of fires. There is nothing mysterious about this. It usually occurs in oily rags, which may well be likened to the carburetor of an automobile. Keep oily rags in a metal container or destroy them after using.

"Exposure hazards, in point of number, are the greatest cause of fire loss. Thus while you have eliminated hazards on your own place, you may be still subject to loss because your neighbor has not exhibited the same degree of carefulness. His co-operation in adopting fire preventive methods should be secured."

The fellow who never says anything good about his neighbor until after he's dead is not a good friend of humanity.

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

LOSS AND DAMAGE | CLAIMS  
OVERCHARGE |  
BLANKS \$1.00 PER PAD  
**BARLOW BROS.**  
549 Ottawa Ave., N. W.  
GRAND RAPIDS, MICHIGAN

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

**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.

**INDUSTRIAL COMPANY**  
ASSOCIATED WITH  
**INDUSTRIAL BANK**

GRAND RAPIDS  MICHIGAN

**I. VAN WESTENBRUGGE**  
Grand Rapids - Muskegon  
Distributor  
**Nucoa**  
The Food of the Future  
CHEESE of All Kinds  
ALPHA BUTTER  
SAR-A-LEE  
BEST FOODS Mayonaise Shortning  
HONEY—Horse Radish  
OTHER SPECIALTIES  
**Quality-Service-Cooperation**



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



**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.

## COMMERCIAL TRAVELER

### SUCCESSFUL SALESMEN.

L. S. Conklin, Representing American Broom Co.

Lee S. Conklin was born on a farm in Washtenaw county, Mich., Nov. 25, 1887. Both his father and mother were direct descendants of English people. He attended the district school near his home and completed his education in the Manchester high school. When he was 20 years old he pursued a business course for a year in Cleary's Business College, Ypsilanti. His father was a practical broom maker and conducted a small factory on his farm during the winter months. Lee not only learned how to make brooms, but sold the output of the factory to the farmers of Washtenaw county from a lumber wagon. The elder Conklin has since removed to Albion, where he conducts a small broom factory on his own account.



Lee S. Conklin.

Sixteen years ago Lee secured a position as traveling representative for the Merkle Broom Co., of Paris, Ill., covering Michigan territory. He maintained this connection five years, when he transferred himself to the American Broom Co., of Amsterdam, N. Y., with which house he has since been identified. He confines himself to Michigan territory and undertakes to see his customers four times a year.

Mr. Conklin has been twice married. His first wife was Miss Rosamond Anthony, of Manchester, who died two years later. March 3, 1914, he married Miss Gladys Greenman, of Grand Rapids. He has a 15 year old boy by his first wife and has a 12 year old daughter by his present consort. Upon his marriage to Miss Greenman he changed his home and headquarters to Grand Rapids. The family reside in their own home at 2022 Francis avenue.

Mr. Conklin is a member of the Burton Heights Methodist church and sings bass in the church choir. He is a member of Grand Rapids Council, U. C. T., but has no other fraternal relations, his home and his church affording him all the social contact he requires.

Mr. Conklin owns up to no hobby

but vocal music and attributes his success to hard work. Realizing the need of a proper display rack for brooms, he made the subject a special study for several years and finally developed an idea which bids fair to give him a National reputation as an inventor. His rack is constructed of wire, being only eight inches wide, 2½ feet long and thirty-three inches high. It has a capacity of twelve brooms, representing four different grades. The device is moderately priced and is evidently destined to meet with a large sale. Mr. Conklin has secured a patent on the rack.

### Michigan Grocers Making No Kicks.

The wholesale grocery business is as it always was—just what the individual management makes it. This hullabaloo about chain stores makes me smile because during the war, as food administrator, we tried to get the retail grocers to go on a cash basis when money was very plentiful. It just could not be done. The handicap of a merchant demanding cash only in any line is a considerable one to overcome.

This is evidenced in all lines by the bankers' alarm at instalment buying. Of course, the cash merchant must give very attractive prices to get cash all the time and he never has any business that he doesn't continually buy.

Both the wholesaler and retailer giving credit have a large field and apparently it is getting larger rather than smaller. There is a natural place for the chain store getting cash and it has as many ills and troubles as has the wholesale and retail service grocers.

The chain store is growing in volume, but so is the volume of business in the United States. In Michigan we know of very few wholesalers who are not making money and in our list of customers, the retailers are discounting their bills about as they always did.

In some parts of this State the farms have lost a lot of population to the automobile manufacturing centers. In those farm districts the retailers are fewer in number and the mushroom growth of a lot of Michigan cities has furnished a good place for the development of the chain store idea, because the retailer and his customers were no acquainted enough to do business on any other basis than cash.

During the war a lot of people entered the food trades. Some of these have sold out or effected mergers and those who cannot cut their costs and get back to a low cost of doing business and those who insist on selling staples at a long distance from home, will have trouble.

One of the brightest jobbers in the United States says in a letter to me: "We have a chain store for every two thousand persons—buying exchanges and cut price fellows all about us—and still we earn more money than any one else would be willing to pay us, so why kick?" John G. Clark.

If we love mystery and adventure we must love life for life is both of these.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

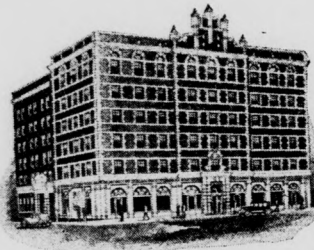
That is why LEADERS of Business and Society make their headquarters at the

## 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. LELAND, Mgr.

**T**  
*In Detroit*  
**It is the Tuller**  
*For Value*  
Facing Grand Circus Park, the heart of Detroit. 300 pleasant rooms, \$2.50 and up. Ward B. James, Manager.  
DETROIT, MICH.  
**HOTEL TULLER**

## 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 Roms with Bath \$2.50 and \$3

## Four Flags Hotel

NILES, MICH.  
80 Rooms—50 Baths  
30 Rooms with Private Toilets  
C. L. HOLDEN, Mgr.

## Occidental Hotel

FIRE PROOF  
CENTRALLY LOCATED  
Rates \$1.50 and up  
EDWARD R. SWETT, Mgr.  
Muskegon -:- Michigan

## CODY HOTEL

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

## HOTEL KERNS

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

## 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.

## Columbia Hotel KALAMAZOO

Good Place To Tie To

### Items of Interest To Grand Rapids Council.

Senior Counselor Dan M. Viergever announces that the annual meeting will be held the first Saturday in March which is the 5th of the month. The meeting will be called to order promptly at 9 a. m. for the transaction of regular and general business. Will dismiss at 11:30 a. m. for lunch, reconvene promptly at 1 p. m. for the election of officers for the coming year and initiation of candidates to membership in the Council. Members who are bringing candidates will please have them present promptly at 1 o'clock, as it is our aim to have all the work finished by 4 p. m., that we may have time to make preparation for the silver jubilee banquet and ball which will be held in the evening at the Pantlind Hotel.

We regret to report that William M. Tenhopen, living at 1324 Lake drive, Grand Rapids, was unfortunate in a fall on the ice, which resulted in a broken arm. He is getting along nicely, but it will be some time before he has the full use of his "trustworthy right."

The first Saturday in March of each year is no ordinary day for the members of Grand Rapids Council. This day marks the beginning of a new fiscal year for the Council, which is started with the election and installation of new officers and new plans and program for the twelve months ahead. It is also marked by a review of what has been accomplished by the Council during the previous twelve months in the way of progress. But the part of the program that appeals to all is the festivities held in the evening, after the real work of the day has been accomplished.

Twenty-five years ago on the first Saturday in March, the wives, daughters and sweethearts of the members of Grand Rapids Council provided a pot luck supper for the members and their friends, which was held in the Council rooms, followed by dancing and a general good time. So successful was the affair that the annual banquet and ball has become an institution in the Council. A little later the Jandorf Catering Co. furnished the refreshments and the service, but the supper and dance was still held in the Council rooms.

Following the election of new officers and the supper and dancing party in the evening, in 1902, one of the Grand Rapids papers published the following description of the life of the traveling man. Looking backward over twenty-five years, it is real interesting to us who still carry the grip and order book and is reprinted here.

"He goes forth in the springtime and fertilizes the earth with unctuous story and in the autumn he joins in the harvesting, covering his person the while with fine linen and velvet out of his expense money. He knows his rights and, knowing, dares maintain. Therefore he lives on the fat of the land, despising small things and cultivating the liberal arts or the art of being liberal, which is much the same. Like the busy bee which bears the pollen from flower to flower, so he sows the seed thoughts from man to man and the world fructifies and is

more glad and bountiful for his being in it. He is ever a pilgrim, but never a stranger. He sings in church, talks politics on the street and plays cards on the train. He cheers the country merchant, educates the crossroad politician and by dropping a dollar among the Peter's pence throws a ray of light athwart the pathway of the Man of God. He is easy and informal in his manner and often engages the attention of the waiter girls without the eccentricity of an introduction. He troubles not the world with his own affairs, whether of grief or gladness, but bears to all about him the spirit of romance and knight gallantry, of which he is the only representative extant. He sits at the same board with the farmer, and pays twice as much for his meals without a murmur and has no intention of starting a new political party to right his wrongs. Now and then he drives across the country and, after buying the team, presents it to his host. He travels nights and Sundays, spoils a dream of home to catch a train and, worse than a soldier, campaigns in wet and dry, hot and cold. He eats oleo for butter, drinks abominable luke warm coffee without cream, devours eggs which any hen ought to be ashamed to cackle over, and is regaled with spring chicken which was beheaded in the presence of her mourning grand children. His vices are known, but his virtues are untold."

Such in brief, is the breezy life sketch of the American traveling man by one who has written from his own experience. Grand Rapids has several hundred of them and a happier, gentlemanly, and more contented lot of men is not to be found on the globe. They are banded together in one big family under the banner of the United Commercial Travelers of America, the only secret order among commercial travelers in the world whose membership extends from ocean to ocean and from Hudson Bay to the Gulf of Mexico.

The Order of United Commercial Travelers of America was incorporated under the laws of the State of Ohio, January 16, 1888, by eight active commercial travelers, who had a vision which was the result of intelligent, unselfish, desire to do something of permanent, lasting value for their fellow travelers and in the minds of these eight men the plans for the organization was laid and later carried out so successfully.

The order to-day is the peer of all similar organizations and its great advancement and progress are due, without doubt, to the fraternal and social features and to the reviving influence of its annual jubilees. The officers are all well and favorably known and stand at the head of the profession. The U. C. T. is composed of commercial travelers, is for commercial travelers and managed by commercial travelers. Its main object is to be an order organized primarily to provide against the dangers which constantly menace the profession and, therefore, its first consideration was to establish an indemnity fund to provide for total disability or death resulting from accident. To be social, helpful, fraternal,

and to elevate the morals and ethics of the profession.

The order of United Commercial Travelers of America appeals more strongly to the minds of intelligent and thoughtful commercial travelers when properly contemplated than any other organization of like character, founded to inculcate the true spirit of brotherhood. Its mission is endless and far-reaching.

In addition to a weekly indemnity of \$25 per week when disabled and unable to perform one's regular duties and a payment of \$6,300 to the beneficiary of a deceased member, if death was due to accident, there is a widow's and orphan's fund, which pulls strongly at the heart strings of every thoughtful husband and father. And while this is not the proper place to give details regarding same, sufficient to say that the last conscious moments of a member of this order, before "checking out" and starting on his last homeward journey will be sweetened by the assurance that his widow and fatherless children should never want for necessities of life so long as this order itself shall endure.

Our local Council, No. 131, was founded in Grand Rapids, October 15, 1898 and the following gentlemen were accepted at the first meeting; J. C. Emery, L. F. Baker, J. B. McInnes, W. R. Compton, A. W. Brown, A. T. Driggs, F. J. Davenport, D. E. Keyes, L. E. Phillips, R. W. Bertsch, E. S. Patterson, W. A. Pitcher and J. M. Mars. Just thirteen in number and by no means unlucky, for the order has grown since that time to almost 600 members or an increase of approximately 4,275 per cent. Of the above members, Brother A. W. Brown and Brother D. E. Keyes still attend our meetings quite regular and their advice and counsel is still sought on any questions which are being considered.

The last twenty-five years have been years of marked progress in almost every sphere of activity. Tremendous progress has been made in transportation, industry, dissemination of knowledge, information and news. America has become a Nation on wheels and in traveling about the country people have become better acquainted with each other, and the art of living has advanced fully as much as the science of business. The United Commercial Travelers have kept pace with the general progress of the world.

During the twenty-five year period just passed, our annual banquets have been attended by men of unusual prominence in the political and industrial life of Michigan. In 1915, the annual banquet was addressed by Charles E. Townsend, then United States Senator from Michigan and by Gov. Woodbridge N. Ferris, now serving in the United States Senate. At a later banquet, Gov. Chase S. Osborn, that profound scholar and idealist, was the principal speaker. And for 1927, Gov. Fred W. Green and wife have been invited to be present as guests and to lead the Grand March.

From the pot luck supper, furnished by the wives of members of the Council, 1902, to the Pantlind Hotel ball

room, beautifully decorated in 1927, marks quite a step, but the Council is composed of progressive men.

The committee in charge consists of John B. Olney, chairman, assisted by Roy H. Randall, Roland A. Otten, John Honton and L. L. Lozier. Mr. Olney has assisted the annual banquets many times during the past twenty-five years and he insists that this, the silver jubilee banquet, shall be the best ever held by the Council. Mr. Olney recently completed the second term as President of the Salesmen's Club of Grand Rapids, after serving two years and has made quite a reputation for his efficiency and his contagious enthusiasm. The plans for this banquet and ball are worked out very much in detail and nothing has been overlooked that will add to the comfort, convenience, and pleasure of the guests. One of the decided improvements is the use of the coupon ticket, which absolutely guarantees the holder of a ticket his seat at the table of his selection in like manner his seat is reserved for him in the theater after he has purchased a ticket. Another innovation which is very commendable is using the service of twelve Boy Scouts in uniform to act as ushers. Mr. Olney has also provided for six hosts and hostesses for the evening in the following: Mr. and Mrs. E. W. Klein, Mr. and Mrs. Karl Dingeman, Mr. and Mrs. E. G. Ghysels, Mr. and Mrs. L. H. Berles, Mr. and Mrs. Gilbert H. Moore, Mr. and Mrs. Robert E. Groom.

The music for the evening will be furnished by P. R. Jeffrey, who has earned the title "America's foremost Radio Casting Tenor," with a number of selections. He will also lead the community singing. The instrumental music by "Dude" Dietrich's famous jazz orchestra. Those who have danced to the music of this unusual combination of players realize they have a rare treat coming to them.

The principal speaker of the evening will be A. H. Landwehr, President and general manager of the Holland Furnace Co., of Holland, who directs one of the largest and most efficient sales forces in America and whose total volume of business amounts to many millions of dollars annually. Mr. Landwehr is an internationally known business man and a very able speaker, who delivers a real message of optimism and helpfulness to the men who are doing things in the present day of commerce.

Yes, we are "all set" for the silver jubilee banquet and ball, and if we may look forward twenty-five years, as we have looked backward, in fancy, I can hear the chairman of the committee to conduct the fiftieth annual banquet and ball in 1952, say to his assistants, as they gather around the table in their first meeting, "For the last twenty-four years, we have been measuring our annual banquet and ball by the silver jubilee held in 1927, but this is going to be the golden jubilee, and if possible, we must excel the silver jubilee and set a new standard for Council No. 131."

The Scribe.

## DRUGS

Michigan Board of Pharmacy.  
President—James E. Way, Jackson.  
Vice-President—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.

### Carbon Bisulphide a Most Hazardous Liquid.

Carbon Bisulphide is probably the most hazardous liquid in general use to-day. It can be ignited at any temperature as low as 20 degrees below zero and when heated to only 300 degrees it ignites of itself. A fire once started is very difficult to control, the ordinary methods of extinguishing being practically worthless, and the choking fumes of sulphur dioxide given off making approach difficult unless there is ample ventilation. Furthermore, the vapors of carbon bisulphide are explosive, so that an additional serious hazard is present when this liquid is used in a confined space.

A review of the fire record files of the National Fire Protection Association shows that a considerable number of fires and explosions due to the handling of carbon bisulphide are reported. These fires and explosions are reported from drug houses, rubber works and other occupancies where this material is found. The peculiar hazard of carbon bisulphide is its extreme liability to ignition. Fires are on record where it has been ignited by the heat from steam pipes which are not of sufficiently high temperature to ignite gasoline, benzol or any other similar liquid. The cases of ignition of the bisulphide vapor in various fires reported to the National Fire Protection Association are quite varied, including open flames on gas stoves or heating devices, sparks struck by nails in employes' shoes in contact with concrete floors, sparks from electric wiring or motors, sparks struck by blow of hammer on bolt and static electricity.

As in the case of gasoline, the pouring of carbon bisulphide from one container into another may generate static electricity and cause sparks. This hazard is apparently much more severe with carbon bisulphide than with gasoline because it ignites more readily. The use of metal containers largely eliminates this hazard provided the metal containers are brought into

metallic contact before any pouring is done from one to another. There is also little danger of static sparks when the humidity is high. A relative humidity of sixty per cent. or over involves little danger of ignition by static sparks. In rubber mills, dry cleaning establishments and other places where volatile flammable liquids are used in quantity it is frequently a practice to artificially humidify the air to sixty per cent. or more.

Fires in carbon bisulphide are very difficult to extinguish, ordinary extinguishing methods being comparatively ineffective. Fires in small containers may ordinarily be extinguished by placing a cover on the container or otherwise smothering it. In the case of any considerable quantity of liquid in a tank or open vessel the use of an ordinary fire extinguisher or water from a hose stream or automatic sprinkler is said to be ineffective. The best method of extinguishing fires in open tanks or vessels of carbon bisulphide is to flow water onto the liquid quietly as from a low pressure hose stream, being careful to avoid spattering which will disturb the surface. The water being lighter than the carbon bisulphide it will flow over it and form a floating blanket which will exclude the air and stop combustion.

It is far preferable wherever possible to handle carbon bisulphide outside of main buildings and in case it is necessary to use it inside to have the quantities at a minimum.

### Gratifying Change in Sale of Poisons.

When the duties of enforcing the drug laws of the State were, in 1921, transferred to the State Department of Agriculture, they were accepted by the State Board of Pharmacy which comprises five retail druggists, each a licensed pharmacist. At that time more or less potent drugs and tinctures below the standard of the United States Pharmacopea were being sold. By potent drugs is meant preparations such as aconite, belladonna and digitalis, used to tide over acute stages of sickness, and which, for safety, must be prescribed in minute quantities. Alcohol enters into the manufacture of potent drugs and tinctures. The tax on it was practically doubled during the war, and this circumstance, together with a substantial increase in

the cost of the basic ingredients of potent drugs and tinctures, materially increased the retail price. There has been a partial reduction of the alcoholic war tax, and a further reduction to the pre-war period may come within the next year. Complaints of low strength potent drugs and tinctures became frequent about the time of the increase in the alcoholic tax and the ingredient costs. Prescriptions did not give the beneficial results which would have come from full strength preparations.

It is now stated on behalf of the State Board of Pharmacy, that, by strict enforcement of the drug law, in which retail druggists very generally are in hearty accord, together with an educational campaign by the board on the unwisdom of manufacturers putting out potent drugs and tinctures below standard strength, a most gratifying change has been brought about in the past six years. To the board's motto, "If made in Michigan it is made right," Michigan manufacturers of potent drugs and tinctures according to official information, are now responding with products up to the full requirements of the United States Pharmacopea, and complaints of Michigan druggists and physicians of cases where patients do not respond to treatment because below strength products are surreptitiously sold, are getting less each year.

Up to the time the State Board of Pharmacy took over the enforcement of the drug laws in 1921 prosecutions were exceedingly rare. In 1926 there were a little more than thirty convictions. The expenses of enforcement is defrayed wholly from druggists' annual license fees and fees for examinations for pharmacists' certificates, with a surplus above expenses of a little more than \$8,000 annually.

### Sage and Sulphur Hair Restorer.

This is an old-fashioned remedy which has been in favor for many years and for which there is a large popular demand. It was formerly prepared in a very crude manner by adding precipitated sulphur to an infusion of sage leaves, but in modern practice milk of sulphur, which is more finely divided than the ordinary form, is used and several other ingredients are added, including acetate of lead, which combines with the sulphur to darken the hair, as already noted. The acetate

of lead may be omitted if desired. The complete formula is as follows:

Sage leaves	1 oz.
Henna leaves	½ oz.
Milk of sulphur	3 oz.
Acetate of lead	1½ oz.
Tincture of cantharides	2 oz.
Glycerin	1 pt.
Boiling water	1 gal.

Pour the boiling water over the sage and henna leaves and let stand until cool, then strain. Rub the sulphur and the acetate of lead together and add the glycerin and cantharides slowly to make a paste. Then stir into the sage and henna liquid. Color and perfume if desired. As sulphur is insoluble, this will make a cloudy mixture which must be labeled "To be shaken before using."

### The Traveling Advertisement.

A merchant determined not to let the people in his town forget that he was conducting a special sale. This reminding was effectively done by constructing a traveling billboard.

He first made two wooden frames each 8 feet long by 5 feet high. These he fastened together in the form of an inverted "V". The bases of the frames were just far enough apart to span the bed of a delivery wagon. Then he covered each frame with canvas and on each canvas painted signs advertising the sale. The signs were alike so that they could be read from both sides of the street. This billboard was placed on the bed of a delivery wagon. A boy who sat inside this tentlike billboard drove it about town all day. In order to be doubly sure that attention was attracted to the wagon and sign, jingling bells were placed about the horse's neck.

### Antikink Pomade.

The following has been recommended as giving satisfaction:

Beef suet	16 ozs.
Yellow wax	2 ozs.
Castor oil	2 ozs.
Acid Benzoic	10 grs.
Oil lemon	1 dr.
Oil cassia	15 dps.

Mix the suet and wax, add the castor oil and acid, allow to cool and incorporate the other oils.

This is used for taking the kinks out of and straightening the hair. It is especially adapted for use by colored people.



# GRAND RAPIDS STORE EQUIPMENT CORPORATION

GRAND RAPIDS - MICHIGAN

**DRUG  
STORE  
PLANNING**

*Recommendations to fit  
individual conditions.*

**DRUG STORE  
FIXTURES**

*Planned to make every  
foot of store into  
sales space.*

*Succeeding*

**GRAND RAPIDS  
SHOWCASE CO.**



**WELCH-WILMARTH  
CORPORATION**

**Lotio Rubra.**

The formula for Lotio Rubra or Red Lotion is given as follows:

Zinci Sulphat ----- 20 grs.  
Tr. Lavand Co. ----- 1½ drs.  
Aq. ad ----- 8 ozs.

Formula According Liston

Zinci Sulphat ----- 1 dr.  
Tr. Lavand Co. ----- 7½ drs  
Spts Rosmarini ----- 12½ drs  
Aq. ad ----- 30 ozs.

**Put Them Up.**

Feature the fact that your store is alive—is looking for the latest merchandise.

Study your trade papers and magazines regularly. Get acquainted with the advertising and the news items about new products. Make it a point to get them in stock as quickly as possible—to be the first in your town to handle them.

Cut out the advertisements referring

to these products and as soon as the goods are in stock attach the advertisements to inside of your windows, a streamer reading

Our Stock is Up to the Minute You Can Buy This Merchandise Here

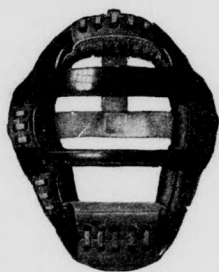
When you build a reputation as a modern merchant, you are building one that is unassailable by competition with a large part of your trade.

**A Gigantic Pie.**

One hundred years ago, a gigantic pie was lifted out of the oven. The cook was a Mrs. Tagg, of Eccleshall, England. The pie contained a goose, a hare, a turkey, a brace of pheasants, a couple of rabbits, two pigeons, a brace of partridges and two tongues. It was a culinary masterpiece, measuring two yards long, a yard wide and two feet deep, outdoing the famous "sing a song of sixpence" blackbird pie.

Sell  
**ZIPPER**  
the candy bar hit of the year

A.R. WALKER  
CANDY CORP.  
OWOSSO  
MUSKEGON  
GRAND RAPIDS  
KALAMAZOO  
DETROIT



**Reach Sporting Goods**

Spring and Summer Goods

BASEBALL  
TENNIS  
GOLF

We are Distributors for this Line and carry full line of

BASEBALLS, Catchers' Mitts, Basemen's Mitts, Fielders' Gloves, Baseball Bats, Etc.

TENNIS BALLS, Tennis Rackets and Covers, Racket Presses, Tennis Nets, Etc.

GOLF BALLS, Golf Bags, Golf Clubs.



Come in and look them over or write for Reach Catalogue and Net Price List for 1927. Address Department C. A. D. c/o

**Hazeltine & Perkins Drug Company**  
Manistee MICHIGAN Grand Rapids

**WHOLESALE DRUG PRICE CURRENT**

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

<b>Acids</b>			<b>Alkanet</b>			<b>Alum. powd. and ground</b>			<b>Miscellaneous</b>		
Boric (Powd.)	12½@	20	Bicarbonate	35@	40	Acetanalid	57@	75	Bismuth, Subn-	3 70@	3 90
Boric (Xtal)	15@	25	Bichromate	15@	25	Alum. powd. and ground	08@	12	trate		
Carbolic	24@	40	Bromide	69@	85	alum.			Borax xtal or	07@	12
Citric	50@	65	Bromide, gran'd	54@	71				powdered	07@	12
Muriatic	3½@	8	Chlorate, gran'd	23@	30	Cantharades, po.	1 50@	2 00	Calomel	2 22@	2 43
Nitric	9@	15	or Xtal, powd.	16@	25	Capicum, pow'd	35@	40	Carmine	7 00@	7 50
Oxalic	16½@	25	Cyanide	39@	90	Cassia Buds	35@	40	Cassia	50@	55
Sulphuric	3½@	8	Iodide	4 66@	4 86	Cloves	50@	55	Chalk Prepared	14@	16
Tartaric	40@	50	Permanganate	20@	30	Chalk Prepared	14@	16	Chloroform	51@	60
<b>Ammonia</b>			Prussiate, yellow	40@	50	Chloral Hydrate	1 15@	1 75	Cocaine	12 10@	12 80
Water, 26 deg.	06@	16	Prussiate, red	@	70	Cococa Butter	70@	85	Corks, list, less	40-10%	
Water, 18 deg.	05½@	13	Sulphate	35@	40	Copperas	2½@	10	Copperas, Powd.	4@	10
Water, 14 deg.	04½@	11	<b>Roots</b>			Corrosive Sublim	1 80@	2 00	Cream Tartar	31@	38
Carbonate	20@	25	Alkanet	30@	35	Cuttle bone	40@	50	Dextrine	6@	15
Chloride (Gran.)	09@	20	Blood, powdered	35@	40	Dover's Powder	4 00@	4 50	Emery, All Nos.	10@	15
<b>Balsams</b>			Calamus	35@	75	Epsom Salts, bbls.	4@	3½	Epsom Salts, less	3½@	10
Copaiba	85@	1 25	Elecampane, pwd.	25@	30	Ergot, powdered	@	2 50	Flake, White	15@	20
Fir (Canada)	2 75@	3 00	Gentian, powd.	20@	30	Flake, White	15@	20	Formaldehyde, lb.	15½@	30
Fir (Oregon)	65@	1 00	Ginger, African, powdered	30@	35	Gelatin	80@	90	Glassware, less	55%	
Peru	3 00@	3 25	Ginger, Jamaica	60@	65	Glassware, full case	60%		Glauber Salts, bbl.	@	02½
Tolu	2 00@	2 25	Ginger, Jamaica, powdered	45@	50	Glauber Salts less	04@	10	Glue, Brown	21@	30
<b>Barks</b>			Goldenseal, pow.	@	8 00	Glue, Brown Grd	15@	20	Glue, White	27½@	35
Cassia (ordinary)	25@	30	Ipecac, powd.	@	6 00	Glue, white grd.	25@	35	Glycerine	35@	55
Cassia (Saigon)	50@	60	Licorice	35@	40	Hops	70@	85	Iodine	6 45@	7 00
Sassafras (pw. 50c)	@	50	Licorice, powd.	20@	30	Iodine	6 45@	7 00	Iodoform	8 00@	8 30
Soap Cut (powd.) 30c	18@	25	Licorice, powd.	20@	30	Lead Acetate	20@	30	Mace	@	1 50
<b>Berries</b>			Licorice, powd.	20@	30	Mace, powdered	@	1 50	Menthon	7 80@	8 50
Cubeb	@	1 00	Orris, powdered	30@	40	Morphine	11 15@	11 93	Nux Vomica	17@	25
Fish	@	25	Poke, powdered	35@	40	Nux Vomica, pow.	17@	25	Pepper black, pow.	40@	50
Juniper	12@	25	Rhubarb, powd.	@	1 00	Pepper, White, pw.	60@	65	Pepper, Burgdry	20@	25
Prickly Ash	@	75	Rosinwood, powd.	@	40	Pitch	20@	25	Quassia	12@	15
<b>Extracts</b>			Sarsaparilla, Hond. ground	@	90	Sassa	12@	15	Quinine, 5 oz. cans	@	59
Licorice	60@	65	Sarsaparilla Mexican	32@	52	Rochelle Salts	30@	35	Rochelle Salts	2 60@	2 75
Licorice, powd.	50@	60	Glycerine	35@	40	Sacharine	2 60@	2 75	Salt Peter	11@	22
<b>Flowers</b>			Squills	60@	70	Seidlitz Mixture	30@	40	Soap, green	15@	30
Arnica	@	45	Squills, powdered	60@	70	Soap, mott cast.	22½@	25	Soap, white castle	@	12 50
Chamomile (Ged.)	@	60	Tumeric, powd.	20@	25	Soap, white castle less, per bar	@	1 45	Soda Ash	3@	10
Chamomile Rom.	@	50	Valerian, powd.	@	1 00	Soda Bicarbonate	3½@	10	Soda, Sal	02½@	08
<b>Gums</b>			<b>Seeds</b>			Spirits Camphor	@	1 20	Sulphur, roll	3½@	10
Acacia, 1st	50@	55	Anise	@	35	Sulphur, Subl.	4½@	10	Tamarinds	20@	25
Acacia, 2nd	45@	50	Anise, powdered	35@	40	Tartar Emetie	70@	75	Turpentine, Ven.	50@	75
Acacia, Sorts	20@	25	Bird, ls	13@	17	Turpentine, Ven. pure	1 50@	2 00	Vanilla Ex. pure	1 50@	2 00
Acacia, Powdered	35@	40	Canary	10@	16	Vanilla Ex. pure	2 25@	2 50	Zinc Sulphate	06@	11
Aloe (Barb Pow)	25@	35	Caraway, Po.	25@	30						
Aloe (Cape Pow)	25@	35	Cardamon	3 75@	4 00						
Aloe (Soc. Pow.)	65@	70	Coriander pow.	20@	25						
Asafoetida	50@	60	Dill	15@	20						
Pow.	75@	1 00	Pennell	25@	40						
Camphor	1 00@	1 05	Flax	15@	20						
Guaicac	@	80	Flax, ground	07½@	15						
Guaicac, pow'd	@	90	Foenugreek, pwd.	15@	25						
Kino	@	1 10	Hemp	8@	15						
Kino, powdered	@	1 20	Lobelia, powd.	@	1 60						
Myrrh	@	60	Mustard, yellow	17@	25						
Myrrh, powdered	@	65	Mustard, black	20@	25						
Opium, powd.	19 65@	19 92	Poppy	15@	30						
Opium, gran.	19 65@	19 92	Quince	@	1 25						
Shellac	65@	80	Rape	15@	20						
Shellac Bleached	70@	85	Sabadilla	60@	70						
Tragacanth, pow.	@	75	Sunflower	11½@	15						
Tragacanth	1 75@	2 25	Worm, American	30@	40						
Turpentine	@	30	Worm, Levant	5 00@	5 25						
<b>Insecticides</b>			<b>Tinctures</b>								
Arsenic	08@	20	Aconite	@	1 80						
Blue Vitriol, bbl.	@	07½	Aloe	@	1 56						
Blue Vitriol, less	08@	15	Arnica	@	1 44						
Bordea, Mix Dry	13@	22	Asafoetida	@	2 28						
Hellebore, White powdered	18@	30									
Insect Powder	35@	45									
Lead Arsenate Po.	15½@	27									
Lime and Sulphur Dry	8@	23									
Paris Green	20@	37									
<b>Leaves</b>											
Buchu	85@	1 00									
Buchu, powdered	@	1 00									
Sage, Bulk	25@	30									
Sage, ¼ loose	@	40									
Sage, powdered	@	35									
Senna, Alex.	50@	75									
Senna, Tinn. pow.	30@	35									
Uva Ursi	20@	25									
<b>Oils</b>											
Almonds, Bitter, true	7 50@	7 75									
Almonds, Bitter, artificial	3 00@	3 25									
Almonds, Sweet, true	1 50@	1 80									
Almonds, Sweet, imitation	1 00@	1 25									
Amber, crude	1 25@	1 50									
Amber, rectified	1 50@	1 75									
Anise	1 40@	1 60									
Bergamont	11 50@	11 75									
Cajeput	1 50@	1 75									
Cassia	4 00@	4 25									
Castor	1 60@	1 85									
Cedar Leaf	2 00@	2 25									
Citronella	1 25@	1 50									
Cloves	3 00@	3 25									
Cocunut	25@	35									
Cod Liver	2 00@	2 25									
Croton	2 00@	2 25									

GROCERY PRICE CURRENT

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

ADVANCED		DECLINED	
Syrup		Cheese	Sugar 10c
Scoco		Oleo	Maxwell House Coffee

- AMMONIA**  
Arctic, 10 oz., 3 dz. cs. 3 75  
Arctic, 16 oz., 2 dz. cs. 4 00  
Arctic, 32 oz., 1 dz. cs. 3 25  
Quaker, 26, 12 oz. case 3 85
- AXLE GREASE**  
48, 1 lb. 4 35  
24, 3 lb. 6 00  
10 lb. pails, per doz. 8 50  
15 lb. pails, per doz. 11 95  
25 lb. pails, per doz. 19 50
- BAKING POWDERS**  
Arctic, 7 oz. tumbler 1 35  
Queen Flake, 16 oz., dz 2 25  
Royal, 10c, doz. 95  
Royal, 6 oz., do. 2 70  
Royal, 12 oz., doz. 5 20  
Royal, 5 lb. 31 20  
Rocket, 16 oz., doz. 1 25
- K. C. Brand**  
Per case  
10c size, 4 doz. 3 70  
15c size, 4 doz. 5 50  
20c size, 4 doz. 7 20  
25c size, 4 doz. 9 20  
50c size, 2 doz. 8 80  
80c size, 1 doz. 8 85  
10 lb. size, 1/2 doz. 6 75



- BROOMS**  
Jewell, doz. 5 25  
Standard Parlor, 23 lb. 8 25  
Fancy Parlor, 23 lb. 9 25  
Ex. Fancy Parlor 25 lb. 9 75  
Ex. Fcy. Parlor 26 lb. 10 00  
Toy 1 75  
Whisk, No. 3 2 75
- BRUSHES**  
Scrub  
Solid Back, 8 in. 1 50  
Solid Back, 1 in. 1 75  
Pointed Ends 1 25
- Stove**  
Shaker 1 80  
No. 50 2 00  
Peerless 2 60
- Shoe**  
No. 4-0 2 25  
No. 20 3 00
- BUTTER COLOR**  
Dandelion 2 85
- CANDLES**  
Electric Light, 40 lbs. 12.1  
Plumber, 40 lbs. 12.8  
Paraffine, 6s 14 1/2  
Paraffine, 12s 14 1/2  
Wicking 40  
Tudor, 6s, per box 30

- Post's Brands.**  
Grape-Nuts, 24s 3 80  
Grape-Nuts, 100s 2 75  
Instant Postum, No. 8 5 40  
Instant Postum, No. 9 5 00  
Instant Postum, No. 10 4 50  
Postum Cereal, No. 0 2 25  
Postum Cereal, No. 1 2 70  
Post Toasties, 36s 3 45  
Post Toasties, 24s 3 45  
Post's Bran, 24s 2 70
- CANNED MEAT**  
Bacon, Med. Beechnut 3 30  
Bacon, Lge. Beechnut 5 40  
Beef, No. 1, Corned 3 10  
Beef, No. 1, Roast 3 10  
Beef, No. 2 1/2, Qua. sli. 1 50  
Beef, 3 1/2 oz. Qua. sli. 2 00  
Beef, 5 oz., Qua. sli. 2 75  
Beef, No. 1, B'nut, sli. 4 50  
Beefsteak & Onions, 3 45  
Chili Con Ca., 1s 1 35@2 45  
Deviled Ham, 1/4s 2 20  
Deviled Ham, 1/2s 3 60  
Hamburg Steak & Onions No. 1 3 15  
Potted Beef, 4 oz. 1 10  
Potted Meat, 1/4 Libby 5 1/2  
Potted Meat, 1/2 Libby 9 1/2  
Potted Meat, 1/2 Qua. 90  
Potted Ham, Gen. 1/4 1 85  
Vienna Saus., No. 1/2 1 45  
Vienna Sausage, Qua. 95  
Veal Loaf, Medium 2 65
- Baked Beans**  
Campbells, 1c free 5 1 15  
Quaker, 18 oz. 85  
Fremont, No. 2 1 20  
Snider, No. 1 95  
Snider, No. 2 1 25  
Van Camp, small 85  
Van Camp, Med. 1 15

- CANNED VEGETABLES.**  
**Asparagus.**  
No. 1, Green tips 3 75  
No. 2, Large Green 4 50  
W. Beans, cut 2 1 45@1 75  
W. Beans, 10 7 50  
Green Beans, 2s 1 45@2 25  
Green Beans, 10s 67 50  
L. Beans, 2 gr. 1 35@2 65  
Lima Beans, 2s, Soaked 95  
Red Kid, No. 2 1 25  
Beets, No. 2, wh. 1 75@2 40  
Beets, No. 2, cut 1 10@1 35  
Beets, No. 3, cut 1 60  
Corn, No. 2, stan. 1 25  
Corn, Ex. stan. No. 2 1 55  
Corn, No. 2, Fan. 1 30@2 35  
Corn, No. 10 8 00@10 75  
Corn, No. 10 3 1 00@1 15  
Hominy, No. 3 1 00@1 25  
Okra, No. 2, whole 2 00  
Okra, No. 2, cut 1 65  
Dehydrated Veg. Soup 90  
Dehydrated Potatoes, lb. 45  
Mushrooms, Hotels 33  
Mushrooms, Choce. 8 oz. 43  
Mushrooms, Sur Extra 60  
Peas, No. 2, E. J. 1 65  
Peas, No. 2, Sift. 1 85  
June 1 85  
Peas, No. 2, Ex. Sift. 2 25  
Peas, Ex. Fine, French 25  
Pumpkin, No. 3 1 35@1 60  
Pumpkin, No. 10 4 00@4 75  
Pimentos, 1/4, each 12@14  
Pimentos, 1/2, each 27  
Sw't Potatoes, No. 2 2 25  
Sauerkraut, No. 3 1 40@1 50  
Succotash, No. 2 1 65@2 80  
Succotash, No. 2, glass 2 80  
Spinach, No. 1 1 25  
Spinach, No. 2 1 60@1 90  
Spinach, No. 3 2 10@2 50  
Spinach, No. 10 6 00@7 00  
Tomatoes, No. 2 1 20@1 30  
Tomatoes, No. 3 1 90@2 25  
Tomatoes, No. 10 68 00

- CANNED FRUIT**  
Apples, 3 lb. Standard 1 50  
Apples, No. 10 4 50@5 75  
Apple Sauce, No. 10 8 00  
Apricots, No. 1 1 75@2 00  
Apricots, No. 2 3 00  
Apricots, No. 2 1/2 3 40@3 90  
Apricots, No. 10 8 50@11 00  
Blackberries, No. 10 8 50  
Blueberries, No. 2 2 00@2 75  
Blue berries, No. 10 14 00  
Cherries, No. 2 3 75  
Cherries, No. 2 1/2 4 50  
Cherries, No. 10 14 00  
Loganberries, No. 2 3 00  
Loganberries, No. 10 10 00  
Peaches, No. 1 1 50@2 10  
Peaches, No. 1, sliced 1 25  
Peaches, No. 2 2 75  
Peaches, No. 2 1/2 Mich 3 25  
Peaches, 2 1/2 Cal. 3 00@3 25  
Peaches, 10, Mich. 8 60  
Pineapple, 1 sl. 1 75  
Pineapple, 2 sl. 2 80  
P'apple, 2 br. sl. 2 40  
P'apple, 2 1/2, sli. 3 00  
P'apple, 2, cru. 2 60  
Pineapple, 10 cru. 9 60  
Pears, No. 2 3 15  
Pears, No. 2 1/2 3 50  
Plums, No. 2 2 40@2 50  
Plums, No. 2 1/2 2 90  
Raspberries, No. 2 blk 3 25  
Raspb's, Red, No. 10 13 50  
Raspb's Black, No. 10 12 60  
Rhubarb, No. 10 4 75@5 50  
Strawberries, No. 10 12 60
- CANNED FISH**  
Clam Ch'der, 10 1/2 oz. 1 35  
Clam Ch., No. 3 3 50  
Clams, Steamed, No. 1 2 00  
Clams, Minc'd, No. 1 3 25  
Finnan Haddie, 10 oz. 3 30  
Clam Bouillon, 7 oz. 2 50  
Chicken Haddie, No. 1 2 75  
Fish Flakes, small 1 35  
Cod Fish Cake, 10 oz. 1 35  
Cove Oysters, 5 oz. 1 65  
Lobster, No. 1/4, Star 2 90  
Shrimp, 1, wet 1 90  
Sard's, 1/4 Oil, Key 6 10  
Sardines, 1/4 Oil, K'less 5 50  
Sardines, 1/4 Smoked 6 75  
Salmon, Warrens, 1/2s 2 80  
Salmon, Red Alaska 3 10  
Salmon, Med. Alaska 2 85  
Salmon, Pink Alaska 1 80  
Sardines, Im. 1/4, ea. 10@28  
Sardines, Im., 1/2, ea. 25  
Sardines, Cal. 1 65@1 80  
Tuna, 1/2, Albocore 95  
Tuna, 1/4s, Curtis, doz. 2 20  
Tuna, 1/4s, Curtis, doz. 3 50  
Tuna, 1s, Curtis, doz. 7 00
- CATSUP.**  
B-nut, small 1 90  
Lily of Valley, 14 oz. 2 60  
Lily of Valley, 1/2 pint 1 75  
Paramout, 24, 18s 1 45  
Paramout, 24, 6s 2 40  
Paramout, 24, 16s 14 00  
Paramout, Cal. 14 00  
Sniders, 8 oz. 1 75  
Sniders, 4 oz. 2 55  
Quaker, 8 1/2 oz. 1 25  
Quaker, 10 1/2 oz. 1 45  
Quaker, 14 oz. 1 90  
Quaker, Gallon Glass 13 00  
Quaker, Gallon Tin 9 00
- CHILI SAUCE**  
Snider, 16 oz. 3 30  
Snider, 8 oz. 2 30  
Lilly Valley, 8 oz. 2 25  
Lilly Valley, 14 oz. 3 25
- OYSTER COCKTAIL.**  
Sniders, 16 oz. 3 30  
Sniders, 8 oz. 2 30



- BEECH-NUT BRANDS.**  
Mints, all flavors 60  
Gum 70  
Fruit Drops 70  
Caramels 70  
Sliced bacon, large 5 40  
Sliced bacon, medium 3 30  
Sliced beef, medium 2 80  
Grape Jelly, large 4 50  
Grape Jelly, medium 2 70  
Peanut butter, 16 oz. 4 05  
Peanut butter, 10 1/2 oz. 2 75  
Peanut butter, 6 1/2 oz. 1 75  
Peanut butter, 3 1/2 oz. 1 15  
Prepared Spaghetti 1 40  
Baked beans, 16 oz. 1 40
- BLUING**  
The Original  
Condensed  
2 oz., 4 dz. cs. 3 00  
3 oz., 3 dz. cs. 3 75

- BREAKFAST FOODS**  
Kellogg's Brands.  
Corn Flakes, No. 136 3 45  
Corn Flakes, No. 124 3 45  
Corn Flakes, No. 102 2 00  
Pep, No. 224 2 70  
Pep, No. 202 1 75  
Krumbles, No. 424 2 70  
Bran Flakes, No. 624 2 25  
Bran Flakes, No. 602 1 50

- CHEESE.**  
Roquefort 65  
Kraft, small items 1 65  
Kraft, American 1 65  
Chili, small tins 1 65  
Pimento, small tins 1 65  
Roquefort, sm. tins 2 25  
Camembert, sm. tins 2 25  
Wisconsin Flats and Daisies 28  
Longhorn 29  
New York New 1926 31  
Nap Sago 38  
Brick 30
- MILK COMPOUND**  
Hebe, Tall, 4 doz. 4 50  
Hebe, Baby, 8 doz. 4 40  
Carolene, Tall, 4 doz. 3 80  
Carolene, Baby 3 50
- EVAPORATED MILK**  
Quaker, Tall, 4 doz. 4 75  
Quaker, Baby, 8 doz. 4 65  
Quaker, Gallon, 1/2 dz. 4 50  
Carnation, Tall, 4 doz. 5 00  
Carnation, Baby, 8 doz. 4 90  
Oatman's Dundee, Tall 5 00  
Oatman's Dundee, Baby 4 90  
Every Day, Tall 5 00  
Every Day, Baby 4 90  
Pet, Tall 5 00  
Pet, Baby, 8 oz. 4 90  
Borden's Tall 5 00  
Borden's Baby 4 90  
Van Camp, Tall 4 90  
Van Camp, Baby 3 75
- CHEWING GUM.**  
Adams Black Jack 65  
Adams Bloodberry 65  
Adams Dentyne 65  
Adams Calif. Fruit 65  
Adams Sen Sen 65  
Beeman's Pepsin 65  
Beechnut Wintergreen 70  
Adams Peppermint 70  
Beechnut Spearmint 70  
Doublemint 65  
Peppermint, Wrigleys 65  
Spearmint, Wrigleys 65  
Juicy Fruit 65  
Wrigley's P-K 65  
Zeno 65  
Teaberry 65
- COCOA.**  
Droste's Dutch, 1 lb. 8 50  
Droste's Dutch, 1/2 lb. 4 50  
Droste's Dutch, 1/4 lb. 2 35  
Droste's Dutch, 5 lb. 60  
Chocolate Apples 4 50  
Pastelles, No. 1 12 60  
Pastelles, 1/2 lb. 6 00  
Pains De Cafe 3 00  
Droste's Bars, 1 doz. 2 15  
Delft Pastelles 2 15  
1 lb. Rose Tin Bon 18 00  
Bons 9 00  
7 oz. Rose Tin Bon 9 00  
Bons 9 00  
13 oz. Creme De Caraque 13 20  
12 oz. Rosaces 10 80  
1/2 lb. Rosaces 7 80  
1/4 lb. Pastelles 3 40  
Langues De Chats 4 80
- CHOCOLATE.**  
Baker, Caracas, 1/2s 37  
Baker, Caracas, 1/4s 35
- COCOA NUT**  
Dunham's  
15 lb. case, 1/2s and 1/4s 43  
15 lb. case, 1/4s 47  
15 lb. case, 1/2s 46
- CLOTHES LINE.**  
Hemp, 50 ft. 2 00@2 25  
Twisted Cotton, 50 ft. 3 50@4 00  
Braided, 50 ft. 2 25  
Sash Cord 3 50@4 00
- COFFEE.**  
Golden Berry  
FULL VALUE  
COFFEE  
HUME GROCER CO.  
ROASTERS  
MUSKOGEE, MICH
- COFFEE ROASTED**  
1 lb. Package  
Melrose 35  
Liberty 25  
Quaker 42  
Nedrow 40  
Morton House 46  
Reno 37  
Royal Club 41  
McLaughlin's Kept-Fresh Vacuum packed. Always fresh. Complete line of high-grade bulk coffees.  
W. F. McLaughlin & Co., Chicago.
- CONDENSED MILK**  
Leader, 4 doz. 6 75  
Eagle, 4 doz. 9 00
- COUPON BOOKS**  
50 Economic grade 2 50  
100 Economic grade 4 50  
500 Economic grade 20 00  
1000 Economic grade 37 50  
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.
- CREAM OF TARTAR**  
6 lb. boxes 38

- DRIED FRUITS**  
**Apples**  
N. Y. Fcy., 50 lb. box 15 1/2  
N. Y. Fcy., 14 oz. pkg. 16  
**Apricots**  
Evaporated, Choice 27  
Evaporated, Fancy 30  
Evaporated, Slabs 25  
**Citron**  
10 lb. box 40  
**Currants**  
Packages, 14 oz. 15  
Greek, Bulk, lb. 15  
**Dates**  
Dromedary, 36s 6 75  
**Peaches**  
Evap. Choice 21  
Evap. Ex. Fancy, P. P. 30  
**Peel**  
Lemon, American 30  
Orange, American 30  
**Raisins**  
Seeded, bulk 09 1/2  
Thompson's s'dles blk 9 1/2  
Thompson's seedless, 15 oz. 10 1/2  
Seeded, 15 oz. 12 1/2  
**California Prunes**  
90@100, 25 lb. boxes 08  
60@70, 25 lb. boxes 10  
50@60, 25 lb. boxes 11  
40@50, 25 lb. boxes 12  
30@40, 25 lb. boxes 15  
20@30, 25 lb. boxes 22

- CIGARS**  
G. J. Johnson's Brand  
G. J. Johnson Cigar, 10c 75 00  
Worden Grocer Co. Brands  
King Edward 37 50  
Master Piece, 50 Tin. 35 00  
Canadian Club 35 00  
Little Tom 37 50  
Tom Moore Monarch 75 00  
Tom Moore Panetris 65 00  
T. Moore Longfellow 95 00  
Webster Cadillac 75 00  
Webster Knickerbocker 95 00  
Webster Belmont 110 00  
Webster St. Reges 125 00  
Bering Apollos 95 00  
Bering Palmitas 115 00  
Bering Delioses 120 00  
Bering Favorita 135 00  
Bering Albas 150 00
- CONFECTIONERY**  
**Stick Candy**  
Standard 16  
Jumbo Wrapped 19  
Pure Sugar Sticks 600s 4 20  
Big Stick, 20 lb. case 18  
**Mixed Candy**  
Kindergarten 17  
Leader 14  
X. L. O. 12  
French Creams 16  
Paris Creams 16  
Grocers 11  
**Fancy Chocolates**  
5 lb. Boxes  
Bittersweets, Ass'ted 1 70  
Choc Marshmallow Dp 1 70  
Milk Chocolate A A 1 70  
Nibble Sticks 1 85  
No. 12, Choc., Light 1 65  
Chocolate Nut Rolls 1 80  
Magnolia Choc 1 15
- Gum Drops**  
Anise 16  
Champion Gums 16  
Challenge Gums 16  
Favorite 19  
Superior, Boxes 23  
**Lozenges**  
A. A. Pep. Lozenges 18  
A. A. Pink Lozenges 16  
A. A. Choc. Lozenges 16  
Motto Hearts 19  
Malted Milk Lozenges 21  
**Hard Goods**  
Lemon Drops 18  
O. F. Horehound dps. 18  
Anise Squares 18  
Peanut Squares 18  
Horehound Tablets 17  
**Cough Drops**  
Putnam's 1 35  
Smith Bros. 1 50  
**Package Goods**  
Creamery Marshmallows 4 oz. pkg., 12s, cart. 85  
4 oz. pkg., 48s, case 3 40  
**Specialties**  
Walnut Fudge 22  
Pineapple Fudge 21  
Italian Bon Bons 17  
Banquet Cream Mints 23  
Silver King M.Mallows 1 50  
Walnut Sundae, 24, 5c 80  
Neapolitan, 24, 5c 80  
Mich. Sugar Ca., 24, 5c 80  
Pal O Mine, 24, 5c 80  
Malty Milkies, 24, 5c 80  
Bo-Ka-To-Ka, 24, 5c 80

- Bulk Goods**  
Elbow, 20 lb. 09  
Egg Noodle, 10 lbs. 14  
**Pearl Barley**  
Chester 4 50  
0000 7 00  
Barley Grits 5 00  
**Peas**  
Scotch, lb. 05 1/2  
Split, lb. yellow 08  
Split green 08  
**Sage**  
East India 10  
 **Tapioca**  
Pearl, 100 lb. sacks 09  
Minute, 8 oz., 3 doz. 4 05  
Dromedary Instant 3 50
- FLAVORING EXTRACTS**  
Doz. Doz.  
Vanilla PURE 1 35  
1 35 1/4 ounce 1 35  
180 1 1/4 ounce 1 80  
3 20 2 1/4 ounce 3 20  
3 30 2 ounce 3 00  
5 50 4 ounce 5 50  
**UNITED FLAVOR**  
Imitation Vanilla  
1 ounce, 10 cent, doz. 96  
2 ounce, 15 cent, doz. 1 25  
3 ounce, 25 cent, doz. 2 00  
4 ounce, 30 cent, doz. 2 25  
**Jiffy Punch**  
3 doz. Carton 2 25  
Assorted flavors.  
**FLOUR**  
V. C. Milling Co. Brands  
Lily White 9 90  
Harvest Queen 9 80  
Yes Ma'am Graham, 50s 2 40  
**FRUIT CANS**  
F. O. B. Grand Rapids  
**Mason**  
Half pint 8 40  
One pint 8 50  
One quart 9 60  
Half gallon 12 60  
**Ideal Glass Top. Rubbers.**  
Half pint 9 50  
One pint 9 80  
One quart 11 75  
Half gallon 15 76



**GELATINE**



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

**HORSE RADISH**

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

**JELLY GLASSES**

8 oz., per doz. --- 37  
**OLEOMARGARINE**  
Van Westenbarg Brand  
Carload Distributor



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

Certified --- 24  
Nut --- 18  
Special Roll --- 19

**MATCHES**

Swan, 144 --- 4 75  
Diamond, 144 box --- 6 00  
Searchlight, 144 box --- 6 00  
Ohio Red Label, 144 bx --- 6 00  
Ohio Blue Tip, 144 bx --- 6 00  
Ohio Blue Tip, 720-1c --- 5 60  
Blue Seal, 144 --- 4 35  
Reliable, 144 --- 4 35  
Federal, 144 --- 5 80

**Safety Matches**

Quaker, 5 gro. case --- 4 25  
**MINCE MEAT**  
None Such, 4 doz. --- 6 47  
Quaker, 3 doz. case --- 3 60  
Libby, Kegs, wet. lb. --- 22

**MOLASSES**



No. 10, 6 cans to case 6 20  
No. 5, 12 cans to case 6 45  
No. 2 1/2, 24 cans to cs. 6 75  
No. 1 1/2, 36 cans to cs. 5 50

**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 cs. 5 45  
No. 1 1/2, 36 cans to cs. 4 55

**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 cs. 3 75  
No. 1 1/2, 36 cans to cs. 3 20

**New Orleans**

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

**Half barrels 5c extra**

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

**NUTS**

**Whole**  
Almonds, Tarragona --- 27  
Brazil, New --- 13  
Fancy Mixed --- 23  
Filberts, Sicily --- 22  
Peanuts, Virginia Raw --- 09 1/2  
Peanuts, Vir. roasted --- 10 1/2  
Peanuts, Jumbo, rstd. --- 11 1/2  
Peanuts, Jumbo, std. --- 12 1/2  
Pecans, 3 star --- 20  
Pecans, Jumbo --- 40  
Pecans, Mammoth --- 50  
Walnuts, California --- 38

**Salted Peanuts**

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

**Shelled**

Almonds --- 70  
Peanuts, Spanish, 125 lb. bags --- 12 1/2  
Filberts --- 32  
Pecans --- 1 05  
Walnuts --- 90

**OLIVES**

Bulk, 5 gal. keg --- 9 00  
Quart Jars, dozen --- 6 00  
Bulk, 2 gal. keg --- 3 75  
Pint, Jars, dozen --- 3 35  
4 oz. Jar, plain, doz. 1 35  
5 1/2 oz. Jar, pl., doz. 1 60  
9 oz. Jar, plain, doz. 2 35  
30 oz. Jar, pl. doz. --- 4 25  
3 oz. Jar, Stu., doz. 1 35  
6 oz. Jar, stuffed, dz. 2 50  
9 oz. Jar, stuffed, doz. 3 50  
12 oz. Jar, Stuffed, doz. --- 4 50  
20 oz. Jar, stuffed dz. 7 00

**PARIS GREEN**

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

**PEANUT BUTTER**



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

**PETROLEUM PRODUCTS**

Iron Barrels  
Perfection Kerosine --- 14.6  
Red Crown Gasoline, Tank Wagon --- 10.7  
Solite Gasoline --- 22.7  
Gas Machine Gasoline --- 40.1  
V. M. & P. Naptha --- 21.6  
Capitol Cylinder --- 39.2  
Atlantic Red Engine --- 21.2  
Winter Black --- 12.2



**Iron Barrels**

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



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

**PICKLES**

Barrel, 1600 count --- 17 00  
Half bbls., 800 count --- 9 00  
5 gallon, 400 count --- 4 75  
**Sweet Small**  
30 Gallon, 3000 --- 42 00  
5 Gallon, 500 --- 8 25  
**Dill Pickles**  
900 Size, 48 gal. --- 26 50  
1100 Size, 48 gal. --- 27 50

**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  
Med. Steers & H.F. 13 1/2@15  
Com. Steers & H.F. 10@12 1/2  
**Cows**  
Top --- 14  
Good --- 13  
Medium --- 12  
Common --- 10  
**Veal**  
Top --- 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  
Loins, Med. --- 23  
Butts --- 22 1/2  
Shoulders --- 18 1/2  
Spareribs --- 18  
Neck bones --- 07

**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  
20 lb. pails --- advance 3/4  
10 lb. pails --- advance 3/4  
5 lb. pails --- advance 1  
3 lb. pails --- advance 1 1/2  
Compound tierces --- 11 1/2  
Compound, tubs --- 11 3/4

**Sausages**

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

**Smoked Meats**

Hams, Cer., 14-16 lb. @30  
Hams, Cert., Skinned 16-18 lb. @31  
Ham, dried beef --- @32  
Knuckles --- @20  
California Hams --- @20  
Picnic Boiled --- 33 @35  
Hams --- 45 @45  
Mined Hams --- 24 @36  
Bacon --- 24 @19

**Beef**

Boneless, rump 23 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  
1/2 bbls. --- 2 50  
1/4 bbls., 35 lbs. --- 4 90  
1/2 bbls. --- 9 00  
1 bbl. --- 17 00  
Kits, 15 lbs. --- 1 75  
1/4 bbls., 40 lbs. --- 3 50  
3/8 bbls., 80 lbs. --- 5 00

**Casings**

Hogs, Med., per lb. --- @55  
Beef, round set --- 23@36  
Beef, middles, set --- @15 00  
Sheep, a skein --- @2 65

**RICE**

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

**ROLLED OATS**

Silver Flake, 12 Fam. --- 2 25  
Quaker, 18 Regular --- 1 80  
Quaker, 12s Family --- 2 70  
Mothers, 12s, M'num --- 3 25  
Nedrow, 12s, China --- 3 25  
Sacks, 90 lb. Jute --- 3 35  
Sacks, 90 lb. Cotton --- 3 40

**RUSKS**

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

**SALERATUS**

Arm and Hammer --- 3 75

**SAL SODA**

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

**COD FISH**

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

**HERRING**

**Holland Herring**  
Mixed, Keys --- 1 00  
Mied, half bbls. --- 9 50  
Mixed, bbls --- 17 00  
Milkers, Kegs --- 1 10  
Milkers, half bbls. --- 10 25  
Milkers, bbls. --- 19 00  
K K K K Norway --- 19 50  
8 lb. pails --- 1 40  
Cut Lunch --- 1 65  
Boned, 10 lb. boxes --- 15

**Lake Herring**

1/2 bbl., 100 lbs. --- 6 50

**Mackerel**

Tubs, 100 lb. fncy fat 24 50  
Tubs, 50 count --- 9 00  
Pails, 10 lb. Fancy fat 2 00

**White Fish**

Med. Fancy, 100 lb. 13 00

**BLOATERS**

Facy, 50s, per box --- 2 50

**SHOE BLACKENING**

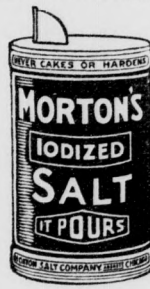
2 in 1, Paste, doz. --- 1 35  
E. Z. Combination, dz. 1 35  
Dri-Foot, doz. --- 2 00  
Bixbys, Doz. --- 1 35  
Shinola, doz. --- 90

**STOVE POLISH**

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

**SALT**

Colonial, 24, 2 lb. --- 95  
Colonial, 36-1 1/2 --- 1 25  
Colonial, Iodized, 24-2 --- 2 00  
Med. No. 1 Bbls. --- 2 60  
Med. No. 1, 100 lb. bg. 85  
Farmer Spec., 70 lb. 90  
Packers Meat, 50 lb. 57  
Crushed Rock for ice --- 85  
cream, 100 lb., each --- 24  
Butter Salt, 280 lb. bbl. 4 80  
Block, 50 lb. --- 4 10  
Baker Salt, 280 lb. bbl. 4 10  
100, 3 lb. Table --- 5 75  
70, 4 lb. Table --- 5 25  
28, 10 lb. Table --- 5 00  
23 lb. bags, Table --- 42  
Old Hickory, Smoked, 6-10 lb. --- 4 80



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  
Fels Naptha, 100 box 5 50  
Flake White, 10 box 4 05  
Grdma White Na. 10s 3 85  
Rub No More White  
Naphtha, 100 box --- 4 00  
Rub-No-More, yellow 5 00  
Swift Classic, 100 box 4 40  
20 Mule Borax, 100 bx 7 55  
Wool, 100 box --- 6 50  
Jap Rose, 100 box --- 7 85  
Fair, 100 box --- 5 50  
Palm Olive, 144 box 11 00  
Lava, 100 bo --- 4 90  
Octagon --- 6 00  
Pumgo, 100 box --- 4 85  
Sweetheart, 100 box --- 5 70  
Grandpa Tar, 50 sm. 2 10  
Grandpa Tar, 50 lge. 3 50  
Quaker Hardwater  
Cocoa, 72s, box --- 2 85  
Fairbank Tar, 100 bx 4 00  
Trilby Soap, 100, 10c 7 30  
Williams Barber Bar, 95 50  
Williams Mug, per doz. 48

**CLEANSERS**



80 can cases, \$4.80 per case

**WASHING POWDERS**

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

**SPICES**

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

**Pure Ground in Bulk**

Allspice, Jamaica --- @18  
Cloves, Zanzibar --- @46  
Cassia, Canton --- @26  
Ginger, Corkin --- @33  
Mustard --- @32  
Mace, Penang --- 1 30  
Pepper, Black --- @50  
Nutmegs --- @75  
Pepper, White --- @60  
Pepper, Cayenne --- @32  
Paprika, Spanish --- @42

**Seasoning**

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

**STARCH**

**Corn**  
Kingsford, 40 lbs. --- 11 1/4  
Powdered, bags --- 4 00  
Argo, 48, 1 lb. pkgs. 3 60  
Cream, 48-1 --- 4 80  
Quaker, 40-1 --- 07  
**Gloss**  
Argo, 48, 1 lb. pkgs. 3 60  
Argo, 12, 3 lb. pkgs. 2 96  
Argo, 8, 5 lb. pkgs. --- 3 15  
Silver Gloss, 48, 1s --- 11 3/4  
Elastic, 64 pkgs. --- 5 25  
Tiger, 48-1 --- 3 50  
Tiger, 50 lbs. --- 06

**CORN SYRUP**

**Corn**  
Blue Karo, No. 1 1/2 --- 2 36  
Blue Karo, No. 5, 1 dz. 3 23  
Blue Karo, No. 10 --- 3 03  
Red Karo, No. 1 1/2 --- 2 64  
Red Karo, No. 5, 1 dz. 3 61  
Red Karo, No. 10 --- 3 41  
**Imit. Maple Flavor**  
Orange, No. 1 1/2, 2 dz. 3 09  
Orange, No. 5, 1 doz. 4 31  
Orange, No. 10 --- 4 11

**Maple.**

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  
Royal Mint --- 2 40  
Tobasco, 2 oz. --- 4 25  
Sho Yau, 9 oz., doz. 2 70  
A-1, large --- 5 20  
A-1, small --- 3 15  
Capers, 2 oz. --- 2 80

**Maple.**

Green Label Karo --- 5 19

**Maple and Cane**

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  
Royal Mint --- 2 40  
Tobasco, 2 oz. --- 4 25  
Sho Yau, 9 oz., doz. 2 70  
A-1, large --- 5 20  
A-1, small --- 3 15  
Capers, 2 oz. --- 2 80

**Zion Fig Bars**  
Unequaled for  
Stimulating and  
Speeding Up  
Cooky Sales  
Obtainable from Your  
Wholesale Grocer  
Zion Institutions & Industries  
**Baking Industry**

**TEA**

Medium Japan	27@33
Choice	37@46
Fancy	54@59
No. 1 Nibbs	54
1 lb. pkg. Sifting	13
<b>Gunpowder</b>	
Choice	40
Fancy	47
<b>Ceylon</b>	
Pekoe, medium	57

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 11. On this day was held the first meeting of creditors in the matter of Fred Miller, Bankrupt No. 3074.

On this day also was held the first meeting of creditors in the matter of Frank Hile, Bankrupt No. 3076.

On this day also was held the first meeting of creditors in the matter of May Thompson, Bankrupt No. 3075.

On this day also was held the first meeting of creditors in the matter of Frank A. Manning, Bankrupt No. 3070.

On this day also was held the first meeting of creditors in the matter of Isaac Warsaw, Bankrupt No. 3072.

On this day also was held the first meeting of creditors in the matter of John Hare, Bankrupt No. 3073.

Feb. 11. We have to-day received the schedules, reference and adjudication in the matter of LeJune Smart Shoppe, Inc., a corporation, Bankrupt No. 3091.

Feb. 11. We have to-day received the schedules, reference and adjudication in the matter of John E. Quinn, Bankrupt No. 3093.

Feb. 11. We have to-day received the schedules, reference and adjudication in the matter of Ralph H. Wegner, Bankrupt No. 3094.

Table listing creditors and amounts for various bankruptcies, including G. R. Screen Co., Grand Rapids (116.00), G. R. Window Cleanig. Co., G. R. (10.00), Grand Trimmed Hat Co., Chicago (50.00), Haddon's Inc., Grand Rapids (25.00), Harrison & Eintracht, Chicago (166.25), Herald, Grand Rapids (142.11), Hillvale Costume Co., New York (276.75), Hirsh & Co., Chicago (800.00), Wm. Hoffman, New York (100.00), C. Hoffius, Grand Rapids (50.00), Holland-American Seed Co., G. R. (3.00), Kenned Real Estate Agy., Chicago (300.00), Lees Bros., Chicago (419.31), Lewis Dress Co., Chicago (364.50), Little Goddess Dress Co., New York (100.00), Little Julia Hawkins March, G. R. (100.00), Marinette Knitting Mills, Marinette, Wis. (261.75), Martha Maid Mfg. Co., Chicago (27.00), Matte & Salm, Chicago (13.50), Sau F. Matthews Co., Boston (100.00), Herbert Mendel, Chicago (49.00), L. G. Meyerson, Inc., New York (82.50), Mich. Bell Tele. Co., Grand Rapids (50.00), Louie Miller & Co., Chicago (78.50), Miller & Rabin, Chicago (54.00), Morris, Mauer & Reilly, Chicago (191.46), Muir Plumbing Co., Grand Rapids (25.00), Nat Schore & Co., New York (82.74), New-Ihnan Co., Detroit (10.61), Newburger Garment Co., St. Louis, Mo. (496.00), Noel Co., Grand Rapids (5.65), Novelty Garment Co., Chicago (131.37), Oakwood Manor Livery, Grand R. (50.00), Peterson Printing Co., Grand Rap. (22.70), Phillips & Sons, New York (303.86), Revells, Chicago (150.00), Reed Millinery Co., Cleveland (250.00), A. H. Schechner & Son, New York (400.00), Scherr Bros., New York (333.25), Slotwick & Schwartz, Chicago (350.00), Star Maid Dresses, Inc., New York (361.00), Stein & Co., Chicago (481.00), Steinberg & Co., Chicago (22.75), Stylebilt Dress Co., Chicago (37.50), Superior Brass & Fixture Co., Chicago (42.75), Tisch Auto Supply Co., Grand Rap. (10.00), Toole Co., Saginaw (135.00), Upton Real Est. Agy., Chicago (300.00), V. C. Creamery, Inc., Grand Rapids (25.00), Vogue Leather Goods, Corp., N. Y. (37.50), Waller Real Estate Agy., Chicago (300.00), Kennedy Real Estate Co., Chicago (150.00).

Feb. 11. We have to-day received the schedules, order of reference and adjudication in the matter of Stella Lee, individually, and doing business as LeJune Smart Shoppe, Bankrupt No. 3092.

Feb. 11. We have to-day received the schedules, order of reference and adjudication in the matter of John E. Quinn, Bankrupt No. 3093.

Feb. 11. We have to-day received the schedules, order of reference and adjudication in the matter of John E. Quinn, Bankrupt No. 3093.

Feb. 11. We have to-day received the schedules, reference and adjudication in the matter of Charles B. Blair as referee in bankruptcy.

empt, with liabilities of \$2,941.94. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt are as follows: City of Kalamazoo \$ 9.18, Citizens State Bank, Sturgis 640.00, Farmers State Sav. Bank, Richland 400.00, E. C. Wright Co., Sturgis 475.00, Q. W. Newell, Decatur 143.25, Home Furnishing Co., Kalamazoo 130.73, Hoover Bond Co., Kalamazoo 30.00, Sturgis National Bank, Sturgis 90.00, Citizens State Bank, Decatur 380.00, First State Bank, Decatur 97.00, Dr. O. C. Osborn, Kalamazoo 7.00, L. R. Klose Elec. Co., Kalamazoo 26.00, Columbian Elec. Co., Kalamazoo 19.19, Sprague Hdwe. Co., Kalamazoo 7.68, Anvlite Elec. Co., Fort Wayne 19.50, Frank Clay, Kalamazoo 55.00, Horton Belmer Press, Kalamazoo 12.00, American Sign Co., Kalamazoo 15.00, Great Lakes Fur Co., Kalamazoo 14.00, Cut Rate Tire Co., Kalamazoo 28.50, A. C. Martens, Richland 18.62, Grove Dairy Co., Kalamazoo 8.05, Consumers Power Co., Kalamazoo 2.84, Mich. Bell Tel. Co., Kalamazoo 24.40, Kal. Laundry, Kalamazoo 19.00, Gazette, Kalamazoo 20.00, Kal. Lumber Co., Kalamazoo 15.00, Superior Printing Co., Kalamazoo 6.00, Goodwin Automotive Equipment Co., Kalamazoo 26.00, M. & T. Battery Shop, Kalamazoo 33.00, Paper City Press, Kalamazoo 12.00, Service Tire Co., Kalamazoo 8.00, Sam Folz Co., Kalamazoo 15.00, Western State Normal, Kalamazoo 135.00.

Feb. 10. On this day was held the sale at auction of the assets of the Homel Shirt Manufacturing Co., located at Hart and Ludington.

Feb. 10. In the matter of Thompsonville Bank, E. M. Dixon & Co. and Wood Dish Co., etc., Bankrupts No. 2963, the trustee has filed its first report and account and an order for the payment of current expenses has been made.

Feb. 15. On this day were received the petition, adjudication, reference and appointment of receiver in the matter of Sturgis Furniture Corporation, Bankrupt No. 3087.

In the matter of John Thornton, Bankrupt No. 3086, the funds for the first meeting have been received and such meeting has been called for Feb. 28.

In the matter of Abraham Haddad, Bankrupt No. 3065, the trustee has filed his report of the receipt of an offer from E. L. Howard of Vestaburg, of \$350 for all of the stock in trade and fixtures of the estate.

In the matter of John Pethick, Bankrupt No. 3052, the trustee's first report and account has been filed and a first dividend of 5 per cent. to creditors has been ordered paid.

In the matter of Charles Gerber, Bankrupt No. 3095, the trustee has filed his first report and account and expenses of administration to date have been ordered paid.

Feb. 15. We have to-day received the schedules, reference and adjudication in the matter of Henry P. Schlieve and Henry L. Schlieve copartners doing business as Bungalow Construction Co., Bankrupt No. 3096.

The list of creditors of said bankrupt are as follows: County of Muskegon \$105.04, A. Daufaw, Muskegon Heights 150.00, Lawrence Tozer, Muskegon 60.00, East Side Lumber & Muskegon Salvage Co., Muskegon 7,201.25, Home Furnace Co., Muskegon 115.00, Ethel H. Doane, Muskegon 3,200.00, Muskegon Trust Co., Muskegon 550.00, L. C. Monroe Co., Muskegon 650.00, Muskegon Finance Co., Muskegon 2,450.00, Ethel H. Doane, Muskegon 1,900.00, Muskegon Trust Co., Muskegon 3,600.00, Wallace Foote, Muskegon 1,000.00.



FAVORITE TEA in 1/2 lb. lead packages is a strictly 1st May Picking and is one of the very highest grades sold in the U. S.

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

Sand Lime Brick

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

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



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



Fredricks Lumber Co., Muskegon	230.86
Haveman & Jolman Hardware Co., Muskegon	100.00
Wagner & Son, Muskegon	550.00
Clyde Hendrick, Muskegon	140.00
Muskegon Glass Co., Muskegon	120.00
Boleman Brothers, Muskegon	228.17
George Kueny, North Muskegon	40.00
Muskegon Traction & Lighting Co., Muskegon	52.00
Risk Meier Agency, Muskegon	67.00
Estate of John S. Emerson, Musk.	250.00
Standard Block Co., Muskegon	531.93
Jacob Bogema, Muskegon	41.50
John R. Hilt Co., Muskegon	43.15
Peoples State Bank, Muskegon	175.00
Marshall Furnace Co., Muskegon	250.00
Muskegon Building Material Co., Muskegon	471.38
Hall Elec. Co., Muskegon	28.00
Charles Hoyland, Chicago	48.00
L. C. Monroe, Muskegon	318.68
Davis Slate & Mfg. Co., Muskegon	63.25
Muskegon Trust Co., Muskegon	30.00
Ralph Purchase, Muskegon	90.00
P. J. Connell Co., Muskegon	50.00
Galup Bros., Muskegon Heights	50.00
Markle Cement & Coal Co., Muskegon	54.00
Muskegon Tile & Fireplace Co., Muskegon	15.00
Alamo Furn. Co., Muskegon	125.00
F. D. Smith & Co., Muskegon	14.81

Feb. 18. We have to-day received the schedules, order of reference and adjudication in the matter of Clarence T. Jeffrey, Bankrupt No. 3097. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor, and his occupation is that of a farmer. The schedules show assets of \$2,041.97, of which \$250 is claimed as exempt, with liabilities of \$5,510.10. 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:

Farmers & Merchants National Bank, Benton Harbor	\$2,100.00
Benton Harbor State Bank	200.00
Coloma State Bank, Coloma	825.00
J. W. Freeman, Benton Harbor	410.00
Presto Light Battery Co., Indianapolis	45.00
Kidd, Dater & Price, Benton Har.	125.00
F. L. Tornquist, Benton Harbor	25.00
Benton Produce Co., Benton Har.	50.00
Thayer Produce Co., Benton Har.	264.00
Twin City Tire & Battery Co., Benton Harbor	33.00
Charles Miller, St. Joseph	65.00
Shaffer & Rhodes Tire Co., Benton Harbor	32.00
Michigan Fuel & Gas Co., Benton Harbor	107.00
John J. Sterling, Benton Harbor	80.00
Wm. J. Jarentsen, Benton Harbor	55.00
Charles Miller Machine Shop, Benton Harbor	9.00
Hovey's Garage, Benton Harbor	35.00
Riverside Package Co., Riverside	60.00
Riverside Garage, Riverside	15.00
Rosenberg & Forbes, Riverside	235.00
Albert Ribler, Coloma	162.50
Coloma Coal & Lumber Co., Coloma	104.00
Coloma Fruit Ass'n., Coloma	24.00
Peck Hardware Co., Coloma	31.00
Radio Corp., Chicago	46.30
S. M. Bailey, Benton Harbor	300.00
Standard Oil Co., Benton Harbor	67.00
Geo. Edgcomb, Benton Harbor	10.60

In the matter of Automotive Sheet Metal Co., Bankrupt No. 2800, the final dividend has been computed and found to be 15.4 per cent.

Feb. 18. On this day was held the first meeting of creditors in the matter of Henry W. Ogden, Bankrupt No. 3079. The bankrupt was present in person and represented by attorneys F. E. Wetmore and Clare J. Hall. Claims were proved and allowed. The bankrupt was sworn and examined with a reporter present. Harold K. Royal, of Shelby, was elected trustee and his bond placed at \$2,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Harry A. Filkins, Bankrupt No. 3081. The bankrupt was present in person and represented by J. Paul Wait, attorney. The custodian was present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy was named trustee and his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of David L. Wing, doing business as Central Muskegon Garage, Bankrupt No. 3078. The bankrupt was present in person and represented by attorneys Alexis J. Rogoski and Lou Landman. Creditors were represented by H. H. Smedley. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Geo. D. Stribley was elected trustee and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Harry H. Davison, Bankrupt No. 3080. The bankrupt was present in person and represented by attorney R. G. Goembel.

Creditors were present by Weston & Fox ad by Fred G. Stanley. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. M. N. Kennedy was elected trustee by those present. The first meeting then adjourned without date.

February 21. On this day was held the first meeting of Johnser Sisters, etc., Bankrupts No. 3077. The bankrupts were present in person and represented by attorneys Diekema, Kollen & Ten Cate. No creditors were present or represented. Claims were proved and allowed. The bankrupts were sworn and examined without a reporter. John Arendshorst, of Holland, was named trustee and his bond placed at \$250. The first meeting then adjourned without date.

On this day was held the first meeting of creditors in the matter of George E. Hawk, doing business as Hawk Dairy, Bankrupt No. 3083. The bankrupt was present in person and represented by attorney John J. Smolenski. Creditors were present in person. Claims were proved. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$100. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned to Feb. 23, to permit the sale of certain perishable property.

Feb. 21. On this day was held the first meeting of creditors in the matter of Nick Vander Velde, Bankrupt No. 3085. The bankrupt was not present or represented. Raymond J. Engle was present for certain creditors. The meeting was adjourned to Feb. 24, and the bankrupt ordered to appear at such date.

On this day also was held the adjourned first meeting of creditors in the matter of Fred Miller, Bankrupt No. 3074. The bankrupt was not present or represented. The meeting was further adjourned to March 1.

On this day also was held the sale of assets free and clear of liens in the matter of Holland Canning Co., Bankrupt No. 3046. The bankrupt was represented by Corwin, Norcross & Cook. The trustee was present and represented by Francis L. Williams. Lokker & Den Hondter and Daniel Ten Cate were present for certain creditors. The property with the exception of certain items covered by petitions for reclamation, was sold to G. J. Diekema, for \$46,050, free and clear of any and all liens, with one exception. The sale was confirmed and the meeting adjourned without date.

**Prime Ribs of Beef.**

The term "prime beef" and "prime ribs of beef," prime roasts," and similar uses of the terms are not consistent with Market Classes and Grades of Beef as set forth in the United States Department of Agriculture bulletin on the subject. In the wholesale trade the term "prime beef" is used to refer to cuts known as short loins and ribs, originating from the more costly and tender part of the carcass. This term has little or no connection with the grade of the carcass they were cut from, and in many instances have no connection with the class. For instances, so-called "prime beef" may be cut from a cow carcass, especially if the cow was of relatively high quality. In some retail shops the term "prime" is used very indifferently as far as grade is concerned and may apply to beef that would not grade even Good officially, which grade is two grades lower than Prime, as officially known. The percentage of Prime beef known to official graders is so small that it is hardly taken into consideration, as far as the National supply is concerned, but may be found on the market in limited quantities during periods of stock shows, when the best possible of production is offered in show rings and subsequently on the regular market. At other times during the year a few carcasses show up that might be included in the Prime grade, but they are not by any means plentiful. They represent the ideal of livestock and meat production. Retail meat dealers' associations are very strongly in favor of the use of meat grades as prepared and used by Gov-

ernment officials and graders, and see in such a plan better service to housewives and a truer determination of consumer demand. When meats are all sold according to grades, the housewife will have a good opportunity to decide whether she wants to pay the higher price for Choice meat or if the Good, Medium or Common grades are more suitable, price being a strong factor in her decision, of course. This discussion is not intended to convey the thought that dealers in meats at the present time are misrepresenting their meats in order to deceive their patrons, for most of them are simply following a long established custom of selling what they have—to sell the highest grade the market affords, if they call it anything. Perhaps they feel they have to do that at present in order to sell their goods, and are waiting until consumers as a class understand grades better.

**Grade of Meat the Consumer Wants.**

The grade of meat most consumers really want to buy is not certain in the mind of some dealers, according to their expressed opinions on many occasions. Some say that the housewife is satisfied with ordinary quality as long as the price is low. Others claim first consideration is given to quality and that low priced meat cannot be sold generally unless consumers are told the eating qualities are higher than they actually are. In an effort to learn the facts, women appearing at the livestock and meat demonstration given by the United States Department of Agriculture at 67th street and Broadway, New York, this week have been asked whether they knowingly buy meat that is tough and of poor flavor for a price consideration. So far the replies have been emphatic and in the negative. Many of them tell stories of dissatisfaction with the meat they are getting from their retailers and claim they are anxious to get better meat but do not know where to get it. Others have stated that they are paying high prices and still not getting high quality. The result of statements so far cannot be considered conclusive since only a very small percentage of consumers have been interviewed, but if what has been told so far means anything at all it means that it is about time for feeders to give more consideration to putting more corn-fed beef on the market and especially during the so-called grass season. Some of the women interviewed frankly admit they are not judges of meat quality until it is cooked, and some of them have selected the Common grade as their preference when shown cuts and asked to decide. If this condition is as general throughout the country as it is alleged to be by some experts who have made a study in different states, great responsibility rests with meat retailers, providing it is admitted that the woman who spends her money has a right to receive what she is willing to pay for. Retailers, as a class, are competent to select meat that will give satisfaction to housewives and it is not fair to substitute poorer quality just because the buyer is not equally competent. Fortunately, there are hundreds of strictly honest

dealers who really strive to please their patrons and do please them, but the class that looks for immediate profits and disregards consumers wants will do well to think the matter over.

**Blouses Are Doing Well.**

The call for blouses as separate articles of apparel is strong this season, retailers taking them in large numbers. While many of the models now being sold are disposed of with skirts to match, these are outnumbered by sales of "independent" blouses for wear with suits and contrasting skirts. The most favored styles continue to run strongly to semi-tailored effects, which are trimmed with tucking and buttons, but there is also a nice business being done in models trimmed with embroidery. In the materials used printed silks show up very strongly and color combinations in plain fabrics are also good.

**An Apt Illustration.**

Jones—I have an electrical wife.  
Smith—What do you mean?  
Jones—Everything she has on is charged!

**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**—Stock groceries and meats doing fifty thousand gross yearly, best Northern Michigan city. Takes \$5,000 to handle, balance terms. Also small hotels, rooming and boarding houses, suburban oil stations. Write us your wants. HINKLEY AGENCY, Petoskey, Mich., Emmet county. 482

**BAKERY For Sale**—Well equipped. Cash business from five to six hundred dollars weekly. Good opportunity for two hustlers. Address Lock Box 64, Birmingham, Mich. 483

**For Sale**—Grocery, fine building, stock, fixtures. Cash business. Main street, central, nice residence city. Price wholesale inventory. Ernest Lawson, Howell, Mich. 483

**FOR SALE**—Section store shelving for men's furnishings store. Also four-section hat case, eighteen-section clothing and overcoat cases. Wesley Co., Adrian, Mich. 485

**FOR SALE**—Coal, feed, grain and produce business, established twenty years. John Leeder, Gobles, Mich. 486

**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

**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**—A four-drawer National cash register, No. 1,769,923 and 942(2) R. S.—E.L.4C, in good condition, for \$525. Redman Brothers, Alma, Michigan. 473

**FOR SALE**—Stock of general merchandise, and fixtures, to settle an estate. Wallace Bros., 159 Pipestone street, Benton Harbor, Mich. 468

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

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

### Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 22—In anticipation of a boom at Sugar Island next summer, now that the assurance of a ferry is settled, Elmo Kibby has remodeled his boats, increasing the capacity to accommodate three autos at a time, made extensive improvement of his docks and will put on an extra ferry should it be found necessary to do so.

Fred Shaw, of the Gamble, Robinson & Shaw Co., has returned from a two weeks' trip to Minneapolis, Grand Rapids and other cities, feeling much better. He reports business activities in the larger places not as good as here. The chain stores, with their network of connections, do not help the wholesale business. While we also have a few too many here, we have a majority of independent stores which keep the home fires burning.

It is reported that our Gas Co. has been sold to a Chicago corporation. This is the second time our gas works has changed hands, so let us hope that the change will be for the better and result in better gas and lower rates.

Word was received here to-day announcing the death of L. J. La Belle, which took place at Chicago Tuesday afternoon, following an attack of heart failure. Mr. La Belle was well known here, where he lived for many years. He was manager of the Bartlett Lumber Co. while that company was located at Shelldrake and held a similar position with the Kretan Co., at Johnwood, for a number of years. For four years he operated a mill at De Tour. Besides his widow, he is survived by four daughters and four sons. During his residence in Chicago he was connected with the lumber department of Sears, Roebuck & Co.

Percy Bennett, traveling salesman for the Tapert Specialty Co., has returned from extended visits at Detroit, Grand Rapids and other cities.

It only costs \$78 per minute to talk to Europe now, but we are told the telephone company has not had to put on any extra help to care for the increase as yet. Looks as if some of us will be obliged to use the radio as we understand that it only costs \$3 per minute to broadcast.

John Werve has resigned his position with the A. H. Eddy store and accepted a position with J. Macki & Co. in the meat department.

John McInnis is manager of the New Co-Op. Mercantile Ass'n Store, Number 8, recently purchased from W. McDonald. The store is receiving a complete overhauling. A new front is being put in and will soon be ready for business. When completed it will be one of the best stores in the East end.

The New Method laundry has installed the latest machinery and is now equipped to take care of much more business. It is one of the best equipped laundries in Cloverland. James Robertson, the manager, is a hustler and is getting much added business during the winter season, which, as a rule, is somewhat quiet.

In order to enjoy a pleasant auto trip through the country one has only to start from here and go through DeTour, following right through the snow path. The snow is piled up as high as eight feet en route and just as smooth as the sand on the seashore. Speed seems unlimited, with no danger of going into the ditch. You just can't get off the road and if going too fast around the curve it will throw you back on the road. It is surely great winter sport. The distance between stations seems so short that the young folks at DeTour, sixty-two miles distant think nothing about driving in to the Soo to attend a movie and back after the show.

Chester Crawford, the well known merchant, was working under a great handicap the past two weeks in not receiving the Tradesman. He says that the hens for miles around are laying

for him and he did not know what to pay the farmers, as he is dependent on the Tradesman for prices, which seem to fit in his neck of the woods. Chester has a radio, which keeps him in touch with the world's events, but you know how unreliable that is for prices on eggs when at the important time something else butts in or a fade out takes place. The radio is something like Shakespeare—it never repeats—so what can he do without an absolutely reliable paper like the Tradesman?

If a pig knew what chemical changes took place in his digestion he would die from fright.

A. H. Eddy is looking after the meat department in his large store, his meat cutter having left him unexpectedly last week. This is Mr. Eddy's first experience as a meat cutter and it is surprising to his many customers how he can cut meat. He is still looking for a good meat cutter and will look after that department until he gets the right man. The Eddy market is one of the best in the city and caters to the best trade where quality counts.

Hustlers always seem to be working for some fat fellow who sits in a swivel chair all day long smoking cigars.

William G. Tapert.

### Not in Sympathy With Eddy Propaganda.

A correspondent of the Tradesman who is very much inclined to be level headed, albeit he is intensely patriotic, feels greatly incensed over the action of the Board of Regents in permitting the notorious Eddy to address the students of the Michigan University Tuesday. His broadside shot is as follows:

I hope you take a shot at Eddy next Wednesday and also the Board of Regents in permitting him to use Hill Auditorium on such a sacred day as Washington's birthday. If the Y. M. C. A. of Ann Arbor has no sense to bring such a man there for a three days campaign, President Little should have shown a little sense. To be candid with you, the more I hear of Little the less I think of him, and the more I am convinced he is not a big enough man for the job. Just one of those free thinkers who always wants to be in the lime light.

The feeling against the President down here over the matter is very bitter. And by the way at the meeting of the Board of Regents last week Friday, held at Ann Arbor, Regent Gore, of Benton Harbor, made a motion to cancel the Eddy address and withdraw the invitation or permission for him to speak, as extended by President Little. Regent Ralph Stone, of Detroit, supported the motion, but owing to the fact that the other Regents thought it would be a reflection on President Little, they were unwilling to vote to withdraw the permission to speak. I can't understand why under God's Heaven our mutual friend, Ben Hanchett, of your city, did not stand with Regent Gore and Stone. The latter you know well, as one time he was connected with the Michigan Trust Company.

Just to think that such a man as Eddy would be granted permission to speak in the Hill Auditorium on such a sacred day as Washington's birthday. Day of all days. If Washington could communicate with this mundane sphere, he would turn over in his grave and his bones would rattle with indignation.

I hope you have at least a two column editorial, taking President Little and the Board of Regents to task for the permit given him on such a sacred day, and not withdrawing the permit to speak at the request of Regent Gore,

who had no knowledge he was going to speak until he saw my resolution in the local paper.

Later on, hearing that he was to address the students of the Michigan State College, at East Lansing, on Wednesday, he loaded his gun a second time, as follows:

This is adding insult to injury and it is high time that Governor Green calls a halt on this nonsense if the members of the Board of Regents and State College do not.

My God, what are they thinking of to invite this man Eddy to come into our State and institutions and spout his pacifism and resistance to our National Defense Act to young students in the colleges supported by the taxpayers' money of this State. If this is going to continue, we had better close up the colleges and turn the buildings into debating forums for all near socialists, pacifists, communists and what not, who desire to come into the State.

The real offenders in this disgraceful affair is the Y. M. C. A., whose officers invited the fire brand to visit Michigan and make a series of addresses. In doing this the Y. M. C. A. distinguished itself about as much as it did by accepting free sample packages contributed by manufacturers during the war and then selling them to the American soldiers at 10 cents apiece. Aside from its religious intolerance, there are some things about the Y. M. C. A. which sane and sensible people are unable to reconcile in an alleged moral agency.

### Oppose the State Tobacco Tax.

Wyoming Park Feb. 22—There is now pending before the Michigan Legislature a bill to put upon tobacco and cigars a State tax of 10 per cent. and upon cigarettes a tax of 2c a package.

The bill provides that the retailers shall purchase stamps and that they shall be placed upon the articles by him before being sold.

Thus a 10c package of tobacco would require a 1c stamp.

Those of us who sold drugs during and after the war know what a nuisance this stamp tax is and how difficult it is to collect the extra cent from the customer.

The Retailers' Council last Thursday, at a meeting in Lansing, went on record as opposing this legislation and urged its members to ask the associations which they represent to use their influence against this bill, which is called Senate Bill No. 33.

Therefore, I want every grocer in Michigan, whether he is a member of the Association or not, to write his State Senator and Representative (care of the State Capitol) to oppose this method of raising money. Now don't put this off, but do it at once, referring to the tobacco tax and Senate Bill No. 33.

Paul Gezon, Sec'y Retail Grocers and General Merchants Association.

Following is an editorial from a State paper giving some of the reasons why we should oppose this tax:

Once establish this principle and method of raising revenue, and a state tax on cigars, tobacco, chewing gum, soda water, face powder and the like will be the next step.

Such taxes are only justifiable in war-time, in case of National emergency, and they should be Nation-wide.

For a State to levy them is simply to benefit outside mail order houses, who can supply local consumers tax free, while the home dealer, who pays the tax and otherwise supports the government, is injured in his business.

In some states which have experimented with a cigarette tax, from one-half to two-thirds of the cigarette busi-

ness has gone by the parcel post route to neighbor states.

Some big retailers, it is true, might be able to pay the proposed 2 cent tax per package themselves, and so meet outside competition. But the rank and file of little shops and stores could not possibly do this with the cheap, popular brands on which the margin of profit is very small, but which represent over 90 per cent. of the business. These dealers would have to pass on the tax to the consumer.

In either case, the serious injury done to the local trade must be evident.

### Wonderful Automatic Machine.

Hastings, Feb. 22—We have organized under the laws of Michigan, capitalized at \$30,000, to manufacture plant setting machines to be used for transplanting celery and in fact all kinds of plants, invented by the President of our company, Simon W. Vol-link.

For these machines there is an eager and ready market as this company has received enquiries from several states of the Union. This machine will enable a grower to have his youngsters ride on a good comfortable seat and place plants in holders. Machine will automatically steer across the field, enabling youngsters to set plants at the rate of thirty to fifty per minute per person and the machine will set the plants at a desired depth, even and desired spacing, press dirt firmly around roots and put an application of water around the roots—all in one operation.

Agricultural Service Co.

This certainly is an optimistic country. Think of the cosmetics that are sold.

If you get the right perspective, life is interesting even when it's the most perplexing.

New Issue:

**\$27,500,000**  
**REPUBLIC OF**  
**CHILE**

**6% External Sinking Fund**  
**Gold Bonds**

Due February 1, 1961.

Sinking Fund calculated to redeem entire issue at or before maturity.

The Republic has agreed to make application to list these bonds on the New York Stock Exchange.

Price **93 $\frac{1}{4}$** , yielding  
over **6 $\frac{1}{2}$ %**

Complete descriptive circular available upon request.

**HOWE, SNOW**  
**& BERTLES INC.**

Investment Securities

GRAND RAPIDS

New York Chicago Detroit  
San Francisco

# 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.

# Collections

## BONDED COLLECTORS

### YOUR PROBLEM:

How to SALVAGE your DELINQUENT AND SLOW PAYING ACCOUNTS.

### THE SOLUTION:

Employ COMPETENT CREDIT SPECIALISTS capable of eliminating misunderstandings, re-establishing business relations thru an educational system of collections.

**WE DO GET THE MONEY FOR YOU.  
NO COLLECTIONS — NO CHARGES.**



**INTERSTATE PROTECTIVE AGENCY INC.**  
INTERSTATE BUILDING --- 13TH & LOCUST STS.  
KANSAS CITY, MISSOURI

# Increased Demand

for a product depends upon **HIGH QUALITY** — full satisfaction guaranteed.

**RIGHT PRICE** — to the consumer  
**PROTECTION** — to the dealer's profit.

All three have been vital factors in the ever increasing demand for

# K C

# Baking Powder

No better at any price

**25 ounces for 25¢**

(more than a pound and a half for a quarter)

*Same price for over 35 years*

The price is established —  
plainly shown on the label

*That Protects Your Profits*

*Millions of Pounds Used by the  
Government*

# 67 million NEW advertisements ON HAWAIIAN PINEAPPLE -particularly featuring crushed



Here's good news for every grocer in America: This year's advertising campaign on Canned Hawaiian Pineapple is to be far larger than promised. And this new Winter and Spring advertising particularly features "Crushed."

If you have been in the grocery business for the past six years, it's hardly necessary to remind you how directly this cooperative industry advertising affects your sales—and your profits. Remember when the campaign started—how it changed Crushed Hawaiian Pineapple, almost over night, into a popular, profitable seller? And you know how it has helped to maintain the demand for Crushed and Sliced ever since.

But we want to keep up the good work—right straight through the year. That's why we're tacking another big advertising schedule on to the end of the one previously announced.

And here's another thing: In these Winter and Spring advertisements we're going to put over a sales-building idea that is already catching on big all over the country. We're going to feature Canned Hawaiian Pineapple for service with meats and other main-course dishes. Of course, we're still playing up the old favorites—pies, cakes, salads, ices, desserts, etc. And we're still reminding your customers to

eat Hawaiian Pineapple right from the can. But we want extra sales—new customers—new uses. So we're getting back of this "pineapple with meat" idea and it's going over in great shape.

The new drive has already begun. It's sure to sell thousands and thousands of extra cases of Canned Hawaiian Pineapple for those grocers who take advantage of it—who tie up with it.

If you want to get full benefit for yourself from this big opportunity to sell much more Crushed Hawaiian Pineapple, this is what we suggest that you do:

- (1) Write us for a set of special grocers' window display material—we'll send you a set free if you write at once.
- (2) Put lots of cans of Crushed Hawaiian Pineapple into your windows and pyramid them on your counters.
- (3) Get your clerks to "talk up" Crushed Hawaiian Pineapple in the store and especially over the telephone.
- (4) Make a special on a dozen cans—or on half a dozen—or on three cans. Your sales cost is no greater when you hand out six cans than when you hand out one—your profit is a lot bigger.

The people who shop in your store see our big advertisement for Crushed Hawaiian Pineapple. When you remind them to buy it—with displays, with special prices and by word of mouth suggestions—you make an easy sale.

Now let's all pull together for a lot of extra business on Hawaiian Pineapple—particularly on Crushed.

ASSOCIATION OF HAWAIIAN PINEAPPLE CANNERS • 451 MONTGOMERY ST., SAN FRANCISCO, CALIF.

## HAWAIIAN

*Sliced*

—For serving right from the can and for quick desserts and salads.

**CANNED  
2  
WAYS**

© AHPC 1926

## PINEAPPLE

*Crushed*

—For sundaes, ices, pies, cake filling, salads and hundreds of made-up dishes.