

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, JUNE 1, 1927

Number 2280



I TAKE NO THOUGHT of my
neighbor's birth or the way
he makes his prayer;

I grant him a White Man's place on
earth, if his game is on the
square.

If he plays straight, I'll call him mate;
if he cheats, I'll drop him flat.

All rank but this is a worn-out lie,
for each *clean* man is as good
as I,

And a King's no more than that.



The old-fashioned way of "clearing the blood" in the Spring was to take liberal doses of a mixture of sulphur and molasses. Nobody knows the reason for the almost universal faith in this formula, for modern medicine declares that it is of practically no value, but our grandparents kept their faith in it for many years.

The modern physician knows that certain toxins do accumulate in the system during the winter. These toxins are caused by lack of out-door exercise, and by a diet too rich in meats and other concentrated foods. The modern way to remove the toxins and clear the system during the Spring months is to use

STANOLAX

(HEAVY)

for constipation

Stanolax [Heavy] is a pure, carefully refined, heavy bodied mineral oil. It lubricates the intestinal tract, making elimination easy and restoring normal intestinal activity.

Stanolax [Heavy] is not a purgative or a cathartic. It does not increase the flow of intestinal fluids, but attains its results by purely mechanical means. It is not habit forming: in fact, the dosage can be gradually decreased after the first few days, and in most cases, eventually be discontinued altogether.

Stanolax [Heavy] is a safe and sure relief for constipation.

To Dealers

STANOLAX
[Heavy]

offers you an excellent profit and a steady repeat business. Write for our proposition.

Standard Oil Company

Indiana

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E. A. Stowe, Editor

PUBLISHED WEEKLY BY
THE TRADESMAN COMPANY
GRAND RAPIDS, MICHIGAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Subscription Price.

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.

DEPARTMENTS FOR STORES.

Not the least important of the many reasons why small dry goods retailers do not grow more rapidly, if they continue in business at all, may be attributed to too little division of their merchandise into departments. The effect of this is to leave the retailer not knowing exactly where he stands.

In other words, too few departments make it impossible for the merchant to tell which lines are making money for him and which are not. This is particularly true of apparel. He may be doing a very profitable business in dresses without fully realizing it, due to the drag put on them by coupling them up with blouses that are not moving well because they were not well selected.

The consequence is that he is likely to regard both dresses and blouses as not especially profitable, and to reduce his purchases of the former. The same thing can easily happen in piece goods, with freely selling silks handicapped in their profit showing by woollens or cottons that may not be moving so well.

Even in very small stores, according to men who know, it pays to keep various lines of merchandise separated as much as is consistent with the keeping of simple and proper records, for in this way the "dead wood" can most easily be discovered and thrown out. By the same token really profitable lines become known and the retailer is given a buying guide of great value to him.

Some small retailers appear unwilling to establish separate departments for lines that are not closely related in the belief that it requires the employment of special clerks for each department. This, it is pointed out, is not necessary, for well-trained clerks should be able to sell any line a small store carries. As for the value of departmentizing, the small merchant has only

to look to the big stores for abundant evidence. Some of the latter are even establishing sub-departments for special types of goods.

AN EAGER SPIRIT.

The ability to approach the elemental demands of life with a spirit of buoyant willingness brings the happiness which comes from a realization of individual freedom. Reconciling the two sides of life, the compulsory with the voluntary, while not an easy task, amply repays the effort.

That compulsion drives us all is clear. We must accept the heredity that we are born with; we must grow older as the years pass; we must work for our daily bread; we must face life's unforeseen troubles which break on us like water through a burst levee, and at last we must die.

How indispensable it is, therefore, to learn the secret of those free souls who have flooded the compulsory with the voluntary. They have faced necessity like all the rest of us and have defeated it by willingness. For freedom is not primarily a theory, it is a living fact. There have been and there are really free souls. Life's compulsions have not made slaves of them. You find them everywhere from children up.

We see how this law ranges from little things to large, from childhood to death. Like the law of gravitation, it applies to atoms and to stars. And this is the gist of the law: Freedom and victory come into life only when we learn to flood our compulsion by our willingness.

Another scene of compulsion comes from conscience. Conscience is a terrible tyrant. It drives us to our duty. We all know people whose entire moral life is pitched to that key. Their conscience drives them. Goodness is to them primarily an obligation. How tiresome such people are! Only those who are good willingly are really good. God increase their number! They make the world beautiful.

GREAT REVENUE PRODUCER.

The statement that the tax on cigarettes for the present fiscal year will probably amount to \$270,000,000, the total cost of the army, recalls the Nation-wide crusade that was waged against the little paper cigars a score of years ago. Physicians, publicists and clergymen were sure at that time that the effect upon the men of the future—few women then dared to smoke—would be disastrous. Legislators, with their ears to the ground, vied with one another in introducing bills to curb the use of cigarettes. In some states their sale was actually prohibited. Only recently Kansas rescinded its law against them. But the war

wrought a change in public opinion regarding cigarettes. Since then they have come into general use among both men and women. Statistics show that the public health is better than it was when so many good men and women were declaring that cigarettes would undermine the health of the Nation. Figures from the Federal Government show a decline in cigar and pipe smoking, neither of which was regarded as particularly harmful in other days. As a source of revenue the tobacco tax is approaching the proportions of the liquor tax collections in the pre-Volstead days. During the last ten months the amount collected from the tobacco tax averaged \$30,700,000 a month. The average monthly tax on liquor in 1918, when the war tax was in effect, was about \$37,000,000. As the tax on cigarettes is steadily growing—it now shows an increase of \$20,000,000 over that of last year—it is apparent that tobacco will soon be more profitable to the Government than liquor was before the Eighteenth Amendment was adopted.

WHAT WILL RUSSIA DO?

Beneath the Soviet defiance of Downing Street there is an evident uneasiness over the effect of the rupture upon Russian trade. Moscow authorities hasten to reassure their followers by pointing to Germany and the United States as successors to Great Britain for the privilege of absorbing a large part of the Russian exports to that country, which last year amounted to \$95,000,000.

Unfortunately for this forecast, both Germany and the United States are much more eager to sell to Russia than to buy from her. While we have been one of the chief countries from which Russia has bought, our purchases have been almost negligible. Germany has done better, but her exports to Russia have exceeded her imports from that country. There is nothing in the economic history of these three countries to give ground for the Soviet hope of shifting to Germany and the United States an important part of the exports which have been going to Great Britain.

In forbidding all trade with Great Britain the Soviet displays more anger than shrewdness. Russia's best opportunity for preserving the export business which she has been doing with Great Britain lies not in transferring it to other countries but in keeping it going with Great Britain despite the diplomatic break with Downing Street.

We have steadily refused to recognize the Russian government, but we have been trading with Russia. Great Britain can do the same—provided the Soviet does not bite off its nose in order to spite Great Britain's face.

HIGHER GOODS PRICES.

Cotton quotations remained at a high level during the week just past, the conditions in the inundated sections being the main factor. A number of guesses have been made as to how great the reduction in acreage due to the floods will really be. These vary all the way from a million to three and one-half million acres. The general impression appears to be that the figure will be somewhere between these two extremes. Most emphasis continues to be placed on the likely scarcity of the long staple variety of cotton. The position of the mills is regarded as rather a troublesome one. Those which bought their cotton at low figures are able to sell their fabrics at the prices fixed some time ago and still show a margin of profit. These prices, it is felt, cannot be maintained when cotton has to be bought at present or future levels. As it is, the prices for gray goods for later delivery have been hardening and there is a disposition to increase them so as to bring them on a parity with the cost of the raw material. Some manufacturers are letting looms remain idle rather than take on new orders at the prices offered. Finished fabrics are also showing price firmness. Converters have been cautioned against indulging in the practice of cutting prices in June in order to liquidate stocks of finished styled cottons before taking inventories at the end of that month. In heavyweight underwear some mills have withdrawn their lines from sale at previous prices.

The Prince of Wales has at last come a cropper in his effort to be all things to all men. Too long did he linger in the great free air of American democracy, where a man is a man and there are no snobs; too long for his own good, as he found when he came in contact with the ceremonious society of aristocratic Spain. There was cause to fear for the success of his visit when he flatly refused to go to see a bullfight. When he continued to offend the delicate sensibilities of the Andalusian population by refusing to dress up in yards of gold lace and wear a plumed hat and then, on top of that, showed his preference for English or American girls as dancing partners, his last chance to be popular in the Iberian Peninsula went glimmering. The Spaniard at home remains the proud and haughty creature of the ancient legends, setting great store by the gesture and carrying his dignity in an exposed position, where it runs the risk of many bruises in the midst of a world too much speeded up by modern industrialism to spend its time making low bows and changing its costume every time the clock strikes the hour.

STURDY OLD OAK.

Death of Godfrey Gundrum, the Pioneer Leroy Merchant.

Godfrey Gundrum, the long-time merchant at Leroy, died at his home in that place Saturday. The funeral was held in Leroy Sunday. The remains were interred the next day in the family cemetery at Ionia.

I have known Mr. Gundrum ever since I started in the Tradesman in 1883. He was one of my earliest subscribers and remained a hearty supporter of the Tradesman to the end. Two weeks ago I published his autobiography. Dec. 27, 1926, he wrote me as follows:

We have met each other thrice: The first time in Leroy in 1883, when you formed our merchants into a business organization. The other two meetings were at Grand Rapids.

You may have forgotten me, of course, but I could not forget you. The Tradesman would prevent that. Let me tell you how it comes that I write to you. Harry Widdicombe was here a few days ago and in our conversation, Harry said: "You are just like Mr. Stowe." I replied: "You have told me that several times. Yes, I'm like him. I love the good and hate the bad as he does." Harry asked: "Why don't you write to him?" I said: "It's too late. I'm sick and can't; I should have done that years ago and approved of his course." As I feel some better, I want to pay my neglect.

Yes, Mr. Stowe, I like you as you appear to me in the Tradesman—a strong, forceful character—and you direct your moral and mental force advocating what is right and condemning vice, crime and every pestiferous depravity. Never let up on it, Mr. Stowe. The two principles of good and bad are eternal and nonconquerable over each other.

I agree I'm like you and so are many—very many others, but there is a great difference in the scope of our influence. I live in an obscure village and my influence pervades but a small circle. I am effective but only in a small way.

You are in a populous, prominent city and your influence, I'm glad to say, is extensive and effective. Most publishers have timid souls.

Now, Mr. Stowe, you are not only a brave man, you are equally kind, social and affectionate, as well as courageous. You have a fine literary and artistic taste of a high order. The selections on the front page of the Tradesman prove that. Some pieces are morally great, some poetry beautiful, some sublime. What a power for good, and sustenance for our inner life! We must not let our inner life suffer a famine. Many do. Please see to that.

There are other features in the Tradesman I like, but I will mention but one more—your visiting trips into the country. That is a wise policy for your health and rejuvenation of spirit.

Feel assured you are approved and esteemed by the public and

Godfrey Gundrum.

To the above letter I made the following reply:

My dear Mr. Gundrum—I have not forgotten you. I never forget a man who took my paper in the days when co-operation and appreciation meant so much to me.

I knew your brother, George, very well also. Used to meet him at the early pharmacy meetings. I attended every meeting of the M. S. P. A. for twenty-five consecutive years.

The only early members of that organization who have not passed on are James Vernon, of Detroit, who has become wealthy making and selling his

wonderful ginger ale, and Stanley E. Parkill, of Owosso, who has lived in California for the past dozen years.

I am 67 years old and have published the Tradesman forty-three years. I hope to be spared to round out fifty years with my mercantile friends. I may be a little vain, but I cannot help feeling that I am more useful to the merchants of Michigan than I ever have been in the past. I have a dozen callers every day who come in to ask my advice on matters near and dear to them—and I am almost always able to help them. I receive about a dozen letters every day seeking information which I am usually able to furnish.

I have gotten my house in order, so I am ready to go any time the Maker calls, but I hope to live as long as I can see and enjoy a healthy mentality. I do not think I would care to live if I was blind. I pray every night that I may go before I become a burden on my friends through mental or physical infirmity.

I first saw Leroy in January, 1872, shortly after Charley Westfall was

Two weeks ago Mr. Gundrum's son wrote me that his father was failing rapidly and could not last but a few days longer, therefore I wrote my old friend as follows:

My dear Mr. Gundrum—Your son writes me that you are very ill and that your physician has grave doubts of your recovery.

If it is a fact that you have nearly reached the end, which I sincerely hope is not true, I take this means of congratulating you on the life you have lived, the good deeds you have done, the evil you have avoided and example you have aimed to set your fellow men.

I know nothing as to your religious belief and care nothing, because as a Unitarian I believe in salvation by character instead of faith.

I know enough about you and the life you have lived to believe that you are ready to meet your Maker and that you approach the Other World unafraid, with every assurance that all will be well.

I hope to meet you Over There and

Clasping Hands With God

You're clasping hands with nature's God each step upon the way
No matter in what sphere of life so you His laws obey.
As you may do and dare in Him for all that is the best
You're hand in hand with him as you go forth upon your quest.

You're clasping hands with nature's God, unwittingly may be
Instinctively as you may with eternal laws agree;
And as the "last word" of all life with reason in your care
'Tis yours to answer in your way your own indited prayer.

You're clasping hands with nature's God while yet there's others made
To play on trusting human hearts by making them afraid.
There need not be in nature's realm a conscious doubt or fear
As your free will leaves you to do the best you can while here.

You're clasping hands with nature's God in everything you do,
In every trust confided you so long as you are true.
It has no written language or a formalism known,
'Tis reason reckoning with things it makes its very own.

You're clasping hands with nature's God the while that you display
Your will to do what He cannot in all you do and say.
By soul refinement and good works and every impulse true
You'll preach the better way to those who may believe in you.

So you'll be clasping hands with Him through nature as your friend,
The heart and soul of the All-Things till time with you shall end.
And when at last this clasp of hand with Him shall seem to cease,
He'll care for what'er be your need in His sweet realm of peace.

L. B. Mitchell.

killed by the Indians—Charley Powers and Big Mike. I lived in Reed City during 1872 and 1873, working most of the time in the general store of D. M. McClellan.

I do not stay by the Tradesman because I have to do so to gain a livelihood. The Good Lord has favored me beyond the wildest dreams of my youth. I ought to sell out and devote the remaining years of my life to seeing the world, but I cannot consent to part company with the merchants who have been my steadfast friends and supporters all these years and whom I can now serve so acceptably because of long association and extended experience.

Your letter did me more good than I can ever tell you. I presume most of my old friends feel the same as you do, but few have the pleasant faculty of expressing themselves so happily.

I hope you may live many more years yet and that you may never read anything in the Tradesman which will cause you to revise your opinion as to the sincerity and good intentions of your friend,
E. A. Stowe.

continue the pleasant relations we enjoyed so long in this life.

E. A. Stowe.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Ballantine Co., Lansing.

Oceana County Live Stock Co., Schoolcraft.

Nelson-Boode Trap Co., Pontiac.

Fair Waist & Dress Co., Inc., Detroit.

Cyclops Steel Co., Detroit.

Dalton Telephone Co., Delton.

Benda Park Land Co., Detroit.

St. Johannes Verein, Detroit.

Tecumseh Co-operative Ass'n, Tecumseh.

Baldwin Park Co., Detroit.

Prudential Builders, Inc., Detroit.

W. C. Shinn Mfg. Co., Niles.

Woodford Apartments Co., Detroit.

Power Tyson Printing Co., Grand Rapids.

Jackson State Savings Bank, Jackson.

Late News From Grand Traverse Bay.

Traverse City, May 31—The wholesalers from Grand Rapids created a sensation when they appeared in parade on Front street last Tuesday evening. The Furniture City band led the procession, which was composed of a representative body of the wholesale merchants of Grand Rapids, officials of the Chamber of Commerce, reporters, singers and invited guests. Their appearance was in marked contrast to that of the wholesalers of Detroit, who spent a day in this city less than a year ago. Those from the City of the Straits were quiet, dignified and agreeable. They lacked the pep of the men from Grand Rapids.

The State Legislature, which closed its biennial session a few weeks ago, provided aliberal appropriation to be expended for needed additional buildings and improvements on the grounds of the State hospital here. It is expected that contracts will be awarded to bidders for the work to be done soon.

Preparations are under way for the erection of a commodious, modern building, by the Michigan Bell Telephone Co. It will be a fine appearing structure, with ample quarters and conveniences for the future occupants and the public.

J. Floyd Clinch, who is virtually the head of the Hannah-Lay interests, purchased the steamers Puritan and Manitou recently and sent them to a shipyard at Manitowoc to be repaired. The Puritan, just out of dry dock, made its first trip from Chicago to this city this week. Mr. Clinch is the husband of a daughter of Mr. Brower, who, during his life, was the able financier and third partner of Hannah-Lay & Co. Mr. Clinch is President of the Traverse City State Bank and the Auditorium Hotel Co., in Chicago, in which the heirs of the Hannah, Lay & Co. are interested as investors.

The Ott Motor Co. has purchased a central location on State street. A commodious garage will be erected on the property.

Dissatisfaction with the expenditure made of \$8,000 raised by subscription one year ago for the benefit of the community was expressed when a committee of the Rotary and Kiwanis Clubs attempted to secure subscriptions for \$7,000 this year. Only \$3,000 has been pledged for the purpose stated to date.

There are no habitable houses vacant in Traverse City. A considerable number of old houses are in the hands of the remodelers, and between thirty-five and forty new ones are in course of erection. Labor is fully employed in the factories and, with the assurance of a large volume of business through the coming of thousands of tourists and resorters during the coming months of summer, merchants, hotel, and lodging house keepers, transportation lines and other business interests feel confident that the year will be a profitable one.

Arthur S. White.

Stop Deer From Damaging Young Orchards.

Boston, May 27—Claims against the State of Massachusetts for reimbursement for damage caused to orchards by deer have led to an investigation by the Biological Survey of the U. S. Department of Agriculture, with a view to controlling further injury to young orchards from this cause in New England. In Massachusetts alone the damage amounted to \$15,000 in the past year. Deer injury represents a serious problem. It has recently caused two large young orchards to be abandoned and has prevented the development of orcharding in otherwise favorable sections. Practical control is badly needed, but it is undesirable to injure or kill these valuable game animals.

Preaching A New Crusade.

In view of the drift of events over a large part of the pagan and semi-pagan world, it seems obvious that the time is ripe for some new Peter the Hermit to call the Christian world to a new age of crusades. Russia makes no secret of the fact that, with the growing up of the new generation, subjected to scientific education, and with constant slurring of Christianity before its eyes, our religion will be crippled and will tend to disappear. Anti-Christian sentiment in Mexico, Argentina, Cuba and much of Latin America is strong. Turkey has taken active steps to extirpate Christianity. Our religion is either strongly opposed or non-existent over tremendous areas of the globe, where Buddhism, Mohammedanism and other faiths actively combat Christianity, and in only too many instances—as especially in Africa—make notable headway against it. And now China, so long the chosen ground for Christian missionary attempts, is taking her stand against our faith.

The Chinese, with their usual facility for backhanded logic, seem to feel that because the Christian nations have been the most warlike and have enforced their ideas with warships and cannon, some discrepancy can be found between their teachings and their religion. They have allowed themselves, like the Hindus and other Oriental races, to be influenced against Christianity by the facts of the kaiser's war. Although no better reasoning could be expected from mere pagans, still this reasoning must not be allowed to find its expression in deeds and in the suppression of Christianity among them. If the Christian nations allow their faith to be overcome by the blind errors of paganism or by the armed forces of Orientals, it may take centuries for them to recover the ground thus lost.

Such being the case, and the commercial interests of civilization being also argely at stake in any anti-Christian activity, it surely behooves us to bestir ourselves before it be too late. A modern crusade should be preached without delay, and on a vastly greater and more efficient scale than those of mediæval days. With the superior armament and equipment enjoyed by modern Christianity the task should not prove insuperable to enforce our faith upon such misguided peoples as in their blind, willfull wrongheadedness refuse to accept it peacefully. Were all the Christian nations of the world to pool their military resources and, under the leadership of some saintly and inspired genius, to declare a crusade a l'outrance against the non-Christian or anti-Christian nations, who can doubt that in a few years our faith could be established and enforced the whole world round? Did not the Founder of Christianity Himself bid us go preach the Gospel to all the nations of the earth, to every living creature? And if the nations refuse to listen or take up arms against us, must we for that reason refuse our duty divinely enjoined? Again, did not our Leader Himself say He came to bring not peace but a sword? What better

authority do we need for another, and this time a final, crusade? True, scoffers and critics may say such a crusade would cost billions of treasure and millions of lives, but would not even this be a trifling price to pay for the permanent and universal establishment of the reign of the Prince of Peace? Calvin Wesley Ferrer.

Country Stores in the City.

The "country store" has its place in city life. Visitors from out-of-town stroll up Fifth avenue, stride down Broadway or saunter through the cross streets, reveling in the metropolitan atmosphere of great department stores or little specialty shops that are even more "New Yorky." But if the rural visitor goes further, he will find that every neighborhood—in Manhattan nearly every block—has a peculiar store sandwiched in between the delicatessen and notions shops, or between the butcher and the grocer shops. It has no special name, but it has all the range and variety of the crossroads store.

Within, to be right will be a rack with the latest magazines; to the left a glass counter with cigars; on the center tables will be decorations for coming holidays, and greeting cards for every known occasion. In the rear functions a circulating library. If, country store fashion, one "passes the time of day" with the proprietor, and happens to mention small son's approaching birthday, thereupon toys will appear as if at the rubbing of Aladdin's lamp. Mention of a fishing trip will cause attention to be called to the ceiling, from which rods and reels dangle.

There is usually a candy counter behind the bookrack. Shaving brushes, sealing wax, soap or tobacco are on display in the neighborhood "village store," which is open as long as men are awake.

If the electri appliances have blown out a fuse, this shop will come to the rescue. The keeper will fix a radio, serve as banker after banking hours, cash checks, and even lend funds in emergency—since most dwellers of the neighborhood are known at his shop. On election day they come there to vote; evenings they linger there to chat. True to type, New York's "country store" is a center for the circulation of local gossip and yarns as well as fiction in the printed form.—N. Y. Times.

Ann Arbor and Jackson Grocers and Meat Men.

Wyoming Park, May 31—Tuesday night there will be a meeting of the Ann Arbor merchants for the purpose of re-organizing an association and I understand they plan a campaign of advertising and wish to group under the quality service name.

Victor Sorg, past director of this association, is making the arrangements and as we already have a number of members in Ann Arbor, I am sure it will be easy to secure more.

I am resolved to also ask every one I call on to subscribe for the Michigan Tradesman if he is not already a reader.

Wednesday we go to Jackson to help them organize under the same plan.

W. S. Earl, of the Holsum Bakery, Jackson, has arranged this meeting

and I think this company should be congratulated for the interest it takes in the welfare of the local independent merchant.

Mrs. Gezon accompanies me and we plan to call on a few friends in Ann Arbor.

Adrian, Pontiac, Sturgis and other towns should organize and I stand ready to help you in any way.

There is no charge for this service, but, of course, we expect to secure a number of new members in each town where we speak. Paul Gezon, Sec'y Retail Grocers and Meat Dealers Ass'n.

Rain Hit Luggage Sales Hard.

The rain and generally uncertain weather of the last several days, which evidently decided many persons not to leave town for the holiday, have had a markedly deterrent effect on sales of luggage. With the period just before Decoration Day looked upon as the beginning of the consumer luggage buying season, makers of this merchandise have not been cheered up any by its failure to run true to form. Some business is passing in the cheaper lines of women's cases, hat boxes, trunks, suit cases, etc., but it is not large. In most cases sales volume to date is up to last year's, but the 1926 totals were disturbingly low when compared to those of previous years.

Good Weather Will Help.

Not the least of those who were anxious for bright, warm weather over the holiday are the makers of beach coats. A nice advance business has been placed on these garments by retailers all over the country, but much of the duplicate buying will depend on the way they are taken by consumers early in the season. The weather will be the governing factor in this, as the coats are meant for wear with bathing apparel. They are made to sell at \$13.50 and up in cretonne, terry cloth and other suitable materials. A good average price for well-made cretonne coats is \$16.50.

Isn't the day you think the boss has a grouch the day after you have been up too late the night before?

Bond Printing

Is a Business in Itself

It requires not only the proper Bond Blanks but a knowledge of Bonds coupled with skill and painstaking care.

**We Have the Blanks
We Have the Skill
We Use the Care**

**BOND PRINTING
IS OUR BUSINESS**

We undoubtedly print more Bonds and Certificates of Stock than any other printers in Michigan

TRADESMAN COMPANY

New Issue

**\$3,500,000
Terminals &
Transportation
Corporation
of America**

Twenty-Year First Mortgage and Collateral Trust Sinking Fund 6½% Gold Bonds Series A

Price 100 and accrued interest, to yield 6½%

New Issue

**\$1,500,000
Terminals &
Transportation
Corporation
of America**

7% Ten-Year Convertible Debentures
Price 100 and accrued interest, to Yield 7%

**HOWE, SNOW
& BERTLES INC.**

*Investment Securities
GRAND RAPIDS*

New York Chicago Detroit
San Francisco, St. Louis



**Sempre
fidelis!**

"Always faithful"

A good motto for any bank--this old watchword of the Marine Corps.

For 74 years, the Old National has been faithful to Grand Rapids.

ASK its customers.

**The OLD
NATIONAL BANK**

MONROE at PEARL

A Bank for Everybody

MOVEMENTS OF MERCHANTS.

Sitka—Isaac J. Wolbrink has engaged in general trade.

Royal Oak—The Royal Oak Savings Bank has increased its capital stock from \$100,000 to \$250,000.

Traverse City — The Northern Creamery Co. has increased its capital stock from \$200,000 to \$250,000.

Battle Creek—The Hagadorn Lumber & Coal Co. is succeeded in business by the Ruthbun & Kraft Co.

Grand Rapids — The Pringle-Matthews Co., 111 Pearl street, N. W., has changed its name to F. C. Mathews & Co.

Detroit—Alexander Davis, dealer in boots and shoes at 5251 Hastings street, has filed a petition in bankruptcy.

Detroit — The Dickhout-Mooney Drug Co., 12100 Grand River avenue, has changed its name to the Mooney Drug Co.

Ann Arbor—The Schlenker Hardware Co., 215 West Liberty street, has increased its capital stock from \$150,000 to \$200,000.

Saginaw—The American State Bank of Saginaw, 418 Genesee avenue, has increased its capital stock from \$200,000 to \$300,000.

Grand Rapids—W. R. Roach & Co., 501 Murray building, has increased its capital stock from \$1,200,000 to \$600,000 common, \$200,000 preferred and 100,000 shares no par value.

Port Huron—Robert E. French, grocer and baker and a resident of Port Huron for about forty years, died at his home, 1124 Griswold street, May 25, following an illness of several weeks. Mr. French was 58 years of age.

Ishpeming — The Newark Shoe Stores Co. will open a branch store in the Voelker building, June 4, under the management of Harvey A. Johnson, who is a partner as well as manager.

Grand Rapids—The Oakdale Coal & Wood Co., Inc., 1500 Kalamazoo avenue has changed its name to the Oakdale Fuel & Materials Co. and increased its capital stock from \$35,000 to \$60,000.

Kalamazoo—The Acme Co-Operative Marketing Enterprise, R. F. D. 5, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$2,500 paid in in cash.

Farmington—The Farmington Motor Sales, automobiles, accessories, etc., has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in in cash.

Lansing—The Gemco Sales & Service Co., truck, auto sales and accessories, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Kalamazoo—The Entroth Shoe Co. of Kalamazoo, Inc., 132 South Burdick street, has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Bagnall Co., 7421 Grand River avenue, has been incorporated to deal in electric utilities of all

kinds, with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Royal Oak—Burr & Mitchell, 118 East Fourth street, has been incorporated to conduct a general mercantile business, with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in in cash.

Pleasanton—William I. Warren has opened a store on his farm on the corner of U.S.-31 and the Arcadia and Copenish county road. He will carry full lines of groceries, baked goods, auto supplies, oils and gasoline.

Negaunee—A. Kettunen & Son, of Ishpeming, have purchased the stock, fixtures and good will of the tailoring business of the late Nels B. Peterson, in the Burke block. The business will be under the management of Levi Kettunen.

Detroit—Roger Bros. Tailoring Co., Inc., 1238 Randolph street, has been incorporated to manufacture and sell at retail, men's clothing, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Ann Arbor—The Gauss Baking Co., has merged its wholesale and retail baking business into a stock company under the same style, with an authorized capital stock of \$100,000, \$55,000 of which has been subscribed and paid in in property.

Pontiac—The Home Dairy Co., of Saginaw, conducting a chain of stores in Saginaw and Flint, has purchased a site here and will erect a building of its own. The land, building and equipment will represent an investment of \$350,000 it is estimated.

Bay City—The Washington Tire & Battery Co., 400 Washington avenue, has been incorporated to sell at retail all kinds of auto accessories and supplies, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in property.

Ypsilanti—Briggs & Ross, dealer in clothing, sporting goods, etc., 100 West Michigan avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, \$7,500 of which has been subscribed and paid in in property.

Detroit—Gunsberg Bros., 8015 West Jefferson avenue, dealer in furniture and household goods, have merged their business into a stock company under the same style, with an authorized capital stock of \$70,000, all of which has been subscribed and paid in in property.

East Grand Rapids—The East End Fuel Co., 2160 Wealthy St., S. E., has been incorporated to deal in fuel and building material at wholesale and retail with an authorized capital stock of \$6,000, all of which has been subscribed and paid in, \$3,000 in cash and \$3,000 in property.

Detroit—Jos. Danilowicz & Co. has merged its business into a stock company under the style of the Danilowicz Plumbing & Heating Co., 4053 Martin avenue, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in, \$750 in cash and \$250 in property.

Detroit—Annite Products, Inc. 303

Detroit Ry. and Harbor Terminal building, has been incorporated to manufacture and distribute Annite, a soap product, with an authorized capital stock of \$50,000, of which amount \$21,100 has been subscribed, \$400 paid in in cash and \$20,100 in property.

Kalamazoo—E. W. Cade has returned from California and engaged in the baking business in the Thomas O'Neil building, South Burdick street, under the style of the Cade Bake Shop. The main floor will be devoted to retailing the products of the bakery, which is located on the second floor.

Detroit—The Graham Wall Paper Co. has merged its business into a stock company under the style of the Graham Wall Paper & Supply Co., 9571 Grand River avenue, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in, \$2,000 in cash and \$3,000 in property.

Detroit—The Harcus Co., 3926 Russell street, brick, building materials, etc., has merged its business into a stock company under the style of S. Harcus & Son, Inc., with an authorized capital stock of \$100,000, all of which has been subscribed and paid in, \$15,000 in cash and \$85,000 in property.

Watervliet—Rosenberg & Forbes, dealer in lumber, fuel, builders supplies, etc., have merged the business into a stock company under the style of the Rosenberg & Forbes Co., with an authorized capital stock of \$120,000 common and \$30,000 preferred, of which amount \$147,200 has been subscribed and paid in, \$1,000 in cash and \$146,200 in property.

Marquette—A. O. Harrom has purchased the store building and hardware stock of W. J. King and will continue the business under the style of the Harrom Hardware, 113 South Front street. Mr. King will devote his entire attention to his awning business and tin and metal shop, which he will conduct in the basement of the Harrom Hardware building.

Muskegon—Hugo Kanitz, head of the former Muskegon Valley Furniture Co. and of the Kanitz Novelty Co., at Muskegon, has organized a new concern under the name of the Furniture Manufacturing Co. and started production. Associated with him are A. J. Maultra, finisher, and F. R. Stewart, foreman of the machine shop of the Muskegon Wood Products Co. The business is located on the third floor of the former Muskegon Valley Furniture Co. plant and a product similar to that put out by the Kanitz Novelty Co. will be manufactured by the new concern.

Port Huron—The first company to inaugurate a chain store system in this city was the Smith Grocery Co. In thirty-one years the number of grocery stores operated by William D. Smith and his sons has increased from one to twelve. W. D. Smith was 12 years old when he entered the business world as a clerk in his father's store at Fort Gratiot. In 1890 he became a partner in the business with his father. He remained here four years, and Oct. 28, 1894, W. D. Smith and Mark, his brother, opened a small store at 318

Huron avenue. Three years later this partnership was dissolved, W. D. Smith becoming the sole owner. In June, 1912, business was transferred to the present location, which furnished more floor space.

Manufacturing Matters.

Reed City—The Indiana Flooring Co. has increased its capital stock from \$500,000 to \$1,000,000.

Dowagiac—The Premier Warm Air Heater Co. has added 36 per cent. to its factory floor space.

Jackson—The Jackson Glass Works, Water street, has increased its capital stock from \$75,000 to \$150,000.

Hamtramck—The Michigan Steel Tube Products Co. has increased its capital stock from \$300,000 to \$1,000,000.

Detroit — The H. A. Montgomery Co., 17191 Swift avenue, manufacturing chemist, has increased its capital stock from \$15,000 to \$50,000.

Adrian—The Anchor Consolidated Concrete Machinery Corporation has changed its name to the Consolidated Concrete Machinery Corporation.

Alston—The Christianson Lumber Co. has closed down for the season, having cut the logs stocked in the yards last winter. The cut was about 10,000,000 feet.

Grand Rapids—The Grand Rapids Carved Moulding & Manufacturing Co., 634 Front avenue, N. W., has changed its name to the Superior Carved Moulding Co.

Saginaw—The Valley Chemical Co., 1400 North Niagara street, has been incorporated to render animal products, with an authorized capital stock of \$100,000, \$10,000 of which has been subscribed and \$1,000 paid in in cash.

Jackson—The Jackson Trunk Rack Co., 324 Otsego avenue, has been incorporated to manufacture automobile accessories, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Ace Sanitary Specialties Corporation, 1411 Orleans street, has been incorporated with an authorized capital stock of 1,000 shares at \$10 per share, of which amount \$2,000 has been subscribed and \$1,000 paid in in cash.

Niles—Premises of the National Projector and Film Co. of America, at West Niles, have been sold to the Hydraulic Pressed Bearing Co. which has been operating the building formerly occupied by the film company for the past two years. Purchase price was \$34,411.

St. Joseph—St. Joseph's latest industry is the Upton Machine Co., which is starting production of 10,000 units a day in the light toy field. The first model put out by the St. Joseph company is an exact replica of the Fageol Motor Coach. It is of light construction, designed to retail at 10 cents. It is approximately a foot in length. The toy is made entirely by automatic stamping machinery designed at the Upton plant. Within a few weeks the plant will be turning out the maximum daily of 10,000 of the coaches, and orders received indicate that approximately 2,000,000 of the little coaches will be distributed this year.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.90c and beet granulated at 6.80c.

Tea—Auction sales abroad this week have not ruled as firm as in the recent past, but there has been no outstanding weakness. The statistical situation abroad points to a firm market, and this helps to strengthen the undertone here. Despite the fact that teas are selling in the local market at prices considerably under foreign markets there is little attention being given this fact by consumers. The demand here is still of a light order.

Coffee—In contrast with the feeling of pessimism and more or less depression which has existed in the coffee market for many weeks past, a rather more cheerful tone has developed and prices for future contracts have moved up about 1/2c per pound, while on the spot Rio 7s also advanced about the same amount and the other grades of spot coffee displayed firmness, but with rather irregular upward movements. Opinions are somewhat divided relative to the causes for the improvement in the market and coffee merchants are not prepared to assume that prices have taken a definite upward trend, although a good many for some time past have been disposed to believe that the market was getting down to a point where it discounted at least a large percentage of the bearish factors which have been instrumental in sending values down about 5c per pound from those prevailing a year ago.

Canned Fruits—Of outstanding interest in California fruits is the approach of a close clean-up in all grades of Bartlett pears and the outlook that opening prices on the new pack will be on a substantially higher basis because the raw fruit bids fair to cost considerably more next season. An appreciation amounting to close to 10 per cent. has been seen in cherries on the strength of the crop outlook in the Northwest and in California.

Canned Vegetables — While the amount of buying in progress in standard vegetables has been nothing to boast about it has been broad enough to keep valuations on a stable basis. Resistance to further declines has been shown by holders of Southern canned tomatoes, which continue available at a basis of 80c for standard 2s. Delay in naming opening prices on future corn by Mid-Western canners has reached the point where the trade is beginning to speculate as to what the probable trend of values will be. Meanwhile there has been a fairly comprehensive buying interest in fancy varieties and what stocks of Golden Bantam there were appear to have gone quickly into consumption. Peas have disclosed no important change from the conditions that ruled so long, namely, that considerable quantities of the stock reputed as being fancies do not upon cutting actually grade much better than extra standards. A fairly active demand has been running for spot peas and some semblance of interest has also been shown in future packs. So far no reliable data has been secured as to cannery operations on peas in New York State or Wisconsin,

although the generalization is made that cannery operations may be reduced to the extent of perhaps 50 per cent. as compared with a year ago.

Canned Fish—In the fish packs a sustained buying interest is reported in fancy Columbia River salmon. Holders of red and pink Alaska salmon have strengthened their views to some extent on the approach of warmer weather and on the likelihood that the principal interests will be entering the market for hot weather requirements in the near future. The Maine Co-operative Sardine Co. purposely delayed issuing any literature on the sardine situation so that it could watch the progress of the pack. Packing has been legally opened for six weeks, it develops, but fish have been totally absent along the coast and there has been no packing. The most favorable spring tides are past and old fishermen are now of the opinion that it will be late July or early August before raw fish can be secured in large quantities. The indications seem to point to another season similar to that of 1923, when only a trifle more than half a pack was made in spite of the fact that packers were making most diligent efforts to secure supplies of raw fish, and prices for raw fish soared very high, and as a result of which the market price for keyless oils went as high as \$4.75@5 per case. While it cannot be definitely stated that the same conditions will exist during the 1927 season, it must be admitted that every indication points in that direction.

Cheese—There has been no new development in the American cheese situation the past week. Wisconsin speculative buyers have sustained primary boards. Cheese now reaching Wisconsin shipping points is now full grass. The earlier make is increasing but is relatively light. Locally the demand is almost wholly for cured stock, and there is very moderate interest in fresh cheese, supplies of which are relatively high.

Molasses—There was no appreciable change last week in the molasses market and prices held to the same levels. The demand has been pretty light of late.

Review of the Produce Market.

Apples—Baldwins command 75c@ \$1.25 per bu.; Northern Spys, \$2@3 for good; \$3.75 for fancy; \$4.50 for extra fancy. Delicious in boxes, \$3.75.

Asparagus—\$1 for big bunch.

Bananas—6@6 1/2c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Bans	\$5.00
Light Red Kidney	8.00
Dark Red Kidney	7.00

Butter—The market has all the characteristics of late spring. Receipts have increased about 10 per cent., some creameries showing a larger increase, and we have run considerably ahead of corresponding time last year. From all parts of the country have come reports of abundance of rain, fine pastures and a larger flow of milk. The weather has been so cold that the consumption of ice cream has been less than usual and more of the milk has gone to the butter factories. Storing

has commenced in some sections of the country, New York adding over 300,000 pounds to the holdings during the week. While Chicago has put away 1,500,000 pounds. Prices are now down to a level that is awakening a speculative demand, and with the full grass butter now coming in there should be quite a large movement in storage. Consumption has continued unusually good, cold weather stimulating the demand. Jobbers hold fresh packed at 41c, prints at 42c. They pay 24c for No. 1 packing stock.

Beets—\$2.25 per hamper for new from Mississippi.

Cabbage—Mobile stock commands \$5 per crate.

Cantaloups—Standards, \$5.50; flats, \$2.50.

Carrots—\$4.25 per crate for Calif.

Cauliflower—\$3 per doz.

Celery—California Jumbo, 90c@\$1; Rough Florida, 4 to 6 doz., \$6.50.

Cocoanuts—\$1.10 per doz.

Cucumbers—\$1.25@1.35 per doz. for Southern hot house.

Eggs—Receipts of nearby eggs have decreased very gradually, and trade not yet heavy enough to prevent a considerable accumulation in first hands. Most of this accumulation is moving to the warehouses on account of first-hand receivers. A considerable part of it represents contract purchases bought on a basis of quotations which does not permit sale under present market conditions without loss. Strictly fancy, closely selected about 1c lower than a week ago. Local jobbers pay 20c for strictly fresh.

Egg Plant—\$3 per doz.

Garlic—35c per string for Italian.

Grape Fruit—\$4.50@5.25 per crate for Floridas.

Green Onions—Home grown silver skins, 25c per bunch.

Lemons—Quotations are now as follows:

300 Sunkist	\$7.00
360 Red Ball	6.50
300 Red Ball	6.50

Lettuce—In good demand on the following basis:

California Iceberg, 4s, per bu.	\$5.00
Hot house leaf, per lb.	18c

New Potatoes—Carolina stock commands \$9.50@10 per bbl.

Onion Sets—White, per bu., \$3.50; yellow, \$2.50.

Onions—Texas Bermudas, \$3.75 per crate for yellow and \$4 for white.

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

80	\$5.25
100	5.50
126	5.75
150	6.50
176	6.50
200	6.50
216	6.50
252	6.25
288	6.00
344	5.00

Sunkist Red Ball, 50c cheaper.

Peppers—Green, 75c per doz.

Pieplant—\$1.50 per bu. for home grown.

Pineapple—\$3.50 for 18s, 24s or 30s.

Potatoes—Home grown command \$2.25 per bu.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	20c
Light fowls	16c

Radishes—40c per doz. bunches for home grown.

Spinach—\$1.50 per bu.

Strawberries—Ozarks, \$5 per crate; Aromas from Kentucky, \$5.

Sweet Potatoes—\$1.75@2 per hamper for Delaware kiln dried.

Tomatoes—Southern stock, \$1.25 per 6 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy	15c
Good	13 1/2c
Medium	11c
Poor	08c

Rouse Likely To Face Trial Soon.

Because Guy W. Rouse is putting up the fight of his life to avoid trial on a charge of embezzling \$217,000 from the Worden Grocer Co. and refuses to leave California unless he is extradited, five Grand Rapids people have gone to Los Angeles to be present at the hearing on a fugitive warrant on June 6. The party includes Attorney Munshaw, Detective Blinston, Sophus Johnson, of the Michigan Trust Co., Miss Meech and Terry Barker. The latter person has turned States evidence, probably to avoid prosecution on a charge of being an accessory of Rouse in his criminal career. It was Barker who handed out \$217,000 from the Worden treasury in exchange for 217 \$1,000 I. O. U.'s, furnished by the chief actor in the matter. Miss Meech was Rouse's private stenographer, who goes to testify that the stolen money was turned over to her for deposit in the bank to the credit of Rouse's private account from time to time. Rouse claims in a newspaper interview that he was not in Grand Rapids when the stealings occurred, but there is positive evidence to controvert that claim. Rouse's attempt to defeat the ends of justice by forcing Kent county to go to the expense of several thousand dollars to bring him back here for trial will probably add five years to his sentence.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Sherman Tailoring Co., Inc., Grand Rapids. Lincoln Square Amusement Co., Detroit. Wolfe Lumber Co., Litchfield. Beniteau Construction Co., Detroit. Kalamazoo Apartments Corporation, Kalamazoo. Ayers-Ballmer Co., Portiac. Burton-Fell Co., Detroit. Leland Hotels, Inc., Detroit. Orionark Association, Detroit. Durant Theater Corporation, Flint.

Adrian—The United Coal Corporation, a newly organized enterprise at Adrian, with a capital stock of \$100,000, has started business. The company is composed of a group of fifty business men practically all of whom are from Adrian.

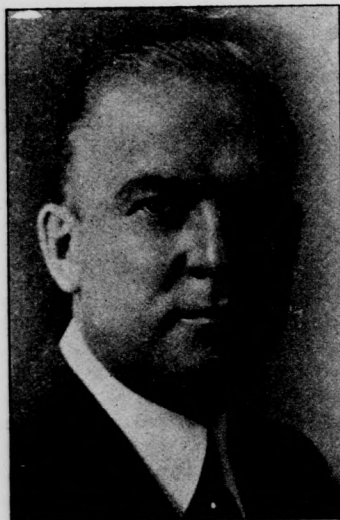
When work goes out of style we may expect to see civilization totter and fall.—Rockefeller.

MEN OF MARK.

N. P. Mowatt, Manager Four Flags Hotel, at Niles.

Perhaps the "question before the house" is one of unusual interest. Perhaps it has been handled through all stages of vehement argument to acrimonious debate, even to the verge of interchange of unpleasant personalities. The danger line reached, one man—usually he is located in an inconspicuous place in the council chamber—rises to his feet, is recognized and enters calmly but vigorously the lists of the debaters.

The effect upon the surcharged atmosphere is immediate, electrical. Raucous voices are hushed, Heaven's first law succeeds disorder, the members lean eagerly upon his words. Quietly he offers an explanatory interpretation of the question in a few incisive words that clear the atmosphere as have none of those of the previous speakers. The chances are that he is, although he may not be,



N. P. Mowatt.

better posted generally upon the different angles of the problem under consideration than are others of the members, but his influence upon them and upon the legislation is paramount, decisively effective. His argument may be inherently no stronger, his eloquence less dramatic, than that of his predecessors, yet his words prevail as against those of the numbers who have preceded him.

A unit only among a number, with no apparent advantages in his reasoning, an explanation of the cause of the outcome must be sought beneath the surface. It is found in his recognized personality and further analysis finds the phase of that personality which tends to force and effectiveness—the dominating phase of actual sincerity.

The assertion, usually uncontradicted, has long been made and as long has been accepted as true that no other argument is as strong as ridicule. Granting that the assertion is in part true, it is so only within limitations; ridicule is but ephemerally effective. Two generations ago upon a popular candidate for the presidency were con-

centrated the shafts, pictorial and literary, of the contemporary most finished masters of ridicule and sarcasm, yet but for the eleventh hour contempts of a mentally unbalanced clergyman the candidate would have triumphed overwhelmingly. Ridicule will turn the tide of popular decision for the time being; sincerity, recognized as an infinitely greater force, will reverse its effects. Consciously or unconsciously, men of all grades of mentality or morality, from the least enlightened and the least cultivated to their antitheses, recognize the force of sincerity and find nothing to nullify it permanently.

Civilization will hail riches, prowess, honors, popularity, but it will bow humbly to sincerity in its fellows. The exponent of known sincerity, of great singleness of purpose, has his exemplification in all bodies of men; he is found in every association and to him defer its highest officers. Such an exemplar, whose daily life and whole life work have been dominated as their most conspicuous characteristic by sincerity, is the subject of his biography. But not alone in sincerity does Mr. Mowatt reflect the sturdiness and stalwartness of his Scotch and New England ancestors, for he embodies every quality that enables those who know him best to call him a man in the truest sense.

Neville P. Mowatt was born at Manistee June 2, 1879. His father was of Scotch descent. His mother was a direct descendant of one of the Puritan fathers. His father was a pioneer lumberman of Manistee in the early days. In 1887 the family removed to Ashland, Wis., where Mr. Mowatt obtained most of his education, which was rounded out at the Shattuck military school at Faribault, Minn. His first introduction to a hotel career was as elevator boy at the Knight Hotel at Ashland. From 1902 to 1907 he traveled in Minnesota and Iowa, selling mechanical goods for a Chicago house. In 1907 he connected himself with John Mann, the long time manager of the Douglas House, Houghton. Mr. Mann enjoys a wide reputation as a landlord, especially as the man who invented planked whitefish. No better man could have been selected to teach an aspiring young man the hotel business. He remained in that hotel fifteen years, serving in every capacity from kitchen mechanic to manager. Mr. Mowatt's next connection was with the Hotel Satler (Detroit) as night manager, which position he filled for eighteen months. He opened the Durant Hotel, at Flint, and managed it for eighteen months. He also opened the Prince Edward Hotel, at Windsor, managing it about a year. He was with the Book-Cadillac for six months when it first opened. The next year he acted as manager of the Hotel Duluth, at Duluth, Minn. The next six months he managed the Lorain Hotel, Madison, Wis. March 1 of this year he assumed the management of the Four Flags Hotel, at Niles, and he confidently expects to augment good name this house already enjoys. Few men in the hotel game have had the varied

experience Mr. Mowatt has had in all branches of the business.

Mr. Mowatt was married to Miss Hattie Faubert, of Ludington, who has proved to be very helpful to him in his hotel career.

Mr. Mowatt is a Mason up to and including the Knights Templar orders. He is a member of the Episcopal church. He owns up to two hobbies—golf and brook trout fishing—and attributes his success to hard work.

Present and Old Time Boating Days Compared.

Grandville, May 31—The season of accidental drownings has begun. We read of these almost daily and wonder why so many people venture beyond their depth who cannot swim.

In early lumbering days a boy of ten who could not swim like a duck was a curiosity. During the season of warm weather swimming in river, lake or pond was the order of the day. It is, perhaps, a strange fact that in those days a drowning was almost wholly unknown. Why the difference between then and now?

As a boy, from the age of two years until manhood, I lived within a stone's throw of the big Muskegon river, and during all that period, although there were any number of boys, large and small in the settlement, there was not a single drowning. Was it because being in the water was second nature for all the young folks?

At the close of school in the afternoon during every day of summer the boys flocked to the riverside and stripped for a swim. Sometimes we went half a mile up the stream and entered the water in the shadow of overhanging trees. More often we hid ourselves up along the logging boom, which extended from the mill slide for half a mile up the stream, numerous piers dotting the river to which these boom sticks were made fast.

From these piers we plunged into the swift current of the river and enjoyed our baths with the utmost zest. From the small boy of five or six to the late teens were found our swimmers. The fact that every boy was taught to swim had something to do with his safety no doubt.

Reading only recently of the drowning of a man and his son in the Little Muskegon set these thoughts going in my brain. So many drownings to-day, way back there absolutely none. So many boys, small and large, swarmed the big river it seems a wonder that some one now and then did not drown. Never a one, however. Men were swimmers too, in a small way, but it was given to the growing generation to monopolize the watering places.

There were shallow spots in the stream which were utilized by those yet not in the swimming class. Now and then a boy just learning got beyond his depth and uttered a scream of affright. Always there was an older lad who could swim who went to the rescue and fetched the almost strangled boy to good footing in shallow water.

This was on the Big Muskegon in old lumbering days. In summer weather it was no uncommon sight to see a dozen boys slipping, sliding and splashing in the river, totally oblivious of any danger. Learning to swim was not considered a task, but rather a sport.

More than a score of years without a single tragedy, and with armies of lads splashing in the river every day during the warm summer months. It was a wonder that mothers and fathers did not feel anxiety about their offspring, but they seemingly did not. If one or two "big boys" were along no mother hesitated to let little Tommy of six or seven run along to the river. And this confidence was never betrayed.

A big boy would no more think of neglecting to look after the small non-swimmers than a dog would fail to look after his sheep. Now and then a rescue was made that actually invited peril to the rescuer, yet nothing was thought of it, and there were no heroes nor Carnegie medals in those days.

A large majority of drownings these days occur when a boat containing two or more passengers overturns.

Strange that so many people drown from overturned boats. Now these boats are made of wood and wood will not sink. Then why should its passengers sink? As long as the boat floats there is salvation for the submerged passenger. Cling to the boat and float to safety. So many seem to become frightened when an accident happens and fling up their hands and go like a plummet to the bottom.

In the old days there were boats and boating accidents, yet no one was ever drowned. Even those who could not swim had presence of mind sufficient to cling to the upturned boat and float until rescued. So many drownings take place when the least bit of courage would save the one in the water.

It is remarkable how small a bit of wood will float the human body. An overturned canoe has sufficient floatage power to buoy up every passenger it can carry. This fact alone ought to be taken into consideration when one goes out boating on stream or lake. Of course, there is greater danger on the rivers, with their strong current, than in the placid waters of the lake, but in any event if one keeps his senses there is little danger of a tragedy from the overturning of a boat.

Many times did the boys undertake difficult trips in canoes, through rapids, around whirlpools at jutting points in the stream, and many times over went the canoe with half a dozen boys struggling in the water. Not one of these but understood the necessity for floatage, and they all seized the half sunken canoe and floated until the bank was reached. The idea of drowning never entered their heads.

I say again that it is strange that people who meet with boating accidents do not keep their self possession far enough to cling to the craft which has borne them safely while right side up. Since the boat does not sink, why should its passengers?

Twenty and more years in a river settlement where boating and swimming were the order of the day and not a single drowning seems to me a rather wonderful thing, and yet it was a fact which moderns might study to their everlasting betterment.

Old Timer.

Trends in Popular Jewelry.

Lines of novelty jewelry and accessories for the fall season are being assembled by importers and manufacturers, but it is still too early for any definite trend to be indicated. In many instances buyers for the firms are abroad and will remain there for several weeks to come. In some quarters in the trade it is believed that pearl necklaces will repeat the favor they have enjoyed during the past season. Reorders for the sixty-inch strands for immediate sale continue to reach wholesalers. Novelty types of bracelets are likewise regarded with favor and many new effects are expected to be shown. Revival of favor for rhinestone hat ornaments at this time is considered an indication of fall popularity. Snake-skin is also likely to be used in various types of ornaments.

The man who is unable to live within his income must be content to live without.

IN THE REALM OF RASCALITY.**Questionable Schemes Which Are Under Suspicion.**

Caseville, May 24—On May 18 a middle aged man about 50 stopped at our store and demonstrated a silver plating fluid which showed up very good. He also showed me orders from other dealers nearby, so I bought some of his worthless stuff. He also agreed to send paper sacks with our advertisement printed thereon.

The stuff only sticks on ten or twelve hours. Then the article returns to its natural state.

I notified the sheriff the next day to be on the lookout for this crook. He drove a Stutz coupe. He said it belonged to the company and the license plate was from some other state, but we did not get the number.

In putting this in the Realm of Rascality it might help some other dumb merchant.

He left a card bearing the name of Wakesfield-Booker Ideal Plating Co., Cincinnati, Ohio. A. E. Prieskorn.

No such name as our correspondent gives appears in the rating book of R. G. Dun & Co., which leads to the belief that the card was fraudulent as well as the man and the fluid he sold. If any other merchant receives a call from this chap and will wire us at our expense, we will undertake to apprehend and arrest him.

Colfax Gibbs, widely known promoter of the most pernicious and perfidious type, is now seeking funds throughout Michigan for the syndication of Knob Hills Subdivision, near Flint.

Gibbs offers for sale blocks of five lots at prices ranging from \$525 to \$700 each. When he sells the lots, he offers to take back exclusive rights for six months to re-sell the lots at prices from \$900 to \$1,200 each, he to receive 20 per cent. commission. He does not guarantee in any way to re-sell the lots, of course. The property is being bought by Mr. Gibbs' corporation on land contracts with release clauses.

Gibbs recently called at the office of the Detroit Better Business Bureau and stated that he was through with the stock promotion business. During the past ten years he has distributed \$11,000,000 of corporate stock for six new ventures. Five of them have been dissolved with losses to the stockholders. The stock in the sixth is selling far below the issue price.

Much litigation has arisen out of Gibbs' stock-selling activities.

Gibbs admits having paid a large sum for the use of an influential man's name in one of his stock-selling campaigns. He states that his salesmen split commissions with various prominent individuals, or compensated them in other ways for co-operating in the campaigns. He alleges that much of this was done without his formal consent; but was necessary to make the sales. He alleges that the misfortune of the stockholders has been due to mismanagement of the companies after he had drawn his commissions and bid the ventures farewell.

Solicitors for the Anti-Narcotic Crusade of America, so called, have been asking for funds from various sources in Ohio and Pennsylvania, giving as the address of the association, 1022 Transportation building, Detroit. This office is that of the manager of the building, who has no connection whatever with any such project. Agents for this so-called organization corresponded with Mr. Cummings about renting desk room in the building, but had no authority to use his name or address. No information is available.

The flood of neckties that flowed by mail from St. Louis to all sections of the country under the high-pressure direction of Jacob K. Karchmer, promoter of things with a charity appeal has been stopped.

The stopper was put on Karchmer by creditors of his \$100,000 corporation, the Mississippi Valley Knitting Mills, 1718 Washington avenue, which has run up debts of \$280,000 since beginning business last October. A Creditor's Committee took charge of the firm last week and liquidation is in progress.

Karchmer's protege, "Necktie Tyler, the Blind Tie Salesman"—with offices at 1412A Washington, was the medium through which the ties were marketed by the hundreds of thousands. The sales literature, telling about Tyler's blindness, neglected to mention Karchmer who was expelled from the American Legion in 1924.—St. Louis Post-Dispatch.

The "necktie scheme" which has been exposed repeatedly by the Realm has evidently run its course. The bubble was burst. It now appears that Karchmer purchased the ties sent out by the million; they were purchased from Philadelphia and New York mills at \$1.10 a dozen. Those receiving the ties were asked to send \$1 for three. Many paid for the ties on the charity appeal for the blind man. The manu-

facturers were not paid for the ties, hence the proceedings on the part of creditors. Auditors are in charge of the business of Karchmer's company. Returned ties are to be sent back to the mills furnishing them, and money received for ties is being distributed to the creditors pro rata. It is reported that some 400,000 receiving ties have neither returned the ties nor paid for them. This means that one out of three accepted advice and neither returned the ties nor paid for them. The experience will not encourage others to adopt the plan of selling merchandise by such methods—or manufacturers to give credit to those employing such an unsound scheme.

Many complaints, largely centering around Jackson, have been made concerning Clark S. Wortley and the sale of his so-called seven per cent. five year gold notes. Prospects approached by Wortley were told that the present corporate structure of business organization is a gigantic fraud in that should they liquidate to-day, stockholders could get only a small part of the money they paid in. It is said that he has successfully traded individuals out of well-secured stocks and bonds in an amount in excess of \$100,000 and given them in return therefor his so-called personal notes. The proceeds derived from the sale of these notes are to be used to develop the Great Western Mine at Osdick, California. In some instances he is reported to hold out the further bait that inasmuch as he (Wortley) has detected in the prospect the elements of leadership, he will build for the purchaser a house, free and clear, and located in a model home settlement which Wortley is about to construct on the Pacific Coast, out of the mine profits.

On complaint, the Michigan Securities Commission summoned Wortley to Lansing and informed him that further activity on his part would result in a request for a warrant for his arrest and that if he desired to continue to sell these notes, application must be made in the usual form.

In Ypsilanti, his former home, Wortley is said to have been the moving spirit in the Consumers Clothing Co., and the Pioneer Woolen Mills of Detroit. Much stock was sold to Ypsilantians. It is said that both enterprises were unsuccessful.

Grandpa in a speedy car,
Pushed the throttle down too far.
Twinkle, Twinkle, little star,
Music by the G. A. R.

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.

Grand Rapids Safe Company

OLDEST

LARGEST

STRONGEST

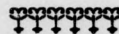
Handlers of Safes in Michigan

No Commission too Large

No Order too Small

Our prices are 10 to 20 per cent. lower than those of Chicago and Detroit dealers, due to our low overhead.

No shelf-warmers - - a tried and tested product - - there is a never wavering, steadily increasing consumer-demand for



SHREDDDED WHEAT

PLACE OF THE WHOLESALER.

In at least two lines of business there has lately been some animated discussion as to the need or value of the wholesaler in the scheme of distribution. The two lines are groceries and dry goods. In the first of these it is the distribution of branded goods which has caused most friction. In the case of dry goods, the unbranded lines furnish occasion for most of the difficulties. The great growth of the systems of chain stores and the extension of the buying syndicates for groups of retailers have provided the main disturbing factor. These large purchasers have been able to obtain their supplies in many instances at wholesalers' prices, and a large amount of business has in this way been diverted from the wholesalers. This loss to the latter has come on top of a similar one caused by sales made direct to retailers from the producers. The deprivation of business in these ways has caused the wholesalers to take account of themselves to find out where they stand in the new order of things. Unless they are performing a needed service in the distribution of commodities they will, in due course, be eliminated as factors. They are now engaged in showing producers that they do perform such a service for a large number of retailers whose stores are not parts of chains or attached to buying syndicates, but whose purchases make up a large percentage of the country's total. This is particularly the case with local wholesalers who attend to the wants of their respective localities and give retailers supplies quicker than the latter could obtain them if ordered direct from the producers.

This last-mentioned circumstance is one of more importance now than it used to be. Up to a few years ago the retailers used to put in initial orders for a large percentage of a season's requirements and re-order subsequently in accordance with the business done and the prospects. Now the initial orders are very small, in many instances amounting to little more than sampling, and the subsequent orders are of a piecemeal character. A manufacturer or selling agent would not find such business attractive or lucrative, although the sum total might run to considerable quantity. Nor would either look with favor on carrying so large a number of small accounts with its additional book-keeping and checking or credits. But the local wholesaler can attend to this kind of business and keep on hand the stocks needed to supply the retailers when they call for them. There was a disposition, at a recent meeting of dry goods wholesalers at Chicago, to call to account the manufacturers who were favoring the chain stores and buying syndicates; but no action was taken. Following the convention, however, a number of individual wholesalers addressed a questionnaire to various producers asking them where they stood in the matter. Some irritation ensued from this, but it appears likely that matters will be smoothed over and an understanding arrived at. Any effort on the part of the wholesalers to play off one manufacturer

against another or to get up a blacklist would, it is generally conceded, be hurtful to both sides.

OUR GREATEST INDUSTRY.

What, it might be enquired in an ask-me-another list of questions, is the country's greatest industry? The answer is, the manufacture of motor vehicles.

The wholesale value of motor vehicles manufactured annually exceeds \$3,000,000,000. Rated as a separate industry is the manufacture of bodies and parts. If this be included, the sum of \$1,500,000,000 will have to be added. Here is a grand total of about \$4,500,000,000. Next, but not very near, comes the slaughtering and meat packing business with an annual value of \$3,000,000,000, closely followed by that of steel works and rolling mills, whose output is valued at a little under \$3,000,000,000. The only other industries in the class between \$2,000,000,000 and \$3,000,000,000 are petroleum refining, foundry and machine shop products and printing and publishing.

Any one with a liking for statistics need only turn the pages of the booklet entitled Facts and Figures of the Automobile Industry, issued by the National Automobile Chamber of Commerce. There he may revel in the information that 64,000,000 square feet of plate glass were used in manufacturing motor vehicles last year and that this was almost exactly half of the entire amount of such glass produced here. Nearly 40,000,000 square feet of upholstery leather were used, 250,000,000 pounds of copper and more than 1,000,000,000 board feet of lumber.

The really huge figures, of course, relate to gasoline. More than 8,500,000,000 gallons were used by motor vehicles in this country last year. This was 80 per cent. of the total domestic consumption. More than 3,000,000 persons are employed directly in the automobile industry, and with those employed indirectly the number approaches 4,000,000. This is also the number of vehicles manufactured last year.

These figures are not needed to tell us that motor vehicles play a large part in American economic activity, but they serve to give an idea of the proportions of an industry which thirty years ago this year produced just 100 cars.

THE DYE MONOPOLY.

Away back in November, 1924, the Federal Trade Commission began a proceeding against the Allied Chemical and Dye Corporation for being a monopoly in violation of the Clayton act. It was charged that the company had acquired substantially all of the capital stock of the Barrett Company, the General Chemical Company, the Solvay Process Company, the Semet-Solvay Company and the National Aniline and Chemical Company, Inc. All of this is a matter of public record and is undisputed. The Commission further charged that the result of the acquiring of the other companies had tended to create in the allied concern a monopoly in the different lines of commerce in which the subsidiary concerns had been engaged, "and espe-

cially in the chemicals and coal tar products required in the production of dyes and dyestuffs." After the service of the complaint in the case the matter did not come to public notice again until Wednesday last, when it was announced that, on the recommendation of its chief examiner, the Commission had dismissed the proceeding, Commissioner Nugent dissenting. The matter ought not to be left in this way, and there will doubtless be some enquiry into it when Congress is again in session. Dyestuffs and things allied to them are especially protected by high duties suggested by the chemist's employed by the domestic manufacturers. The pretext for giving these exceptional duties was that, in case of war, the dyestuffs plants could be used for making explosives. Yet, as Representative King of Utah pointed out, there was no lack of explosives in the kaiser's war despite the want of dyestuffs factories. In any real enquiry into the subject it might be well to find out whether the common belief is true that the bulk of all the dyestuffs is turned out by one concern with another virtually taking care of the remainder and with no show for any new entrant into the field. The relations, too, between some domestic manufacturers and foreign ones might also be enquired into.

WHEN IS A MAN DRUNK?

The question of just when a man is drunk has become important enough to call for a thorough enquiry by the leading physicians, both of his country and Great Britain. Nearly two years ago the British Medical Association conducted a special investigation without arriving at any definite conclusion. Last Thursday Dr. Emil Bogen at the convention of the American Medical Association presented an elaborate paper setting forth in detail the results of experiments conducted recently in the University of Cincinnati concerning what constitutes drunkenness.

The question is by no means merely academic. Practically it affects everybody in many ways. As an illustration: Owing to the congestion on our highways it is of the highest importance to know just when an individual operating a high-powered vehicle becomes a menace to the safety of other automobilists and pedestrians and hence is a proper subject for police interference. It was because of this problem that the British Medical Association began its investigation. Men charged with being intoxicated while driving cars set up as their defense that the amount of liquor which they had consumed prior to their arrest was not sufficient to induce drunkenness within the meaning of the law. British officials often found it impossible to convict prisoners because of a reasonable doubt.

Roughly speaking, the Cincinnati doctors have adopted the definition of drunkenness in England in the eighteenth century, which found expression in describing drinkers as one-bottle men or four-bottle men. That is to say, alcohol affects different men in different ways and certain symptoms show conclusively when an in-

dividual has become incapable of knowing what he is doing, regardless of whether he has had one drink or a score or whether he shows incapacity in speech and walk or not. A law based on these findings would simplify the work of the magistrates. It would no longer be necessary to prove how much liquor the defendant drank.

WOOLS AND WOOLENS.

Little change is noticeable in the wool situation so far as price is concerned. There is, however, considerable activity in the buying of the domestic clip. Large purchases have been made of Texas and Nevada wools one of the former amounting to 1,400,000 pounds and others aggregating nearly 1,000,000 pounds. These have been taken by dealers. The mills are buying sparingly as they need new material. More orders for Fall have kept coming into the mills from the manufacturing clothiers, many of whom report substantial responses from the retailers. There is, however, yet a lot of business to be taken in order to meet the needed requirements for the heavy-weight season, and some mills have not done as well as others. Some uncertainty still exists as to the kind of fabrics which will commend themselves to consumers. Woolens have thus far gone better than worsteds and it is still a question whether staples will not sell better than novelties, particularly those of the extreme kind which have been pushed for a season or two. In women's wear the season is opening slowly, though some garment manufacturers are ready to show lines, particularly of the sports variety. Opinion has, however, settled down on the kind of fabrics which will be exploited, and this may help expedite the season. Two fabrics brought out by the American Woolen Company which were withdrawn from sale have been reinstated for September-October delivery at advances of 25 to 12½ cents respectively.

MENACE OF COLD AND RAIN.

More wet and chilly weather during most of the last week hampered the sales in the retail stores of goods which are usually in great demand before Decoration day. Apparel lines were the ones hardest hit, and this applies to both men's and women's wear. In men's straw hats the indications all were that the bulk of the purchases would not be made until the weather becomes seasonable. It is generally understood that stocks in retailers' hands are not large and that a fair amount of business will call for replenishments. Primary markets continue to be seasonably dull, so far as new orders are concerned, but the prospects for later trading are considered favorable. General conditions are looked upon as favoring good purchases for Fall and Winter, the only uncertain element being the crops, which, however, in most instances seem to be in good shape. The industrial situation is also quite promising. Matters are beginning to clear up in most of the flooded regions, which will soon begin to take in quantity supplies of one kind or another to replace those which have been destroyed.

THE SMALL TOWN.

What the Future Has in Store For It.

The future of small towns, in my opinion, is somewhat brighter than the average trade journals predict.

From a banking standpoint, no appreciable difference can be noted over former years, eliminating natural gains from increase in population. The majority of people desire to deal with home institutions.

In a way our modern system of highways, coupled with the fact that practically every family owns a car, to a certain extent pulls business to the larger cities adjacent thereto. This was more especially noted in the early stages of highway development, but of late years the pendulum seems to be swinging back to its pre-highway level. This is occasioned to some extent by increased traffic in cities with lack of parking spaces. On the other hand the highways have brought to the small town daily deliveries of products and perishable commodities which were prohibitive under former transportation conditions. To-day the small town store is practically equal to the larger stores in the cities and in a great many cases can sell at a lower price as no overhead equal to that in effect in the cities has to be contended with.

Co-operation of the business men of small towns is very essential and without this no town can hope to endure against increasing competition from chain stores, mail order houses, etc.

It is simply up to everyone to pull together and with the right co-operative spirit added industries with larger payrolls are the result. Instances of this are to be seen all over the Northwest and especially in Oregon and Washington. The reason that some towns have lost their spirit of co-operation is that they have permitted selfish greed and unhealthy competition to rob them of their union spirit. "Dog eat dog" has been the policy of too many towns, instead of co-operation. There is only one way anything will run by itself and that is down hill; that's where some towns are running, down hill. They need not run that way any longer. Get together and organize a good community club. Make a list of the destructive elements in your community and see what they are, then make out a list of the constructive things and see what you have and what you can do.

Another factor in the success of a community or a small town is its school system. It is an established fact that in our town union high schools pull business from a large surrounding territory. Where formerly we had one teacher with approximately sixty pupils, we now have seven and over two hundred attendants. The increase in our business through this source has been very gratifying.

Taking our own business we can see no alarming clouds on the horizon a normal increase in sales has been effected which can be attributed to other than increased population, a great portion is traceable in fact to keeping a supply of goods that the people want

and at a price equal to that which can be obtained elsewhere.

A man living in a small town has recently written out a "Creed for Our Town," which is inspiring and interesting:

I believe in my town.
I believe in its past; in the men and women who have lived before me, whose toil made the land productive, whose common sense laid out a good road system, whose foresight founded our schools, whose devotion built our churches, whose love raised up children to serve God and their country.

I believe in its present; in the men and women and children about me whose working together in courage and perseverance has wrought results of which I am proud—I believe in the spirit of good will and neighborliness that has brought these things to pass. I believe in its future; in the men and women who will come after me. I believe that what has been done is only the beginning of a greater work that will be done. That the next generation will be greater than this.

A town whose inhabitants hold this creed is a town whose future is secure. For like every other living creed, this faith must show itself in works. If a man or woman believes all this about the smallest village, it gets a start from that movement. A creed like that will make your town the biggest town in your state. Matthias Wilhelm.

Legal Liability of Car Driver To a Passenger.

While the answer to many legal questions is supposed, with some degree of truth, to rest in authorities found in ancient books covered with the dust of many years' accumulation, this is not true of the questions which have arisen in connection with the ownership and operation of automobiles. Here the problems are all new, and they are arising with bewildering rapidity. Only one, and that a narrow one, is to be discussed here.

Let us put it in the term of a concrete set of facts. Henry Dunn, starting up his car to drive home after his day's work is done, sees his friend Ralph Parsons about to start on foot in the same direction. Dunn invites Parsons to ride with him; Parsons gladly accepts the invitation. On the way, they meet with an accident; the car is damaged and Parsons is thrown out and hurt. The incident is, unhappily, a common one and the legal problem is not essentially changed if we substitute for a tired business man, Henry Dunn, his grown up son Robert, the proud possessor of a used motor vehicle of uncertain age, and in the place of our friend, Parsons, substitute his lovely daughter Julia, the then reigning queen of Robert's heart. In either case the legal question is: What is to be the test of the liability of this car owner for the injury sustained by the passengers carried by him as a gratuitous guest. We need not here go into the questions whether the case would be materially changed if the passenger were one who had paid for the ride.

The courts of a great many of our states have had this question before them in the last few years. In most of them the answer is the same: "The rule is established by the weight of authority that the owner or operator of an automobile owes the duty to an

invited guest to exercise reasonable care in its operation, and not unreasonably to expose him to danger and injury by increasing the hazard of travel." The Supreme Court of Michigan has had occasion to deal with the very point. In the case of Hemington vs. Hemington, in 1922, (221 Mich. 206) the court through Mr. Justice Wiest, approves the following statement: "When the occupant of an automobile is injured through the operation of the machine, and it is shown that the driver was negligent, and the occupant was not guilty of contributory negligence, it is clear that the latter can maintain an action against the driver and recover compensation for his injuries. The fact that the occupant—of the driver or owner of the machine creates no exception to the general rule. The driver of a motor vehicle is under obligation of exercising reasonable care, not only for the safety of pedestrians and other travelers, but also for the safe transportation of his guests and other passengers in the machine.

This rule will settle the question of the liability of our friend Mr. Dunn. He does not insure the safety of his guest. If Dunn drove carelessly and the accident was due to his fault, he is liable. If it was a sheer misfortune, then he is not liable to Parsons. And if the question of whether Dunn was to blame is disputed, and the parties fight it out through a law suit, the jury will have to decide which man is right, and how much, if any damages are to be awarded.

This is the main point of the story. Yet there are two other points that ought to be made, as qualifications upon the driver's liability. First, the relationship between the parties may be such as to prevent one from suing the other. Suppose that Mr. Dunn's passenger happened to be his own wife, instead of his neighbor Parsons, or Mrs. Parsons. Could Mrs. Dunn sue her husband if he carelessly drove the car into a telephone pole and threw her out? The rule of common law on the subject was clear. Courts would not rearrange the family budget by allowing a wife to sue a husband for injuries inflicted by him upon her, nor for that matter, let the husband sue the wife. But in these days of motor vehicle accidents we have at the third corner of our eternal triangle, the insurance company. Husband probably carries liability insurance. If he hurts his wife and is legally liable for her injuries, the insurance company is bound to protect its policy holder, and the family exchequer has an addition to its funds, not a mere division of what is already there.

So there have been, recently, a number of attempts on the part of wives, injured in automobile accidents through the negligence of their husbands, to sue the husbands for the injuries suffered, the idea being to get the money out of the insurance company. Most of the attempts have been unsuccessful. Whatever the rule may eventually be, in most states at present, the husband may not recover from the wife, nor the wife from the husband, for injuries sustained by the

other's driving. (See Bushnell vs. Bushnell. 103 Conn. 583, with annotation in 44 A. L. R. 785 and other references there given.) There is the same immunity as between a parent and his minor child. If Mr. Dunn by his careless driving had injured his 15 year old son, the son could not sue his father and recover for the injuries sustained.

Finally, the guest may be barred from recovery against a careless driver by his own contributory negligence. It is a general rule of law that one cannot recover from another whose careless conduct has caused him injury if the injured person's own negligence contributed to the loss. Just how much back seat driving the passenger must do in order that he shall not be considered negligent is not very clear. He cannot in all cases rely implicitly upon the driver, but on the other hand, he need not take it upon himself to direct how the car shall be run. But if a passenger knowingly entrusts his safety to an incompetent or intoxicated driver, he cannot get damages if that driver's negligence results in injury to him.

Furthermore, if the driver runs the car at an obviously dangerous rate of speed, and the passenger submits without protest, several courts have said that the passenger cannot recover if the fast driving results in an accident and injury. (See Sharp vs. Sproat, 111 Kan. 735.) This is a hard predicament for the passenger. No one likes to tell another how to run his car. If the passenger complains he surely won't be asked to ride again; perhaps things more unpleasant than that will happen to him. But if he does not complain and an accident happens, he may be barred from recovery on the ground that he himself has been negligent. The practical consideration from the legal, as well as every other side, is that it is safer to say, "No, thank you," to an invitation to ride in another's machine unless one is pretty sure of the character of the driver and the quality of his driving.

Herbert Goodrich.

Mental Snobbery.

Contempt is the greatest sin of this age. It is the sin of a thin smartness. It is the sin of those afraid to drink deeply of the cup of real living. It is the sin of those who wish to be comfortable with a comfort that requires as its first essential the mental exclusion of all but a very few people from one's life. It is the sin of those who dress in royal purple and who fare sumptuously. It is a ghastly sin to which every one is prone and which seems to be at the base of everything to-day.

This sin of contempt, of mental snobbery, extends through our civilization to the great institutions of learning and to our churches and religious institutions. If people would face the world realizing that, having accepted Jesus Christ, they must accept every man and woman as a brother and sister, this contempt would be impossible and the world would be better off. It is the duty of every one to help, love and forgive his neighbor.

SHOE MARKET

Salesman Had an Idea.

An unusual case of a salesman's making business for his house by employing his intelligence was cited recently by an executive of the concern which employs him. This salesman, who travels the Northwest for a coat and suit house, found this Spring that in a certain city in that part of the country he could dispose of suits easily but could not move his coats at all.

"There are two good stores in that city," said the man who told of the incident, "and our man got a very substantial order from one of them on suits. However, he could not sell any coats. At the other store, which had previously filled the bulk of its suit needs, he seemed to be altogether out of luck. Right here, though, he used his head.

"Realizing what he was up against, but still feeling that there was coat business to be had in that city, he wired us for a certain amount of expense money. Knowing him to be a 'square shooter,' we wired back the sum he asked for without question. In the meantime he had persuaded the store's coat buyer to let him use our models in staging a private fashion show for the store's patrons. Invitations were rushed out at our expense, and almost in less time than it takes to tell it the preparations were completed.

"To tell the story briefly, the show was a great success. The store took orders from customers for models that were wanted to the tune of about \$2,400 retail. The buyer was very pleased, and not only ordered the coats his customers wanted but a substantial quantity besides. Of course, the fact that the models displayed were close copies of Paris styles, and were exhibited as such, had a good deal to do with the success of the scheme, but credit must be given the salesman for the idea and its working out. I wish all our road men had his initiative."

Who Sells the Scouts Equipment.

Here is a suggestion for drawing more boys and parents into your store. If there is a Boy Scout troop in your town find out if any local merchant is supplying the necessary equipment. A Boy Scout has use for considerable equipment in the course of one year, and if some local merchant does not stock the goods he is compelled to send away for his uniform and accessories.

Our suggestion is that if no other merchant in your town is stocking Scout supplies the way is wide open for you. Most of these items pay a good profit, and in the course of a year the sales will add materially to your volume, while the fact that your store is headquarters will no doubt draw many people in who might otherwise never visit your store.

Light Shoe Shades Favored.

One of the signs of the approach of Summer, regardless of what the weather man may have to say about it, is the steady increase in the shoe trade of the demand from retailers for wo-

men's footwear in the lighter colors. Blond and gray seem to be running strongest at the moment, though there are reports of a picking up in the lighter tan shades. Tans in general are expected to gather strength in the late Summer and early Fall. Kidskin continues very strong as a favored material in women's shoes, but men who follow style trends closely predict a growing demand for calfskin as the Summer season advances. Novelties in patterns continue to dominate the form of the best selling shoes, with various strap and tie pumps topping the demand. In men's shoes there is nothing much new, although tans continue to increase in popularity as the weather grows warmer—or promises to.

Men's Shoe Prospects Good.

Prospects for a good Fall business in men's shoes are said to be generally bright. The new lines of the better-grade footwear have been shaped up for the new season, and road men will start out with them within the next week or so. Style indications point to a continuance of neat custom effects in slightly heavier leathers than those which have been in favor during the Spring, but for the younger men a certain number of sturdy models on the brogue order will be produced. There is talk in some quarters of prospects of greater business in high shoes than in recent seasons, but it is pointed out that this must not be taken to presage lost popularity for oxfords. In view of the volume of black shoes sold for Spring shipment, there is some wonder as to just how well this shade will sell for Fall.

Belt Manufacturers Are Busy.

This is turning out to be a record season for women's leather belts. Dominant among dress accessories both in Paris and in this country, the call for them is strong in all kinds of leather suitable for this purpose. At present there is a demand for belts made of various kinds of reptile skins, both real and imitation. The approach of Summer, according to the United Belt League, is stimulating buyers' interest in all-white belts for sports wear, and also in combinations showing white and colors. Widths of the best-selling belts vary considerably this season, due to their extensive use on sport dresses, sweaters, coats and also on rather elaborate frocks.

Give the Golfer a Box of Tees.

In recent years the use of small wooden tees instead of the old sand tee has become quite widespread among golfers. These tees are put up in boxes of one or two dozen and sold quite reasonably. Why not invest in a supply of them, and give a box with each pair of golf shoes?

Or possibly you might find it worth while to send a letter on golf shoes to the members of the local country club, with a card good for a box of tees at your store.

Unfortunately it is quite customary for credit managers to place the blame for failure upon the debtor, and not to realize that credit is a two-party affair wherein he who gives and he who accepts have mutual obligations.

Unconventional Financial Statement.

J. D. Cathon, credit manager of the Hoover Co., North Canton, Ohio, sends the Tradesman a copy of letter he recently received from a "small town dealer," which is certainly unique:

"Gentlemen: Your letter relative to statement of my affairs received. You have my last year's statement. There is practically no change. It is no better or worse. My business made money last year, as it always does. I think I wrote you rather in detail last year of my affairs.

"My trouble has been not one of running a good paying business, but of adding my earnings to my reserve. The bank has always been too lenient with me in regards to credit. There are times when a man does not profit by borrowing money—even though he thinks he needs it. Many business men would be better off if, when they ask for a loan, the banker would sit down and go into the thing with them and show the man where he was headed wrong. I could write along here for many pages but you are busy and so am I.

"You want to know my ability to pay my obligations when due. First, the bank is backing me up. Second, I have absolute control of my business at all times in the way of accounting methods. I get as good turnover as most of them do. My business always makes money. My business this year should do as well as last, maybe better. If so, my profits should run \$6,000 or better. I will have to pay out of that life insurance, house expenses, etc. This will run \$4,000, maybe a little less as I am reducing my line of insurance a little. Will still retain \$40,000 plus accident insurance. This will leave me \$2,000 to reduce notes with. Should my business fall off I will reduce my stock in proportion and that will give me more surplus money. I have no auto, radio, player piano or any of the fandagos that take the people's money. I do have a better home than I should have but got into that because I had to have a place to live and the contractor lied to me as to the cost.

"My wife is a peach and bakes her own bread and we do our own washing. I feel this is the year I will start to make real progress."

Merit often turns up in unexpected places.



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Built two ways.

Style 972—16 in. Soft
Black Elk Pac

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*Both snug at the ankle
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Prompt Adjustments

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L. H. BAKER, Secy.-Treas.

LANSING, MICH.

P. O. Box 549

America's Latest Hero a National Inspiration.

Grandville, May 31—"His charming personality has won the hearts of the French people."

Thus Myron T. Herrick, American Ambassador to France, in speaking of that modest boy hero who has just compassed the flight from New York to aPris, all alone in a flyer of the upper air.

The son of a Western Congressman, his mother a teacher in a public school this young scion of all true Americanism has won everlasting renown in the early age of manhood, when the boy is just merging into the man.

Comparatively unknown yesterday, to-day he is "Captain Charles Lindbergh," the greatest world aviator, the first, like Columbus of old, to discover the upper air passage across the North Atlantic and form a safe landing on French soil at Paris.

The greatest hero of modern times, yet as modest as a child.

Offers from the vaudeville and picture field have rushed in upon him in a perfect shower, yet, with millions in the immediate future should he accept, Charlie, our Charlie, declines all offers. The exploit was not for profit, he says, and he does not seek the notoriety of the vaudeville stage, or the fame of Hollywood exploitations, not if by so doing he could in a single season become one of the world's millionaires.

It is just Abe Lincoln over again, you see. All America takes off her cap to Charles Lindbergh, while the whole French nation, unsuccessful herself in such an ocean flight, bows at the feet of the boy conqueror. It seems likely that all the old time prejudice of the French for anything American has gone by the board, and once again the spirit of Lafayette is in the ascendancy.

Why should it not be so? American hearts bled because of the tragic non-success of the French aviator, Nungesser, and his comrade How true it is that one touch of nature makes the whole world kin.

And our hero states that, while he appreciates all this eulogy and splendid offers of financial advancement, it is not money he is after, but to make a permanent name in the new venture of air ascendancy. He sees a great future for air navigation and it is such as he that girds the hearts of men to do and dare for the sake of human progress.

Lindbergh's wondrous feat has set the world on fire. It is the opening gun which will lead to greater feats in the future and sets a stake for the onward march of air navigation, which, though now in its infancy, is soon to open the way to new discoveries along the air passages of the oceans and hemispheres of our earth.

Unspoiled Charles Lindbergh is a sight to give the world cheer and a hopeful outlook for the future of air navigation.

He promises to make such aviation his life work, which goes to prove that it was not hope for a brief victory over seeming insurmountable objects that gave the boy aviator courage to make this wonderful trip all alone within the shadow of death which lurked on every hand.

Young America, here is a sample of true Americanism such as it will be to your credit to imitate. Such men as this, who has just startled the world into a new awakening, are the true leaders into a higher and better manhood for the whole nation.

Although young America beat France at the game of a non-stop flight across the Atlantic, there are no ugly scars, no ill thoughts, none but the most friendly feelings over the outcome. From this time on other attempts will follow and in good time both French and English bird men will succeed in doing what young Charles Lindberghs made possible.

Unassuming as is this young hero, he is none the less well imitated by that good Detroit mother who even refuses to sit for the snapshooting cameras of newspaper men seeking to be first in picturing the face of our boy hero's mother.

Money is the god of so many seeking people there will arise a great cry of wonder that Lindbergh refuses to take advantage of his world feat and line his pockets with lucre to his great worldly advantage. All that glitters is not gold, however, and it is a splendid thing for young America that the prize of victory rests upon such worthy shoulders as the son of this Western congressman.

The example set by Charles Lindbergh is worthy of a crown and such will eventually be the hero's reward when the great I Am makes up His jewels in the world to come, that world where Washington, Lincoln and a host of the one time great of earth

now assemblable around the great throne.

Doubtless Lindbergh will take a good long rest before he undertakes any more overseas flights. One such a stunt would seem sufficient to last a life time; and yet the boy tells the world that this is but the beginning, that he has in mind many more worlds to conquer.

How refreshing it is to see such a Christian character as this, where the head and heart of one so young refuses to be turned by the world's laudation or affected to indiscretions by such large offers of money for stunts which are mere child's play when compared with the work of sky piloting in the upper ranges of our atmosphere.

The world is proud of such a hero.

It is time that we began to cease worshipping the god of mammon and took large stock in the hearts and souls of men. Charles Lindbergh has even now set men to thinking as never be-

fore and his noble example of a determination to carry out his ideas of genuine manhood will surely be an inspiration to young Americans everywhere. Old Timer.

Infants' Wear Doing Well.

The retail turnover of infants' wear has been good, and has been substantially benefited by the observance of National Baby Week, according to reports in the wholesale markets. Re-orders since have been active and cover a wide variety of baby garments, notions and other accessories. Dresses and coats have stood out well in the new business received lately, the call being for the garments of light materials for summer wear. Knit goods are also taking well, the demand covering bonnets, sweaters and booties in the new pastel shades.

Only as our candies excel for the price asked do we hope to obtain your interest and merit your continued patronage

Walker
MUSKOGEE
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Walker
NET WEIGHT ONE POUND

A. R. WALKER CANDY CORPORATION
(Owosso, Michigan)

FINANCIAL

BANKING CONNECTION.

Rules To Be Observed in Making a Selection.

You may feel quite positive that when you come upon a man suffering the manifold agonies of concentrated thought, he is in all probability trying to decide whether he is right in leading trumps or if that red or blue necktie is the more becoming. On the other hand, if you find him indulging in all the exquisite ecstasies of snap judgment, it is because he is casually engaged in the selection of his wife or his bank. There is something so perverse in the average human that he steadfastly refuses to gamble except in matters of life and death. He cautiously puts on heavy underwear because the thermometer has dropped a few degrees, and then promptly steps into his motor and drives it with one hand at sixty miles an hour over slippery roads. And similarly, when he needs a thousand pounds of cotton yarn, he pesters every dealer in town for quotations; but when he comes to making his banking connections, he does so for all sorts of reasons except good business ones, and just as often for no reason at all.

Many men, for example, pick a bank blindly because it boasts large figures. Now size in itself has many advantages which, however, we Americans tend to overvalue greatly. Big men don't invariably make the best husbands, nor can a play be seen to better advantage in the largest of theaters. The average man gets a nasty surprise if he buys the largest overcoat a store has in stock, and so does the business man who expects exceptional virtues in mere size unless he is big enough to require maximum accommodations. He will find that no one is in the best possible bank when his account is a mere perfunctory item in the day's happenings. There may be quarter and half-billion dollar banks which overcome this depressing tendency, but I've never had the luck to deal with one. Indeed, a good rule for selecting your bank is the one so popular when you're looking for a fight: Pick a fellow your own size.

Another of these quaint reasons which impel men to deposit in a particular institution is the fact that they play golf with the president or they married the cashier's sister or feel they have some similar inside contact which has nothing to do with business. That's a folly I can readily sympathize with. For years I deposited in a bank of which the president had known both me and my family intimately for years. In retrospect, I can't recall a single instance when this got me extra accommodation or a special rate.

There is an obsolete feeling, actually a relic of old tribal instincts, that some mysterious virtue exists in mere nearness; that the man next door is a better man than the poor fish who lives a mile away; that your home state is the best in the land, and an American can lick two foreigners any day. An outcropping of this is the

custom of picking your bank because it happens to be in your neighborhood. Since there is a well-authenticated tradition among all office help that it takes two hours to carry the deposit to bank, no matter where the bank is situated, I simply can't understand the validity of such a choice. It seems just about as sound as refusing to take aspirin because the corner druggist happens to be out of it. The lure of parochialism has no more curious or illogical manifestation.

So far I've mentioned a lot of unsound reasons for selecting a particular bank, but not one good sensible one. Of course, plenty of these exist and are not too hard to discover.

In the first place you must find a bank of which the executives believe in the future of your business and your ability to operate it profitably under average conditions. Otherwise you will sooner or later wake up to the fact that you can be sure of your requirements only when you don't require them. It is solely in periods of actual stress that you discover whether you are beyond question in the right bank; but your knowledge of human nature, if applied to bankers with the same cold detachment which you exercise in your other business contacts, will protect you against unexpected disappointments.

Without doubt, nothing is more important than selecting a depository accustomed to the vagaries of your type of industry. City bankers, for example, are quite often actually scandalized by the security on which rural banks confidently make loans while the country banker is equally aghast at the rate of return with which the urban institution is content. If in some sections banks were not ready to extend credit in part on fixed assets, they couldn't exist; if they tried to operate on the interest rates current in the more conservative institutions in the large cities, they couldn't exist either. I know of a trust company which makes a blanket rule never to give credit to radio enterprises. Other banks are unduly wary about rediscounting automobile finance paper. In general, then, the average merchant will get maximum accommodation at the lowest average rate and with the fewest sleepless nights when he does business with an institution that handles a large number of clients in the same or similar lines.

But in the last analysis the most important of all factors is nothing so tangible as this. No one can define with any degree of commercial exactness just what is meant by broad-mindedness, vision, liberality; yet these are beyond question the all-important determinants in making your choice a happy or an unhappy one.

All of us have had the experience of finding two houses from whom we buy on a par as to price, quality and delivery; and yet we like to do business with the one and must drive ourselves to trade with the other. And precisely the same can occur with banks. There is a difference in the manner in which they grant the same

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ASK MR. STOWE

He Knows What Our Collection Service Is

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

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

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favors, in the outlook on which they base the same advice, in the whole relationship, that is bound to prove of tremendous moment when you need more than the merest conservative routine co-operation. You should above everything cleave to the bank whose viewpoint is broad enough to include a bit of business heresy now and then because it has faith in your eventual salvation.

And no bank is better than its president. Though its Board of Directors may sound like a carefully expurgated edition of "Who's Who," if its head is the kind of mossback who looks for a good endorsement before he's disposed to put much trust in the Declaration of Independence, you'll never be happy—unless all you want of a bank is to act as day nursery for surplus funds. If, on the contrary, he be a broad-gauge executive, anxious to share your problems and not afraid to be occasionally unorthodox in his desire to help you with them, he can be one of the most valuable members of your business family.

I can hear that forbidding circle of hard-boiled cynics, who are apparently the only readers financial papers seem able to collect, exclaim with one voice, "There ain't no such animal!" Well, if I didn't think this kind of a banker actually does exist, I wouldn't have written this monumental work—and maybe he wouldn't be reading it.

Flow of New Issues Sets a Peak.

In the rush of new capital offerings during the last few days the three billion dollar mark for 1927 to date has been crossed and a new record for all time set. If the present pace keeps up the month of May will go down as the heaviest contributor of new issues for the year so far. \$613,000,000 in stock and bond issues had been offered for public subscription this month when the end was nearly ten days off. Down to the same date in May last year new capital flotations totalled \$2,340,921,000 and the newspapers were filled with wonder that so large a volume could be absorbed within so short a period. Never before in history had investors taken so much in that time. But the record for 1927 down to the close of business to-day leaves that for 1926 far behind.

According to the Evening Post's compilation the aggregate of capital flotations for 1927 to date is \$3,196,194,000 or larger by \$855,273,000 than for a year ago. That represents a 36 per cent. jump. Superimposed as it is upon a level already extraordinarily high the increase is all the more remarkable. When this enormous total is broken into its component parts the public utility group stands out as the one in which financing has been heaviest. Industrial offerings follow in importance and foreign issues are a close third. At the moment perhaps interest is sharpest in the foreign list in which the financial district reckons additions will be substantial in the weeks immediately ahead. In excess of \$150,000,000 more of foreign flotations now are in the works. The most important are an \$80,000,000 loan to Poland, a \$30,000,000 issue to Vienna and \$20,000,000 for Budapest. Suggestions al-

so have come of further Chile financing. Intimations that Germany soon will lift her 10 per cent. tax on capital imports convince the financial district that the Germans are getting ready to enter this market again.

Not the least interesting aspect of the new financing for 1927 is that municipal flotations as well as others have set a new peak for all time. Time was not so long ago when a decline in the volume of municipals was confidently expected but here again surprising things have happened. Perhaps calculations in this field went wrong for the reason that too many people had figured that the market is primarily what municipalities look at in determining when to borrow. As a matter of fact the increasing prosperity of the country has given municipalities new tastes in roads, schools and other improvements. The general state of good times has had more to do with the volume of borrowings than the market itself. Once these bonds are offered it is not surprising that they are quickly absorbed even at prices that a few years ago would have seemed dear. With the Government retiring its debt at the rate of a billion dollars a year these obligations are likely to find increasing favor where quality is more important to an investor than yield.

Meanwhile virtually all authorities in Wall Street cling to the view that money will not depart far from its present levels in the months ahead. Seldom if ever in the past have rates held so steadily at one level as for 1927 to date and there is nothing on the horizon in the opinion of those competent to judge to bring any pronounced change unless it be in the gold movement.

Paul Willard Garrett.

[Copyrighted, 1927.]

The Cost of Collection.

The cost of collecting small debts is brought out in the case of Park & Tilford, grocers. This concern was purchased in 1923 by David A. Schulte. It is reported that the accounts receivable of the business totaled \$1,347,782. Frank Tilford agreed to assume responsibility for the collection, not exceeding 25 per cent. of any claim. However, accountants and attorneys had to be hired to collect these thousands of small accounts, and at Mr. Tilford's death, in 1925, it was found that the costs of collection equalled the amounts collected.

Golf Trophies Moving Well.

Sales of metallic sports trophies seem lately to have swung quite noticeably over to those suitable for winners of golf matches. In the more expensive ones are sterling silver cups, which sell at \$125 to \$175 each, according to size. They are equipped with covers, on which stands the figure of a golfer. The cups may be had with either male or female golfers atop them. In plated trophies the variety is somewhat greater. One such novelty selling at \$9 is a cigarette case, but is in the form of a sand box surmounted by a golf ball and club. A third is a vase simulating a golf bag, which sells at \$17.50.

Complete Service

While service is a much abused term, we believe that this institution is developed to a degree which enables it to render "SERVICE PLUS."

If there is some peculiar or out of the ordinary need which might require unusual service, tell us about it. We may be able to serve you to good advantage.

We are here to help, serve and assist our customers and patrons at all times and in all possible ways.

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16 Convenient Offices

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"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.

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E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
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How Customer Measures Service in Retail Store.

Customers—men, women or children—differ in their individual requirements, but their fundamental wants are the same. They all have the same urges to satisfy. They come curious as to what is to be seen; hunting something that will satisfy them; acquisitive, anxious to have the thing they see and like; emulative, each one wanting to do better buying than the other—seeking attention; gregarious, enjoying the crowd; jealous of any preference shown another, sometimes envious, sometimes pugnacious—just human beings with all the urges of human beings—no different than they are in other situations.

If we follow the customer from the first urge to go out to buy something—definite or indefinite—we get a picture of what she expects, that is information as to what is available, given by advertising, by window displays, by counter or other inside displays, and by her remembrance of what she has seen at other times in the store. Next, a pleasant reception, by the atmosphere of the store itself, and the attitude of the selling staff—next the proffer not only of merchandise, but of service, for both of which she pays.

Probably all the things listed and those that might follow could be grouped under the term "service," for that is what the customer wants. She naturally, though often mistakenly, takes the attitude that she is always right. She may be tired, she may be unreasonable, she may be stupid and rude and grasping and even dishonest—but she has the sustaining feeling always that she is the great consumer, a part of a most important factor in industry, and that her demands must be met. And these demands cover not only merchandise, but service.

What can merchants do to satisfy her? Provide merchandise that is what it pretends to be, teach their sales force what it is and how to demonstrate its value.

Be sure that all practice of dealing with the customer, as standardized and taught, is based on a real knowledge of what is best practice, and not on usage. "The way we have always done it" is probably wrong, and most surprising results have come about when the merchant has stopped to analyze the customer's demands and tried to meet them.

It may help to clarify the actual situation if the merchant will try to calculate the cost of a selling transaction from the first advertising to the final delivery of a satisfactory article to a satisfied customer, in cost not only to the merchant but to the customer. This is what the public pays. The customer, consciously or unconsciously, calculates her expenditure in these terms, though she may fail to calculate what the merchant expends in this way.

But she does realize far more than the merchant usually considers the value of the service she gets, and especially the loss she sustains when she fails to get service. She may not always use her experience and know that in one case she has bought not only

merchandise, but also information and pleasant contacts that have actually eliminated fatigue while in another she has bought merchandise but no information and has accumulated instead unnecessary fatigue—physical from delays; psychical from friction, clutter, pressure, or any of the other fatigue causes—but she does know that one transaction satisfied her and the other does not.

If she is to be permanently satisfied, she must not only like the goods she has bought, the surroundings in which she has done the buying, and the people from whom she has done the buying, but she must like herself better at the end of the transaction. A customer who does not buy, one who does not like what she has bought, one who does not like the people from whom she has bought, any of these may come again for another try—but the customer who has been belittled in any way in the eyes of others, or, most important of all, in her own eyes, will never willingly enter the store again. The chief service the store can render her is to send her out better satisfied than when she came in that she is of value.

What she wants, she often does not know; she may not know why she wants what she wants; but she usually does know where she gets what she wants, and goes back to that place to get it. Lillian M. Gilbreth.

They Are Burning.

In scanning the reports of the numerous fires which are raging throughout the entire country one is struck with the character of the property being destroyed. In a majority of the cases it will be found that the buildings burned are the non productive type, that is buildings that are not money makers. Unfortunately much farm property belongs to this class at the present condition of farming. But farm, mercantile and dwelling risks are equally the prey of the devouring flames when such buildings are not good revenue producers. Much out of date city property is being cleaned out of the way through the agency of a (perhaps) convenient fire. In the city the reverse of farm property is true in this, that the city building may stand upon ground which is more valuable without the out of date building while on the farm the building may be much more valuable than the ground and may be sold to the handy insurance company for that reason. The careful underwriter will be on the watch to detect these two conditions which have much to do with the loss ratio.

Keep the cutting edge on your brain as keen as the cutting edge on your chisel; both grow dull by neglect.

Every knock is a boost, if you know how to profit by it; but every boost is a knock if it turns your head.

Skilled salesmen are like the sea captain of schooner days. He made each changing current or ripple help to carry the craft along. But he set his course by the fixed stars.

Marriage is a gamble when there's money back of it.

"Over Fifty Years of Service"

Consider These Three Points in Central Insurance

PROTECTION AFTER LOSS —

Central Policies provide the most complete and satisfactory coverage. Ample resources, combined with a reputation for fair adjustments and prompt settlement of honest losses, assure protection after loss.

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Central's fire prevention engineers are unusually efficient, and through them we offer an unexcelled service in the elimination of fire hazards and prevention of loss.

COST OF INSURANCE —

Quality of service assured, the next consideration is cost. Selection of risks means fewer fire losses among our policy-holders and lower insurance cost to those whom we serve. Our dividend of 30% to our policy-holders represents an actual saving of 30% in their insurance cost.

If your property can qualify as an approved risk and you are interested in the quality of protection we offer and the saving in cost which our policies represent, write us for further information.

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The **CENTRAL**

A Friendly
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Manufacturers Mutual Insurance Company

of Van Wert, Ohio.

FIRE AND AUTOMOBILE INSURANCE FOR SELECT RISKS

How much influence will the outsiders have?

ON THAT DAY WHEN YOUR WILL becomes operative will your family be surrounded by a "cabinet" of self-appointed advisers, including relatives, near and remote, "in-laws" and "friends of the family," new and old, whose views as to the conservation of your Estate are liable to be confusing, if not actually dangerous.

The Michigan Trust Company can co-operate with you to take the matter entirely out of the realm of doubt and give your Estate the experienced and conservative judgment which has come to this company in nearly forty years of service such as you desire.

This step also would free your family of the embarrassment of rejecting proffered advice.

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JOHN DUFFY, Chairman of Board NOYES L. AVERY, President

The first Trust Company in Michigan

Fresh Shift Could Lift Prices.

A sudden shift in the trend of agricultural commodities of late is likely to turn the general price level for May upward. Down to a few months ago the outstanding feature of the price movement was the recession in agricultural commodities. This downward tide was checked by a stiffening in cotton prices late in 1926 but since then wheat and corn prices have improved substantially. At the moment so pronounced an advance in the agricultural list is under way that if maintained it promises to affect the whole price structure.

By its advance of roughly 30 per cent. within a little more than a month, corn has made the most spectacular gain of all. In the face of the largest stocks on record corn futures have risen from 18 to 21 cents since the middle of last month when the low for the year was recorded. Wheat likewise is at its best level for the present movement and at \$1.47 a bushel stands 13 per cent. above its early 1927 low. From its low of 12.02 cents a pound reached December 4, 1926, May cotton yesterday set a new high record at 16.14 cents a pound. The more distant futures command higher levels and cotton for delivery next March sells around 17.30 cents a pound. All of which is to say that this leading commodity within the last six months has improved its price position by nearly 35 per cent.

Since these sharp advances to new high levels in three of our leading agricultural commodities have been stimulated by the torrential rains it is still too early to conclude what their effect may be on general business. Continued unfavorable weather very easily could swell the gains already recorded. On the other hand, a sharp turn for the better in weather conditions might very easily make the recent advances turn out to have been in the nature of temporary rallies. Certainly, all reports of weather conditions and crop estimates from now on will be watched with more than ordinary interest for the light they may throw on production in these staples during 1927.

This somewhat unexpected upturn in agricultural prices demonstrates afresh how inexorably the laws of nature work. Just as the country had begun to concern itself over the drop for two years in agricultural prices and Congress had gone so far as to recommend price fixing as a remedy a reversal of the unfavorable movement appears to have come. In the end we may find that the price movement has not been so adverse to the farmer as to the industrialist. So much emphasis has been given to the recession in agricultural prices over the last two years that over a somewhat longer period, say four or five years, agricultural prices have really improved whereas industrial prices have fallen substantially and steadily.

Paul Willard Garrett.

[Copyrighted, 1927]

Growing Appreciation of Utility Bonds

One of the most interesting investment developments in recent months was the announcement a day or two ago that the Governor of the State of

Michigan had signed an amendment to the Peninsular State's banking laws allowing saving banks to invest in bonds other than first mortgages of gas and electric companies operating within its boundaries.

This announcement is interesting in that it indicates the growing appreciation of the real investment merit of many of this country's public utility securities and also because of the fact that the step was taken by a State which is credited with having among the strictest "blue-sky" laws in the Union.

The difficulties the savings banks throughout the country are experiencing in placing their investment funds safely and profitably are quite generally known. It has now reached the point where such banks are frequently obliged to consider the legality feature of a bond issue almost exclusively. It goes without saying that they are often forced to pay unwarranted prices for securities because of the keen competition for bonds in the legal group.

There is little doubt but that any number of gas and electric securities other than first mortgages are entitled to be made legal for savings banks. Outstanding among these are bonds of holding companies, which are unable to issue first mortgages but which may issue collateral trust bonds secured by first mortgages.

The amendment to the Michigan laws, which is patterned after the stringent requirements of Massachusetts, will not become effective until ninety days after the adjournment of the Legislature. It is in line with steps taken recently in Minnesota and previously by various New England States.

Among the companies whose bonds are affected are the Consumers Power Company, the Detroit Edison Company and certain subsidiaries of the American Light and Traction and the United Light and Power companies.

Bonds of these companies are quite apt to reflect the legalization development by moving upward to a yield level on a par with other securities in the same category.

Ralph Hendershot.

[Copyrighted, 1927.]

Old Timer Recalls the Greenback Craze.

Grandville, May 30—I am tempted to drop you a line with regard to your account of that greenback meeting at Newaygo forty-seven years ago. The greenbackers were certainly a lusty crowd. Dan Soper, of Newaygo, was for a time their county chairman and he went into it at the top of his bent. One of his enthusiastic followers dubbed him "The little Postmaster general of Newaygo county."

I think I was at that meeting at Newaygo in '80, but not as a greenbacker. I never espoused that heresy. Newaygo was long headquarters and a stronghold of greenbackism. Congress setting the date for a resumption of specie payment was one of the leading factors in starting the outbreak for rag baby and fiat money. Free silverism was scarcely less a crazy outburst and met the same fate as did greenbackism. I attended a big greenback rally at Ashland Center, where lived Sullivan Armstrong, a Republican member of the Legislature, who went over to the fiat money party, body and breeches. A pole, capped by a huge

rag baby, was raised that day and the fiaters imagined they owned the world.

I note that you print a memorial poem by T. C. Harbaugh. That gentleman was a friend of mine half a century ago. He visited me at Sparta and later we met in Chicago at the time of a National Republican convention—in 1888 I think—where Harrison was nominated. He was a gentleman of the old school, a fine man in every way. He passed on about two years ago at his home in Ohio.

My health is rather precarious this spring. Should I live to October 15 I will be 80. Thanks for the good trade journal you are making of the Michigan Tradesman. J. M. Merrill.

If you model your advertisements on those of the circus in language and typography, people will value them about as they do those of the circus.

If You Can.

Written for the Tradesman.

If you can meet with friends in festive concourse,

And not make fun the chief consideration; If you can make cheer and joy contagious And not play fool that you may do it; If you can praise without intent to flatter; Can talk with sense and not with persiflage;

If you can point a joke without the piercing arrow

That makes a wound no time can heal; If you can keep the barbed dart in its quiver

The while the game goes stalking by; If you can joke without rebuke or malice, Banter without exposing faults and human failings;

Enjoy the joke on self as well as on others;

Refrain from hints and dark suggestions; If you can help to make an hour most jolly.

Without a drain upon the glad to-morrow; Can romp and sport, avoiding folly,

That stores for self full meed of sorrow; Why, if you can, you are a man

Whom none need ban.

E. E. Whitney.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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The Net Cost is **30% Less**

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Is one of the 15 Companies that we represent

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THE CLASS MUTUALS AGENCY

305-06 Murray Building

Grand Rapids, Michigan

THE SERVICE PROBLEM.

Disadvantages and Dangers of Credit and Delivery.

Written for the Tradesman.

In the previous articles on "The Service Problem," the writer has had in mind, not the dealers in any one line of merchandise, but the dealers in the various lines used by the ordinary consumer. In this article, however, the subject is taken up with special reference to the grocery business and to the features, credit and delivery.

In some places it is freely admitted that grocers are right up against it from the competition of the chain stores. Moreover, the idea is widely prevalent that the independent grocer cannot hold his own selling on a cash basis, but that he has a good chance to prosper by granting credit and making delivery of goods.

As this idea is being advanced very persuasively, the present article will be devoted largely to showing the dangers and difficulties that lie in the way of its adoption. For before any merchant who is not carrying his customers on his books, takes upon himself the added work and worry of the credit system, he should look at the matter from all sides and be sure that in his own case the advantages will outweigh the disadvantages.

Right here it is conceded that some dealers make money selling groceries on credit and delivery. But this should not blind one to the fact that many who were apparently successful with the credit system, have chosen to change to the simpler and less nerve-racking cash system. Nor to the other fact that worthless accounts and the inevitable expenses of the credit and delivery system have proved the doom of many a promising grocery venture. Also that the chain stores stick closely to selling for cash.

Let us take up some of the arguments that make credit and delivery appear so plausible.

Now this seems like good reasoning: There are customers who will buy their groceries only where they are granted credit, and who insist on delivery. Among these are persons who settle every dollar promptly, but who can not or will not "lug things home;" who prefer to order most of their supplies by phone, and who dislike to bother with bills for current expenses oftener than once a month. Moreover, those who buy on account generally are not strenuous about getting the lowest figure on every item. They are apt to be free spenders and pay little attention to prices. Why not seek the patronage of these desirable people?

Here is another line of reasoning that is convincing: Business as a whole never before was so completely on a credit basis. A large proportion of all the sales of automobiles, radios, pianos, household furnishings, clothing, and no end of other articles in common use, are made, not with full payment at the time, but for so much down and so much per week or per month. Many retailers are finding the instalment plan of selling highly profitable and satisfactory. If there is

money in giving people credit on almost everything else they use, why not trust them for their groceries and food supplies also?

Now let us consider these arguments. As to the first, if it were so easy to gain and hold sure-paying credit customers who buy freely and do not object to the dealer's making a good profit, a grocer could hardly ask anything better. But things don't work out that way. Of course there are people so reliable and so well-fixed financially that they always pay, and some of these run good-sized monthly accounts. And occasionally there is a situation like this—an employing concern, having skilled workers and giving high wages, holds its employees to keeping their bills promptly paid.

But competition is very keen for supplying all such people. Knowing that their accounts are sought after, some customers are critical, exacting, or positively tyrannical, according to temperament. Even the wealthy refuse to pay prices that allow more than a necessary margin to the dealer, and some patrons who won't take the trouble to know how much they ought to pay, are all the quicker to suspicion they are being overcharged. Without going into further detail, it is not unfair to say that the patronage of what may be called the very highest class of credit customers, is a hard trade to get, and that catering to it is no bed of roses.

As to the second argument, the very fact that so many families are buying largely of other goods on the instalment plan, makes the grocery account an especially precarious thing to handle. For they make a desperate effort to keep up their payments on the other purchases, so they will not lose the property. If there is a shortage of funds, illness, or misfortune of any kind, isn't it always the grocer who is asked to carry over all or a part of the account until next month?

And if misfortune is long continued, when is he likely to get his pay, even from perfectly honest and well-intentioned people? Unlike the instalment plan sellers, the dealer in food supplies does not retain title in his goods after they go into the hands of the customer. In a short time the goods are consumed and in their place there is only a long want list for more.

Suppose a wage-earner or a salaried man should go to a bank and make this statement: "I drew my pay two or three days ago, and, except a few dollars, have used up the money in making a payment on the home we are purchasing, also a payment on my car, five dollars on a radio, another five dollars on a set of books we are buying, and in meeting current bills. Now I should like to borrow fifty dollars, so that I can pay cash for my groceries and meat for the next thirty days." Would he be likely to get the money?

If a bank will not loan a man under such circumstances, is the groceryman, with his usually small capital, in a position to carry him?

It cannot be made too plain that the loss from poor accounts is not the only objection to the credit and deliv-

ery system. A more serious drawback is that it is a laborious and expensive mode of handling groceries. It costs, and the cost has to be included in the selling price of the goods. The buying public knows this.

Many customers now regard credit and delivery as expensive features of service—features they do not care to have and so are unwilling to pay for. Most who easily can pay the cash prefer to do so, and want to keep everything squared up as they go along. And they take their money where they believe they can do the best with it. If there is a cash store nearby, they run in and get things. If there is not, they are likely to drive in their machines to where there is one. The grocer who asks prices based on credit and delivery, automatically cuts off most of the cash trade in his vicinity.

And how about the country patronage of a town located in an agricultural section? As a rule the farmers drive in for their supplies and do not expect delivery of goods. With such as do not need to run an account, is it anything but human nature for them to go to a cash store, rather than to a place asking the higher prices required for making delivery and granting credit to town folks?

Let the independent grocer whose genius and preference are for the cash system, think hard before he adopts credit and delivery. What he can do against chain store competition depends not only upon local conditions, but on his own brains and resourcefulness.

Of course he will not fail to make his store and its service just as attractive as possible. Being out after cash trade he will not depend on quality alone nor upon low prices alone, but on both. That is, he will handle only reliable goods and expect only reasonable profits. And he will all the while be selling at least a few well-known articles at a very low margin, changing about on these and always offering some good bargains. In this and in other ways that he will devise, he will set his customers to talking in favor of his store.

Is his a place where people find this or that of finer quality or more to their liking than at other near-by stores? He is better situated to cater to local preferences than are the chain stores with their hired management and standardized methods.

What are the distinctive and characteristic features of his business? Will it be wise and practical for him to enlarge on some of these and add other attractive features?

Space forbids making further suggestions. But anyway, it is not on advice that anyone can give him that our grocer must depend mainly, but on his own initiative and good judgment, and on the skill to offset the acknowledged advantage of his chain store competitors in buying their goods at somewhat lower prices than he can secure. If to his own resources he can add effective co-operation with the other independent dealers of his town or city, so much the better.

Ella M. Rogers.

Trip Through Resort Land By Newspaper Men.

Boyer City, May 28—A bunch of curious sight-seers, gathered from all over the Middle West, left Chicago last Friday morning to explore the wilds of Western Michigan. They were inveigled into braving the dangers and hardships of this adventure by H. J. Gray, Secretary of the Michigan Tourist and Resort Association. As their previous experiences had been in the quiet and peaceful environs of Chicago, they were very loathe to invade this wild and woolly region. However, by assuring them of the guidance and protection of the Highway Department and the State Police, Gray allayed their fears and the journey was undertaken.

They came by motorbus to Benton Harbor, where they were met by Frank Rogers, with a guard of State Police, and a flock of cars driven by Buick employes and continued their journey as far as Muskegon. A night's sleep and a frugal breakfast saw them again on their way. Taking that barely perceptible trail, M 11, they continued their journey through the jungles of Whitehall, Ludington, Manistee, to finally finish a long and arduous day at Omena. Thrilled by the wild beauty of the place, they sought surcease from their trials and rest for their weary bodies in slumber. To no avail. The strident noises of the forest, the raucous cries of the aborigines, after the gentle purring of the trolleys, the melodious murmur of the motor horns and the shouting susuration of the sibilant newsboys and milk wagons made refreshing sleep impossible—for more than 9 or 10 hours.

The sun was just gliding the Western hills, about four hours high when they were aroused from their fitful slumber, by their heartless guides and compelled to resume their gruelling journey. Their guides seemed to be more or less at sea as to the route, as they took a tortuous trail around the peninsula of Leelanau but finally hit the old trail of M 11 at the rather pretentious native village of Traverse. The trail improved and by the time they reached Elk Rapids, they had so far recovered that some of company were heard to whisper: "This is the land; this is the land, this is the land of my dreams." With hope revived, they pressed on. On either side, turquoise and sapphire, the waters of Elk Lake, Torch Lake and Grand Traverse Bay, gleamed and dimpled in the morning sun, and the emerald hills of Antrim bounded the Eastern horizon.

On through a village, quaintly named by the natives "Charlevoix the Beautiful," where the waters of another fine lake spread before their eyes, to another settlement; "Petoskey the Peerless" perched on the rocky bluff above Little Traverse Bay, an arm of Lake Michigan. This presented many characteristics of civilization. The huts of the natives were arranged with more or less regularity and the places devoted to the exchange of goods had something of the appearance of similar stores in Toledo, Kokomo or Peoria. Passing Petoskey they came to a small settlement, which seemed to be deserted. Upon enquiry, they were told it is the meeting place of a peculiar religious sect, the Meth-o-dists who gather here each summer for an extended pow-wow. It is called Bay View. Well named. There is a bay and there is a view, if one pauses long enough to see it. A long drawn out journey of fifteen miles, which took them all of twenty minutes, over a trail which bore evidence of having been surfaced with concrete, brought the travelers to Harbor Springs, a small village nestling under the bluff of the bay, which they were surprised to learn, was a missionary colony, established a century before Chicago was more than an onion patch beside a muddy slough. The settlement bore

many evidences of more or less decadent civilization. Climbing a steep hill, the travelers found themselves on a well-marked trail, following the trend of the lake shore and commanding a surpassing view of Lake Michigan, which they followed for a score of miles, finally reaching their journey's end at a hostelry, rightly named the Old Trails Tavern, deeply embowered in the primeval forest, where the natives, far from being hostile, had heard rumors of their coming and had prepared a sumptuous, though primitive feast. Apparently some wanderer from civilization had strayed into this wilderness and given these people some slight knowledge of a palatable "meal 'o vittles." Our famished travelers fell upon the viands and were soon restored to something like their pristine vigor. This was the journey's end. With glad hearts they turned their faces toward the home land. As the sun was sinking over the lake, they took the back trail toward home. Familiarity had robbed it of its terrors and they had become inured to its hardships, and their spirits soared. At Petoskey they left the old trail and branched off into the valley of the Bear River, and so by a devious trail into the Boyne River valley, where, they were told, was another settlement, called Boyne City. On their way they passed a beautiful lake, tucked away among the hills, called Walloon, where they were told tribes of natives from far countries were wont to gather in the summer to fish and bathe in its waters. At Boyne City they found a really respectable caravansary, where they were received with open arms by chieftess, the Magnificent Marie, who provided a great feast and called in the young men and maidens of the settlement to discourse delightful music as an accompaniment to the meal. Enthused with the music and welcome received, our travelers joined heartily in the rejoicing, to the great amusement of the natives and with pleasure to themselves. At a late hour the rigors of their journey asserted their sway and the guests reluctantly sought a much needed rest, resuming their homeward journey in the morning with light hearts, as they were assured that they were out of the woods and out of danger, although they expected to be waylaid at the settlement of Cadillac, just on the border of the home land.

All of which means that a very delightful bunch of gentlemen of the press of the most prominent papers in the Middle West honored Boyne City with a visit as the finish of a tour of Western Michigan. Conducted by Mr. Gray and Mr. Blakely and the staff of the Michigan Tourist and Resort Association, and conveyed by Mr. Rogers and Mr. Burridge, of the State Highway Department, they left Chicago last Friday morning, followed the Michigan lake shore to near Cross Village and returned by way of Boyne City and Cadillac, Monday. As many of them had never been in this region before, they had a new experience, and each was enthusiastic in the assertion that the first trip would not be the last by any means.

The press representatives were: Henry M. Smith, Cleveland Plain Dealer; Wm. Striker, Indianapolis Times; K. M. Patterson, Cincinnati Times Star; Kent Meader, Toledo Blade; Ray Hoyt, Columbus Despatch; Malcolm Bently, Louisville Courier Journal; Harry Swanson, Indianapolis News; James L. Spencer, St. Louis Post Despatch; Roy Read, St. Louis Globe Democrat; W. F. Jenkins, Chicago Tribune; James Braden, Chicago Daily News; George Robbins, Chicago Journal; Arthur Stace, Grand Rapids Press.

Boyne City enjoyed their visit and they showed every evidence that the pleasure was mutual.

Charles T. McCutcheon.

Featured For Undergarments.
Increased use of Celanese fabrics is a feature of the production of women's undergarments. Retailers are giving much attention to the merchandise in which consumers recently have been showing marked interest. Four types of fabrics are being utilized, these including voile, ninon, satin and radium weaves. The producers are said to be well sold up and it has been difficult to handle immediate delivery business quickly as the volume of output has

been behind the orders received. The fabrics are used for all types of Summer undergarments, including slips, while satin brocade made of this fiber is also in demand for negligees. Flesh, white, black, navy, orchid and several of the brighter shades lead in the color range.

Petticoats Moving Well.

Manufacturers of women's knitted silk and rayon underwear report a slight preference for petticoats in the present demand, due largely to the

consumer call for undergarments without shoulder straps. The best-selling petticoats range from 21 to 25 inches in length this season, and they are shown in many fancy and lace-trimmed models. Most of them are made shadowproof by use of an extra panel. One of the novelties that are now selling in the more popular-priced lines is a combination petticoat and step-in, with a piece of material, in a curved cut, connecting the front and back panels.

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A smashing avalanche of selling messages! Regular local newspaper advertising and color pages in leading magazines repeatedly reach every community from early Spring until late Fall.

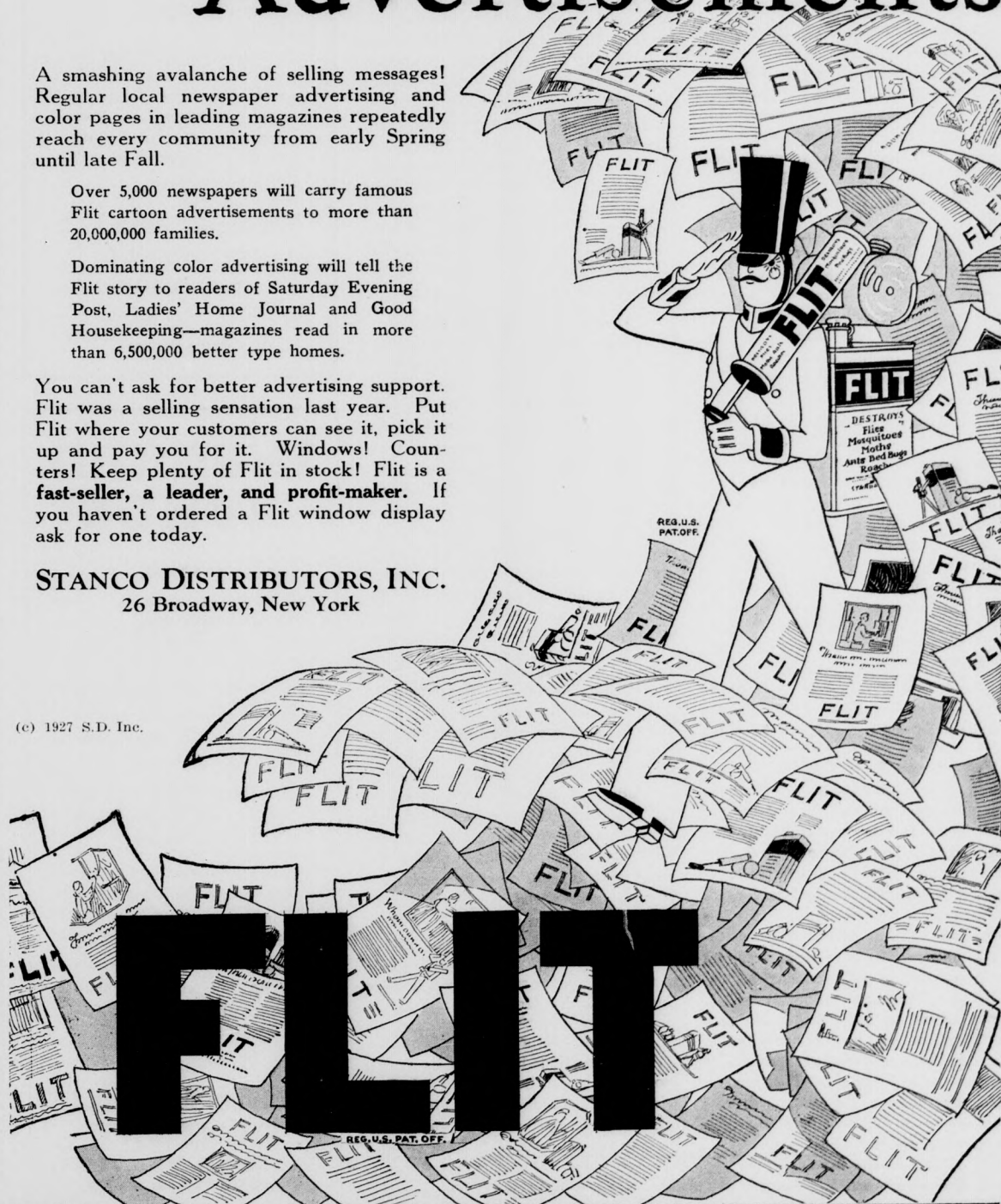
Over 5,000 newspapers will carry famous Flit cartoon advertisements to more than 20,000,000 families.

Dominating color advertising will tell the Flit story to readers of Saturday Evening Post, Ladies' Home Journal and Good Housekeeping—magazines read in more than 6,500,000 better type homes.

You can't ask for better advertising support. Flit was a selling sensation last year. Put Flit where your customers can see it, pick it up and pay you for it. Windows! Counters! Keep plenty of Flit in stock! Flit is a fast-seller, a leader, and profit-maker. If you haven't ordered a Flit window display ask for one today.

STANCO DISTRIBUTORS, INC.
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Michigan Retail Dry Goods Association
 President—A. K. Frandsen, Hastings.
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 Secretary-Treasurer—D. W. Robinson, Alma.
 Manager—Jason E. Hammond, Lansing.

Scarf Sales Hurt By Weather.

Along with a lot of other things, the weather has put an effective check on the sale of fur scarfs at retail, and this has plainly been reflected in their movement in the wholesale markets lately. The setback has come to the manufacturers as an even greater disappointment than it might otherwise have been, due to the fact that this was the first of several seasons in which prospects for an excellent business in Spring furs were bright. A certain amount of buying is going on, but the edge is definitely off the general demand. Indications that a clearing up of the weather will be followed by a warm spell are not calculated to help matters any for the manufacturers for this will tend only to limit consumer demand and keep down duplicating on the part of retailers. The scarcity of certain types of scarfs—especially those of pointed fox—that marked the early season no longer exists.

Jewelry Demand Is Irregular.

While a nice enough business is reported in this market in novelty jewelry of the popular-priced order, the demand for merchandise of the finer kind at the moment leaves quite a little to be desired. Among the few active articles right now are wedding rings. These include plain and diamond-set platinum circlets, and also both plain and chased gold rings. There is also a good movement of brooches, hairpins, etc., suitable for gifts to bridesmaids and other feminine wedding attendants, and a fair business is being done in scarfpins, link sets and other articles for presentation to best men and ushers. In the finer pieces, some business is being done in elaborate rings and bracelets calling for large precious stones. Emeralds continue to rule as favorites in these settings, but a noticeable trend toward rubies is reported.

Linen Sales Decline.

The slump that appears to have come about in practically all lines of textiles has become very noticeable in the linen trade of late. Not only is the demand for household linens not what it should be, but the marked falling off in business in colored dress linens has ruined all chances of the current season's volume in these goods reaching the high levels of 1924. Some business is being done in them from day to day, but white is the only shade that now is difficult to get in any quantity. So far there has not been much canceling on the part of buyers. The general tendency among the importers and wholesalers is to blame the abnormal weather for the poor business.

Silverware in Final Spurt.

With the opening of the June wedding season only a few days away, the buying of silverware for gift purposes

is now in its final spurt. Last-minute orders are going from all sections of the country, and the indications are that, because of the late Easter and the relatively small number of marriages in April, the coming month will establish a new record in the retail sale of gift merchandise. Particularly active buying of this type of silverware is reported on the part of retailers in large cities, where the schedule of proposed weddings is apparently very heavy. It is these buyers who are going in for the more elaborate gifts, such as sterling tea and dinner services, high-priced toilet sets and fine chests of silver, sales of which have been unusually good this Spring.

Travel Coats Being Shown.

Early lines of women's travel and steamer coats show much use of imported fabrics. The favored materials include tweeds, plaids, invisible checks and the varied novelty weaves of Rodier. The straight line silhouette is continued, the backs being pointed or straight yoked. In a number of the new garments the trimming details include side straps of self material, novelty pocket and belts of leather or self fabric. Collars show a new treatment. In some garments the collar stands up in the back, gathers at the neck and comes down to a point in the familiar shawl effect. Long-haired furs are being used, as well as beaver and nutria.

Novelties in Bathing Suits.

Advance business in both men's and women's bathing suits has been of good proportions and sellers now await reorders whose development hinges on early opening of the bathing season. Novelty color effects and designs are featured in women's garments. For swimming, the worsted suit in one-piece and semi-California styles is outstanding, and much attention is given to costume suits, which are intended almost entirely for beach wear. Stripe and color contrasts between trunks and skirt are outstanding in men's suits, with continued interest in solid colored staple merchandise.

Ribbon Trade Has Benefited.

The vogue for furless Spring coats has led to much business in the ribbon trade. Manufacturers have received good orders from the cutting-up trades for ribbon bows and sashes for trimming these coats. Most of this demand has now ended, but retailers continue to place orders for these ribbons to be used by consumers for the same purposes. Fall lines of ribbons have been prepared. In these much attention is being given velvet, satin and metallic novelties. Narrow to medium widths are expected to have the bulk of the demand.

Handbag Features Flight Motif.

A new handbag having as its design motif the transatlantic flight of Captain Charles Lindbergh has just been placed on the market. On one side of the bag the monoplane is shown flying between New York and Paris, the effect being worked out in leather applique. The bag is of the under-arm pouch type, equipped with back strap and fitted with large purse and bev-

eled mirror. It is developed in cowhide in lizard and snake effects and also in crocheted straw cloth and patent leather. All newest colors are available. The bag is priced to retail at \$2.95.



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In justice to yourself, as well as to those dependents or heirs who rely on your judgment, at least part of your surplus funds should be invested in well secured Bonds.

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Duro Belle HAIR NETS

The net that grows in popularity year by year! A quality net that never varies—always the best net a woman can buy. Repeat sales are constant, because every sale means a satisfied customer.



Display Duro Belle Hair Nets and get your share of this profitable business. The Duro Belle Dozen Sanitary Package makes it easy to SELL THEM BY THE DOZEN. For steady profits, push Duro Belle!

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Added Reinforcement. An original Patented and Visible Plus Feature

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A personal advisory service freely offered to large and small investors alike
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231 So. La Salle Street
 Chicago

New York Grand Rapids

OUT AROUND.

Things Seen and Heard on a Week End Trip.

In heading South Saturday on U. S. 131 it was a delight to find the three mile gap in the cement pavement from Bradley to Shelbyville, which has been under construction only a few months, open for traffic. This obviates the six mile detour which has been necessary while the cement was being laid. There is now only a half mile of gravel on U. S. 131 (near Moline) between Mottville, near the Indiana line, and Cedar Springs.

Our destination was Mishawaka, where we were very pleasantly cared for at the Hotel Mishawaka. Unfortunately, Charles Renner, the regular landlord, had left five days before to open up the Edgewater Club, at St. Joseph, which he purchased on the bargain counter some years ago. We found the Hotel Mishawaka fully up to expectations, which is saying a good deal for anything Charles Renner is connected with, because he is never satisfied with anything mediocre. I have known Mr. Renner many years and have seen him face many discouraging situations without losing his hope and courage. We went down in defeat together some years ago in the destruction of the Neatawanta Hotel by fire. I fared better than he did because I shared in the insurance money, while he had to leave the building without any clothing except the garments he had on at the time the fire broke out. Some years later he relinquished his option on the Livingston Hotel, Grand Rapids, only to learn that it burned shortly afterward with appalling loss of life. He acquired a hotel at Urbana, Ill., which he soon put on a paying basis and sold at a handsome profit. His hotel properties at Mishawaka and St. Joseph have proven so profitable under his experienced management that I expect some of these days to be able to chronicle that he has reached the millionaire class along with Statler and Brewer. Mr. Renner started his hotel career as a professional chef. He was the first person to enlist as a Rough Rider under Theodore Roosevelt in 1898 and some of the most noted men in the country, including the present Ambassador to the court of St. James and the Governor of New Mexico, fought with him under the flag of freedom. He keeps up a constant correspondence with his associates in the Spanish war and will figure quite prominently in a new biography of Roosevelt which is being written by a noted author. While he and Mrs. Renner are at their St. Joseph hotel during the summer season, his Mishawaka hotel is cared for by his sister, Mrs. Zimmer, and a corps of competent assistants who are so attached to him that they could not be driven off with a club.

I had not visited Mishawaka before for more than forty years and was greatly surprised at the growth which had taken place in the meantime. It is a wonderful city and will soon be so close to the heels of South Bend that it will be hard to locate the line of demarcation. Some of her manufac-

turing enterprises have grown wonderfully in size and importance. Especially is this true of the Mishawaka Woolen and Rubber Co., whose massive factories now cover three blocks.

In the evening we drove over to South Bend—only four miles away—to see how the Palace theater was getting on. The place was crowded to capacity. I am told that this condition prevails all the time. Both building and programme are a long way ahead of anything we have ever had in those lines in Grand Rapids. I cannot understand how it is possible to handle such a proposition so that only one dividend has been paid in five years. Either the manager pays himself a pretty stiff salary or an enormous surplus is being created for future use. Instead of playing small time stuff, such as our theaters dish out to Grand Rapids people, the South Bend theater plays big time stuff to crowded houses.

A drive through the river parks of South Bend is enough to make any visitor take his hat off to the genius and far sightedness of the men who made such a development possible. Grand Rapids has identical natural advantages and could have done equally as well if some of our earlier citizens had been blessed with the vision possessed by the citizens of our sister city across the Indiana line.

A call at the Four Flags Hotel, at Niles, disclosed the fact that Landlord C. L. Holden had relinquished the management to take charge of the new hotel soon to be opened at Gary. His successor is N. P. Mowatt, whose hotel career is so varied that I think he will achieve a great success in his new undertaking. The Four Flags rapidly established itself in public favor under Mr. Holden and the new manager will, undoubtedly, still further expand the good reputation the hotel already enjoys.

After a Sunday afternoon visit and a wonderful evening dinner with Mr. Renner at St. Joseph, we sauntered on to test the hospitality of the new Hotel Janis at South Haven. This is one of the few mistakes we have made in selecting hotels for all night stands. The Janis is about the cheapest thing in the hotel line I have ever met up with. The rooms are small and poorly furnished, the towels are not large enough to use on a baby, and the management is crude and inexperienced and everything connected with the hotel is second-class, except the rates. The hotel has already gone through foreclosure once and is evidently headed in the same direction, unless radical changes in methods and management are put into execution immediately.

I am sorry to write so disparagingly of any hotel proposition, especially one which involves so much disappointment and serious loss to the good people of South Haven, who backed the project to the limit and now face the utter repudiation of their obligations by the syndicate which represents the second mortgage bondholders. The hotel management appears to be wholly out of touch with local conditions and the best traditions of the city, which involve the rendering of an equivalent for every dollar paid for service. The only

way to make the hotel a success is to reverse the present policy and get it in line with the spirit of the town in which it is located.

Speaking of the small rooms in the Hotel Janis reminds me that this is a common fault which is found in nearly all the new hotels which have been constructed in Michigan recently on plans prepared by city architects. City architects, as a rule, have no adequate conception of the needs and requirements of small city hotels, especially those which cater to resort travel. People of small means, of course, frequently carry their own camp equipment or put up at farm houses and small hotels, but people of ample means want some of the comforts they enjoy in their own homes and are perfectly willing to pay well for them. They object to being consigned to suffer in sleeping apartments which are no larger than their bath rooms at home, and when they find a hotel with diminutive sleeping apartments, they almost invariably motor on to the next city in search of accommodations more in keeping with their ideas of the fitness of things. This explains why many of the hotels planned by city architects and constructed without regard to creature comforts have failed and are now being conducted by men who have no connections with the original promoters.

A call on J. R. Spellman resulted in the disclosure that he now has six grocery stores—four in South Haven, one in Covert and one on U. S. 131, five miles South of South Haven. The latter is known as the Fruit Market and is literally an out-door grocery store, the canned goods being displayed on shelves open to the public. A specialty is made of Michigan canned fruits. No California goods are kept in stock. People who are passing by in automobiles are attracted by the display and frequently purchase sufficient supplies to fill their tonneaus and carry them to distant parts of the State and even to other states. Mr. Spellman has grown gray in the grocery business and conducts his five regular stores on the cash-and-carry plan. City people can have their purchases delivered if they buy goods to the amount of \$3. While I was discussing the mercantile situation with Mr. Spellman, his brother, who conducts a general store at Benzonia, dropped in to assist us in solving the problem of the universe. We all agreed that the retail merchant faces at least three years of intense competition. After three years, what?

As I see it, the retail trade faces the same condition which confronts every other line of business—fierce and intense competition—which means that margins must be smaller, volumes must be increased and overheads must be reduced. Unless these three conditions are met and conformed to, the merchants who fail to put into effect any one or all of them will find themselves laggards in the race for supremacy. As it seems to me, the merchant who looks things squarely in the face, takes advice from the best sources obtainable, uses his thinking machine more and his hands less will win in the end.

The pendulum must swing as far one way as it does the other.

Returning home via U. S. 31 I noted with regret that the pavement for half a mile or so in the Northern limits of South Haven is in wretched condition. No city in Michigan depends on the resort business more than South Haven and she certainly should do her part better than she has done it in this respect to merit the enormous revenue she receives from this source. I am told that this blemish on the good name of South Haven is due to the inability of the municipality to establish the responsibility for the repairs. She has been willing to undertake the work for years, but Good Roads Rogers has forbid her doing so because the road belonged to the State. Now he says the situation has changed—U. S. 31 belongs to the Government and Uncle Sam must do the job. Uncle Sam does not appear to be moving very rapidly and the Mayor of South Haven is donning his war paint and getting ready for a showdown with the Federal Government. In the meantime people who have occasion to pass over the road "say things" which can hardly be interpreted as favorable or friendly to South Haven.

We gladly turned off U. S. 31 at Douglas to go out of our way a mile and a half to call on Edward Frick, who is rapidly getting settled in his new home on Lake Michigan. The home is all that any retired wholesale grocer could ask for. It is wonderfully located, well constructed and beautifully furnished and ought to be a source of much pleasure and comfort to its owner and occupant. Although the home is located on a bluff, 100 feet or more above the level of the lake, the owner's deed runs down to the shore line, so he can indulge in bathing, boating and fishing to his heart's content. Mr. Frick has led a life of tremendous energy. He is the only man I know of who has worked as many hours during the past fifty years as I have and it goes without saying that if any one deserves the peace of and quiet of a home in sight and hearing of the most wonderful and fascinating body of fresh water in the world it is my life-long friend and compatriot, Edward Frick. E. A. Stowe.

Not a Bad Thing To Know.

A few comparisons may help grocers to pass some helpful information on to their customers. One average cluster of fresh grapes weighs as much as four clusters of raisins, but the food value of the raisins is four times as great as that of the grapes. Eight fresh figs, which weigh as much as thirty dried figs, have only one-fourth the dried figs' food value. Thirty-eight halves of peaches weigh no more than four fresh peaches, yet they have four and one-half times the food value. While eight fresh prunes weigh as much as twenty-five dried prunes, they have only one-third the food value. The continuously growing knowledge of these values is responsible for the fact that the live grocer is now placing his dried fruit department well forward in the store so that he may cash in on it.

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

What Cash Discount Means on Staples

Written for the Tradesman.

The importance of cash discount to the grocer—who takes it—is so palpable and has been demonstrated so often that the news comes as a shock that there are still plenty of grocers who do not take it.

No argument or demonstration is needed with grocers who are well grounded in grocery fundamentals. The failure comes from the new men, the younger members, who graduate annually. To these this present discussion is addressed.

For demonstration let us take canned milk, tall. Costs may vary slightly here and there; but by and large it costs about the same in all sections. My figures are from the Pacific Coast, where costs are as high as anywhere.

Tall milk costs, say, \$4.60 per case in "blocks of five." It is commonly sold for 10c, or \$4.80 per case. The spread of 20c figures out to 4.1675 per cent.—just over four and one-sixth per cent. Now, we all admit that this margin is insufficient. Unquestionably it is on milk sold in single tins. Whether milk will pay its way and leave any profit on such a margin, if it be sold by the dozen and half dozen, is not yet determined with scientific accuracy. But let us assume that on this basis milk does not pay its way.

It seems to me that grocers stop thinking when they run up against such a condition. They seem to feel that milk is hopeless and that the less they think about it the better. That is the only explanation I can think of why merchants make matters worse by neglecting the cash discount.

What we should realize is that there is a condition in the trade. This is not theory. There is nothing hypothetical about it. It is a hard fact of everyday experience. Therefore, the right course is to do the best we can with it—not the worst, nor even second best. So let us realize that to take a 2 per cent. discount will turn that slightly over 4 per cent. into slightly over 6 per cent.

Is that difference worth while? It is. It amounts to what in itself is a creditable net profit for groceries—2 per cent. on sales. Also it is just 2 per cent. better than you can do without it.

Look at it another way. Assume you buy five cases of milk at once and that you sell it out every week. That is the way to handle it, too; because of all things, heavy staples on narrow margin must be turned as often as practicable to make the best showing. At \$4.60 per case, five cases cost \$23. Two per cent. discount is 46c. Get that discount weekly for a year and you will earn—in discount alone—\$23.92, or over 100 per cent. on your capital invested in milk.

The figures I quote and the computations based thereon are all in relation to open, regularly quoted prices. These costs and discounts are such as

any grocer can get buying in the open market with no inside track whatever. But we know that wakeful, progressive grocers are not content to buy that way, nor do they need to do it. Grocers who buy through an efficient co-operative or who gather their staples from a cash-carry wholesale grocery house, properly managed, can sell at 5c for baby and 10c for tall milk and make 10 per cent. and 6¼ per cent. respectively.

A service grocer does not need—usually—to sell at non-service prices. I am astonished daily to find the help-yourself stores getting precisely the same figures on any number of regular items as the grocers charge who extend credit and deliver. That is not right, nor economic, nor at all necessary. I repeat: Service grocers can get paid for service—provided they get enough, but not more than enough.

Service grocers who buy regularly, at \$4.60, and get 11c for tall milk, make—without cash discount—127½ per cent. With the discount, they make 14.77 per cent. plus. Either of those margins is fine on such a staple, provided you get volume. For the way to get most out of any narrow margin article is to increase the unit sale thereof.

A popular shortening furnishes another illustration of what happens when discounts are taken or neglected; also how co-operative buyers enjoy advantages. This item lists, openly, at \$5.66 per case for 24-1s; \$10.80 per case for 24-2s; \$10.55 per case for 12-4s. Retailing at 28c, 55c and \$1.05 respectively, this figures out 15.9 per cent., 18 per cent. and 16.25 per cent. Add 1 per cent. cash discount earned and the margins are changed to 16.9 19 and 17.25 per cent.

Plenty of argument there for taking discounts. But co-operative buyers get this item at \$5.20, \$9.95 and \$9.75—some difference, believe me. Selling at precisely the same prices, they earn 22.6, 24.62 and 22.6 per cent.—all with slight fractions additional.

Such demonstrations should surely convince any merchant that the department store men are right when they say: "Not to discount is poor policy. It affects our credit and costs more than liberal interest on money borrowed."

You may not believe me when I say that the money paid me by the Michigan Tradesman is not the most highly prized compensation I get for these articles. Very well; read this letter, transcribed exactly as written. I feel it is a credit to the writer sufficient to justify the risk that somebody may guess who the writer is.

"Dear Mr. Findlay—I use the Telaprofit system, but find some things I do not grasp readily. This store is conducted by my daddy, brother and self, therefore overhead is at a minimum. We secure all our provisions, clothes, etc., from stock. Same procedure is applied to truck expense, as gasoline, oils, etc. I do not know exactly how to enter these. It is necessary to show some small expense for salaries and labor. Should I enter these charges in the credit column of memorandum of sales on the cash and

(Continued on page 31)

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

DON'T FORGET
your

CONVENTION

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Ask your local chairman for reservations -- NOW

compliments of

THE FLEISCHMANN COMPANY
Fleischmann's Yeast Service

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

At
Every Meal
Eat
HEKMAN'S
Cookie-Cakes
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COOKIE CAKES AND CRACKERS ARE
MOST DELICIOUS AND WHOLESOME.

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

MASTERPIECES of the Bakers Art



Hekman Biscuit Co.
Grand Rapids, Mich.

MEAT DEALER

What Is Baby Beef?

We have been asked to tell what baby beef is, and we will try to comply with the request without going into technicalities and bemuddling the matter discussed. The term has come into use within the past twenty years or so, and with the advance of time it has been used more and more. There are about as many opinions as to what baby beef is as there are meat dealers, and we have heard some pretty strong arguments put up by men who probably have never bought or sold a baby beef carcass, and many of them have never seen one. The tendency during the past decade or two towards younger and less wasteful beef has brought into the market many carcasses weighing downward from 600 pounds, but few have come into the metropolitan market weighing below 475 pounds. The bulk of this beef of lighter weights is roughly classed as yearlings, and some of the lighter weights are classed as baby beef. Strictly speaking, baby beef must possess typical characteristics of flesh, fat and bone as well as build. Baby beef represents what might properly be termed forced growth. From the time the calf is born it is fed well on full rations of whole milk under the most favorable conditions. Other kinds of feed are given later, among which grain concentrates are important. The flesh takes on some of the properties of mature beef and yet retains some of the properties of milk veal. In a sense true baby beef is neither mature beef nor veal, but an excellent blend of the two, combining the tenderness of the veal with the flavor of the beef. Age and weight limitations have been used in an attempt to confine this type of bovine meat in a set place, but due to the fact that neither nor both do this, for carcasses of beef and calf flesh are on the market which encroach on any arbitrary age and weight limit used. The real baby beef is a type distinctly different from other kinds of meat, and its identity is established by method and time of production, supported by results obtained. The evidence must be present when the animal is slaughtered and the meat examined. Veal is not marbled to any appreciable extent—in fact, as the term is usually understood, it is not marbled at all—while grain-fed, mature beef is well marbled. Baby beef may show some indications of marbling, but seldom to a degree beyond a mere suggestion. Yearling beef may be well marbled, on the other hand.

On Tenderloin and Sirloin Steaks.

We have asked the differences between sirloin and tenderloin steaks and which costs more. The answer to this question is well known to every retailer and to most housewives who have had experience in buying meats. Strictly speaking, tenderloin steaks come from the muscle which lies just under the backbone, and is the tenderest part of the carcass. The flavor is suitable to most persons, and being a luxury among meat cuts it commands luxury prices. Another name for this cut is the fillet. Besides, in the home,

clubs, high class restaurants, hotels, steamship lines and other similar places use fillets for small steaks, and sometimes for even roasting after larding. The quality of fillets depends on the quality of the animals they come from. Some are cut from very low-grade cows, and some from choice steers. Even bull fillets find utility, with the reputation of the cut to sustain them in such cases more than their tenderness and flavor.

The porterhouse steak, which has a full section of the fillet, is sometimes referred to as a tenderloin steak, though this is not a correct name to use for it. It is another way of specifying a steak with a good-sized tenderloin section. The sirloin steak is cut from the hip, which is the section of the hind-quarter between the round and the short loin, with the flank removed. In some sections of the country this wholesale cut is called the rump, while other sections call that part of the round around the tail bone the rump. The part of the hip next to the round is not apt to be very tender, and so the best sirloin steaks are about three inches away from the round side. The flat bone sirloin is preferred by many, because these steaks are in a good section, and they are not over-fat, nor do they contain more than a moderate amount of bone. There are pin-bone and hip-bone steaks which are broadly referred to as sirloin steaks, but they are objected to by many on account of the large bone in the center and the somewhat ragged appearance of the steak after the bone has been cut out. These steaks are good, and many take them because of the generous amount of fillet in them. Now, as to value: At the present time trimmed short-cut fillets, which means fillets cut from short loins, are priced up to \$1 per pound wholesale, while sirloin steaks, taking the hip as a whole, can be bought for one-fourth of this price.

Hides, Pelts and Furs.

Green, No. 1	11
Green, No. 2	10
Cured, No. 1	12
Cured, No. 2	11
Calfskin, Green, No. 1	15
Calfskin, Green, No. 2	13½
Calfskin, Cured, No. 1	14
Calfskin, Cured, No. 2	12½
Horse, No. 1	3 00
Horse, No. 2	2.00

Pelts.

Lambs	50@75
Shearlings	10@25

Tallow.

Prime	07
No. 1	07
No. 2	06

Wool.

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

He who by any exertion of mind or body, adds to the aggregate of enjoyable wealth, increases the sum of human knowledge, or gives to human life higher elevation or greater fullness—he is, in the larger meaning of the words a "producer," a "working man," a "laborer," and is honestly earning honest wages.

Life is a magic vase filled to the brim; so made that you cannot dip into it nor draw from it; but it overflows into the hand that drops treasures into it—drop in malice and it overflows hate; drop in charity and it overflows love.—Ruskin.

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 protects, preserves and makes a good impression. Ask for prices and samples.

KALAMAZOO VEGETABLE PARCHMENT CO., KALAMAZOO MICH., U. S. A.

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 BEST THREE

AMSTERDAM BROOMS

PRIZE *White Swan* Gold Bond

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41-55 Brookside Avenue,

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Distributors Fresh Fruits and Vegetables

Latest Arrivals — Strawberries, Pineapples, New Potatoes, Valencia Oranges, Texas Onions.

RESORTERS AND TOURISTS

Buy a lot of **Candy**

Fill your show cases for this Big Business with



The Good Candy

AGENTS FOR

LOWNEY'S

PUTNAM FACTORY

Grand Rapids, Michigan

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

HARDWARE

Michigan Retail Hardware Association.
President—C. L. Glasgow, Nashville.
Vice-Pres.—Herman Dignan, Owosso.
Secretary—A. J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Timely Suggestions in Regard To Stoves.

Written for the Tradesman.

The advent of spring necessitated some re-arrangement in the stove department. Some of the lines of stoves prominently featured during the fall and winter months were shifted into the background; and their place was occupied by more seasonable lines.

These lines can still be pushed to good advantage. They include gas ranges, gas plates, coal oil and gasoline stoves, electric ranges and various electric cooking devices, ovens, gas tubing and many other essentially hot-weather lines.

There is a growing demand for fireless cookers; and this line should receive some attention from the hardware dealer.

Even at this season of the year there is a certain demand for coal ranges; and although the demand may not be heavy, the dealer will find it worth while to put forth special efforts to secure this class of trade. In farming localities, and in sections of towns and cities lacking gas or electric service, some demand can be developed for coal oil cook stoves in two and three-burner sizes. People who are contemplating camping out or are looking forward to going to their summer cottages a few weeks hence are also good prospects for oil stoves.

Mail order houses seem to do a large business in this line; but the local dealer who makes the most of his advantages is usually able to get the bulk of the business.

When purchasing from the local dealer, the customer can see exactly what he is getting; he can examine the stove before he buys; he can get prompt delivery. There is no danger of receiving a stove with broken parts; the danger of misfits is also eliminated.

One hardware dealer sent out circulars to a mailing list. Among other arguments, he told his prospects that if they purchased their stoves from him, they didn't experience the exasperation of getting a stove "which wasn't a bit like the picture." They could see beforehand just what they were buying.

One dealer in a small town sold over 100 oil cooking stoves in a season, simply by going after the business aggressively. Of course, the possibilities in this line depend on local conditions, and alternative fuel supplies.

In selling oil stoves, an important feature is to know the goods. The salesman should be able to stress the important selling points. One feature that should be emphasized is safety of operation; because the widespread dread of explosion and fire is one thing which usually militates against the sale of an oil stove.

Simplicity of operation is another feature; and ease with which wicks can be replaced, and many other talking points may be found by a study of the particular line you handle. It is a good

plan to have a stove set up in the store ready for use, so that it can be lighted at any time for demonstration purposes. An actual demonstration of the working and heating qualities of an oil stove will impress a customer much more favorably than if the stove is simply shown without giving a thorough demonstration.

Oil stoves are a line that may be displayed to advantage in the store window. Show one of each line, or more if you have plenty of space; and use attractive show cards to bring out the chief selling points.

The dealer will find it worth while to create interest in this class of stove. One of the best ways to stimulate trade is to display the line attractively and to demonstrate it at every opportunity. Gasoline stoves can be successfully handled in the same way. Newspaper advertising can also be used to stimulate demand for these summer stoves. Use the show cards in your display, and your advertising space, to bring out the points which will make these stoves appeal to your public. Economy in fuel cost, comfort due to elimination of excess heat, time-saving, all these are points to emphasize.

Not only should the salesman know the stove; but he should see to it that the purchaser also understands the stove. Every purchaser of an oil or gasoline stove should be thoroughly instructed in its proper use. Take no chances on carelessness or accident; for every accident is so much bad advertising for the line. Then, too, complaints, if they come, should receive prompt and intelligent attention. A dissatisfied customer is a poor advertisement. The more thoroughly you instruct the purchaser at the time the sale is made, the fewer complaints you will have.

In most urban communities, the prospects for oil or gasoline stoves will either be farmers from the surrounding country or summer campers and cottagers. It is a good thing to have a prospect list, so that you can follow up your prospects intelligently and systematically.

Gas and electric ranges can now be featured to good advantage. They are, of course, all-year-round lines; but it is with the approach of warm weather that the housewife, working over a coal or wood range, becomes very much interested in a cooler and more efficient method of cooking.

Here, again, demonstration is very helpful. So is window display. You do not need an expert demonstrator brought in to show the workings of your gas or electric range. Such a demonstrator can add the little fancy touches to a demonstration; but with many prospects a demonstration by a regular member of the staff, or by some townswoman specially secured for the occasion will prove more convincing. Simply because such a demonstrator is someone the customer knows; and the customer is apt to say, "If Mr. Blank or Mrs. So-and-So can operate this range, I can." Whereas in the mind of the customer the imported expert demonstrator is quite often invested with supernatural powers.

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Wholesalers of Shelf Hardware, Sporting
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"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes	Farm Machinery and Garden Tools
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Radio Equipment	Sheep lined and
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GRAND RAPIDS, MICHIGAN

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303-307 MICHIGAN TRUST BUILDING
GRAND RAPIDS, MICH.

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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

Your local demonstrator should, however, be well trained for work; should know the range; be able to answer questions intelligently; and, more than that, should be able and willing to volunteer information at the right moment bringing out the selling points of the range under demonstration. A demonstration where the demonstrator merely operates the range to the accompaniment of a few perfunctory words is apt to fall pretty flat. The demonstrator's accompanying talk is quite as important as the actual operation of the range.

With these lines again you should keep a prospect list. Follow up your prospects systematically and persistently. As sales are made, check off the names; where no sales are made, go after the same people next season. In fact, with gas and electric ranges, you can very well maintain an all-the-year round selling campaign. If the housewife doesn't buy the efficient gas or electric range to eliminate unnecessary heat in summer, she is quite likely to buy it to cook her Thanksgiving or Christmas dinner.

The possibility of these, and many allied lines, as June wedding gifts should not be overlooked.

Gas and electric ranges are almost purely urban lines; the possibilities for the hardware dealer in these lines depending on the availability of gas or electric current, the rates for domestic purposes, and the extent to which the public service companies handle equipment.

The sale of oil stoves for summer cottagers links up, of course with the wider business of equipping the summer cottage. The hardware dealer has numerous lines for this purpose. As a rule, the cheaper lines of cooking utensils are in demand for the summer cottage. To meet this tendency, one wide-awake hardware dealer put up this argument:

"Why not buy good new stuff for your house in town, and use the old stuff you now have for the summer cottage?"

That argument "took" with quite a few prospects.

One instance was that of a housewife who was going out to the summer cottage for the first time and wanted a cheap cooking stove. Before he got through, the dealer had arranged to truck her own old stove out to the summer cottage, and to replace it with a thoroughly modern range for permanent use in her town home.

At the same time, the oil stove is a good line to feature for the summer cottage. A good many dealers who take old stoves and ranges in part payment on new ones are able, after making necessary repairs, to sell these old stoves to summer cottagers. The dealer will, of course, adapt his methods to the individual circumstances.

A gasoline lamp is an item of summer cottage equipment worth featuring. In some communities a good demand for this line can be developed. One dealer evolved a very simple but effective plan for selling gasoline lamps to country customers. He describes the plan as follows:

"I take six or a dozen lamps in the

car and drive to the country, stopping at every house and enquiring if they have such a light. If they haven't, I ask permission to leave one of my lamps on a week's trial, agreeing to come back after it the following week. In nine cases out of ten, they are perfectly willing to try it for that length of time. I then open the box and set up the lamp, fill it, light it, and leave it. The next week I call them on the telephone, saying I will be out the next day after the lamp, and they say, 'No, we like it so well, we want to keep it.' In this way I disposed of 36 lamps in four days, and had only one come back. Anyone living in the country is a prospect."

This is also a good time of the year to feature water heaters. In many cases the discontinuance of the furnace means the discontinuance of hot water. Now, heat may not be wanted in the rooms, but heat is necessary in the water used for the bath. Or at least, most people think so.

Here is where the instantaneous water heater comes in. But it has steadily grown in use where there are no furnaces; and in homes where formerly the people depended on the "water front" of the cook-stove. On the whole the instantaneous heater is the most satisfactory way of having a supply of hot water at all times.

The line does not lend itself so readily to display as some other stoves, nor is it so convenient to demonstrate. The instantaneous heater can perhaps best be worked into a display showing a model bath room with tub, washstand and other articles of equipment.

Newspaper advertising is helpful; and a well-worded, intelligently devised circular letter to a selected prospect list should help materially to advertise the line and make sales. Practically everyone is a prospect. There are the new homes being built, which should be equipped with instantaneous heaters at the very beginning. Keep a lookout for new buildings, and when you canvass for builders' hardware don't forget the plumbing equipment and the heater.

Then, there are the homes which depend on the furnace or the water front for hot water, or have no hot water facilities at all. These are good prospects. And finally there are a great many homes now equipped with the earlier, less efficient types of water heater, which are about due to put in something up to date in the way of equipment.

Compile a prospect list, get out some advertising matter, and, as opportunity offers, talk up the line to people who come into the store. Now is the time to go after the business.

Victor Lauriston.

The merchant without faith in his goods cannot convince his clerks of their worthiness. Clerks without faith in the goods cannot convince or sell to customers.

Are you as nearly up to date in the equipment of your store—display cases, cash systems, etc.—as your wife is in the equipment of her kitchen? Or does she beat you to it?

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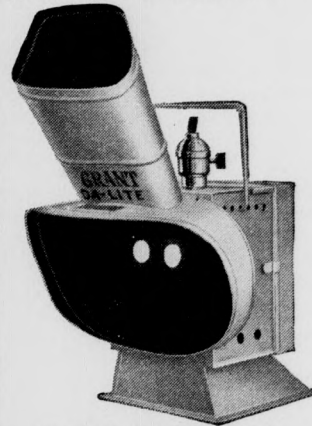
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BEST FOODS Mayonaise Shortning HONEY—Horse Radish OTHER SPECIALTIES Quality-Service-Cooperation

COMMERCIAL TRAVELER

News and Gossip About Michigan Hotels.

Grand Rapids, June 1—Comprehensive improvements are going on in the feeding end of the Morton Hotel. A new coffee shop, occupying the space of the old Italian cafe, has been installed. The space formerly occupied by the Fountain room is to be used as a sort of reception room, while the palm room has been transformed into a formal dining room.

To my notion the greatest improvement of all has been the moving of the basement kitchen to the ground floor, in a line with the different catering departments. The grill room having been closed permanently made this change possible.

It is a notorious fact that the furnishing of food at the Morton Hotel, ever since that institution was opened, has been done at a tremendous loss. The service was all right, but the public could not be educated to patronize the main cafe, although the Fountain room has shown some profit. Now there is every reason to believe that the present changes will revolutionize the entire situation and that red ink will be eliminated from the ledger. The approach of the furniture convention season gives the operators a hope that some profit even may be made in that department.

Since Arthur Frost assumed the managerial reins at the Morton, many other changes have been made which appeal to the traveling public and the future for that institution looks much brighter.

I hear a great deal of gossip about Grand Rapids hotel affairs, but, of course, do not believe everything I hear, although some rumors may be worth running down.

For instance, we all realize, or ought to, that Grand Rapids has too many hotels. Everyone who has made hotel investments knows that to be a well proved fact. If any one of the three leading hotels were non-existent there would be a margin of profit in this line. As it is, only one is showing any net earnings to speak of and they are grossly inadequate to the service given. A short time ago when the change in ownership and management occurred at the Morton, there was much talk of another existing hotel being included in the purchasing program, and being transformed into a sanitarium. This move, if carried out successfully, would have clarified the entire situation and the remaining institutions would have been placed on a profitable basis.

It is not that Grand Rapids is not a good hotel town, but with an average of 500 to 600 rooms vacant every month in the year, except two, the handicap has been too great. Service has always been adequate and everyone has been satisfied, except the stockholders who are compelled to accept alibis in lieu of dividends.

In a letter received from Mrs. Augusta W. Hayes, widow of the late James R. Hayes, a correction is made of the erroneous idea that she was to operate the new Ojibwa Park Hotel, at Sault Ste. Marie. I quote her letter in part:

"I thank you very much for your kind and flattering remarks about me, but will say that the management of the Park Hotel will not rest on my shoulders this summer. The Ojibwa Park Hotel Co., of Sault Ste. Marie, is closing a very favorable lease with the Roberts Hotel Co., of Rochester, Minnesota, for the management of both hotels. This lease will give Mr. Roberts the management of the Park for the summer. Mr. Roberts has the reputation of being a very fine hotel man, and I surely wish him all success, and I think the management of the Park this summer will give him a

good idea of conditions in that part of the country, which will be of great value to him when our beautiful new hotel is opened."

James R. Hayes, at the time of his demise, was owner of the Park Hotel, an old established and exceedingly popular institution, and the report was given out that Mrs. Hayes would continue its operation and ultimately take charge of the new institution as soon as ready.

I note with much regret that Michigan hotel men are not in any great number paying any attention to the rule established by their Association providing for the posting of room rates. Every other year the officers of the hotel organization are compelled to send out an S. O. S. to all members to get together at Lansing and take some action to protect themselves against adverse legislation, and yet they are knowingly carrying a chip on their shoulders which is bound to foment trouble. There isn't a sound reason in the world why hotel rates should not be posted. If the hotel is a legitimate enterprise it ought to be willing its patrons should know just what accommodations are to cost them. It is no pig in a poke proposition.

Now this refusal to take the public into your confidence is certainly going to bring about a condition which will justify legislative interference in hotel affairs and ultimately regulation of rules. It has happened in other states and Michigan is no different from the rest.

If the hotel man contemplates charging two different rates to his patrons he is certainly traveling on thin ice and is bound to get "soused" in the end, no matter how clean he may consider himself. I know of one or two who openly boast that the tourist is their meat and they are going to extract all the juices; but the tourist is no fool and he has ways of communication with his kind. He may be attracted by our advertising methods, but some of our business methods may not be of the same appealing character.

Better mount the band wagon, post your rates and play the game fairly.

Frank S. Verbeck.

How Do These Figures Compare?

How to spread the advertising budget is a problem that puzzles many merchants. At a recent retailers' convention in the Northwest a speaker advanced the idea that the small retailer could better afford to increase his direct mail advertising expenditures than his newspaper advertising.

In fact this speaker urged his merchant listeners to reduce their newspaper advertising and use more mailings, because he thought better results could be achieved for the same cost.

In the course of his talk this man suggested the following method of splitting up a store advertising budget of five per cent. You may not agree with this, but it is at least interesting, as the figures were based on actual store experiences:

Two per cent. for direct mail.

One and one-half per cent. for newspaper advertising.

One per cent. for billboards and miscellaneous.

One-half per cent. for windows.

My advice is to eat and drink what you wish as long as it agrees with you. Stop whatever you find does not agree with you. Cultivate a serenity of spirit and believe in it. And be optimistic. I do not see how any intelligent man or woman can fail to be optimistic.—Chauncey M. Depew, at 93,



CODY HOTEL

IN THE HEART OF THE CITY OF GRAND RAPIDS

Division and Fulton

RATES

\$1.50 up without bath

\$2.50 up with bath

CODY CAFETERIA IN CONNECTION

"THANKS"
For Sending me to the Juller
DETROIT'S
Favorite
Hotel

Facing Grand Circus Park, the heart of Detroit. 800 pleasant rooms, \$2.50 and up. Ward B. James, Mgr., Detroit, Mich.

JULLER



Warm Friend Tavern Holland, Mich.

140 comfortable and clean rooms. Popular Dutch Grill with reasonable prices. Always a room for the Commercial traveler.

E. L. LELAND, Mgr.

HOTEL CHIPPEWA

HENRY M. NELSON, Manager

European Plan

MANISTEE, MICH.

New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

Dining Room Service

Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3

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

Four Flags Hotel

NILES, MICH.

80 Rooms—50 Baths

30 Rooms with Private Toilets

C. L. HOLDEN, Mgr.

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CENTRALLY LOCATED

Rates \$1.50 and up

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RENEWED CONFIDENCE.

The necessity for re-stocking has forced not a few distributors and wholesale buyers into the food markets during the week and more general activity has resulted. Conditions on the whole are adjudged to be intrinsically firm. The renewed feeling of confidence felt in current price levels in so many staple food products can be traced to several factors. In the first place continued requisitions on stocks, even though they have been slow and gradual, have at last made a substantial indenture on holdings. Secondly, the cold, backward, unspringlike weather has compelled considerable replanting and there now seems to be every indication that the principal food packs will be materially delayed.

The destruction of acreage in the Mississippi flood country has been so great that it cannot yet be accurately estimated. The loss of this acreage in the opinion of leading food authorities is bound to have an especially important influence on values later on in the season. Reports of heavy frosts in the Northwest have substantially strengthened some of the more important items in the fruit schedule obtained therefrom, especially cherries and peaches.

Edward Frick Presented With a Chair

Nine merchandise brokers got together last week and decided to present an upholstered chair to Edward Frick as a token of their appreciation of his long and faithful service in the wholesale grocery trade. The presentation was accompanied by a beautifully worded letter. The names of the donors are as follows:

- George R. Perry
- Henry C. Oudman
- George B. Caulfield
- S. G. Sears
- C. S. Withey
- W. L. Freeman
- Arthur R. Hurst
- H. Bruce Moore
- Sumner M. Wells
- Chas. N. Remington
- L. P. Hadden

Spring Late in Putting in an Appearance.

Boyer City, May 31—The spring has really come to us at last. For the past ten weeks the weather has been promising, but the promise failed to materialize. A few hours of warm weather and then the cold winds of the North would blast our hopes. Buds and blossoms began to start a month ago, but they were very timid and did not dare to risk the full development. Memorial day found the woods and fields fully clothed and the copious rains have given them the bright clean look of a newly cleaned house.

Memorial day saw a host of people from "outside" looking for summer accommodations. Hotels are full of enquiries for cottages on the lakes. Many who own lakeside places came to look them over to see if they had come through the winter in a habitable condition. It speaks well for the "natives" that so little damage is done to properties in remote places.

It is interesting to note the variety of automobiles, some from distant places, one sees on the roads. Every state is represented. Naturally, the majority are from Michigan and every community in the lower part of the State is represented. It looks as

though we would be very busy the coming season taking care of visitors.
Charles T. McCutcheon.

Gabby Gleanings From Grand Rapids.

Grand Rapids, May 31—William I. Millar, representing the Mueller Furniture Co., is the proud father of a son born May 27. A peculiar coincidence is that this boy was born on the birthday of his grandfather, John H. Millar who has represented the National Candy Co. in Michigan for forty-four years.

John B. Olney, chairman of the banquet committee of the Grand Council convention to be held in Grand Rapids June 9, 10 and 11, respectfully requests all members of Grand Rapids Council, No. 131, U. C. T., to send in their reservations for the banquet June 10 as early as possible in order that no one may be disappointed, because a record crowd is expected to attend.

There is a strong feeling among the traveling men residing in Benton Harbor and St. Joseph that a U. C. T. Council be instituted in the Twin Cities.

In addition to the general invitation which has been sent to every member of the United Commercial Travelers in Michigan to attend the annual convention of the Michigan Grand Council, to be held in Grand Rapids June 9, 10 and 11, Mrs. E. W. Schoonmaker, of Battle Creek, Grand President of the Ladies' Auxiliary of the Grand Council, has extended an invitation to wives, mothers, widows, sisters and daughters of members to attend the grand session June 10.

Dan W. Viergever is representing the X Cigar Co., selling Dutch Masters and Harvester cigars in Northern Michigan.

Lansing Council U. C. T. are bringing to the annual convention of the Grand Council, to be held here June 9, 10 and 11, the sixty piece Industrial School band.

The boys who have had occasion to visit the Northern Hotel, at St. Ignace, recently have been agreeably surprised with the changes which have taken place recently. They will be thoroughly appreciated by the traveling public.

The Convention Committee of the Grand Council annual convention, to be held here June 9, 10 and 11, have completed arrangements for the largest convention ever held in Michigan.

John B. Olney, representing the American Type Founders in Michigan, has returned from a trip in the Upper Peninsula and says that the bus lines from St. Ignace to the Soo and Escanaba have been equipped with new and up-to-date busses. The summer schedule went into effect June 1.

From recent reports Jackson Council, U. C. T., are coming to the annual convention June 9, 10 and 11 almost 100 per cent. strong to support their ball team and they expect to carry away the pennant. They are also bringing with them a brass band.

Howard Ainsley, who has been selling Lady Gray toilet articles, is now working out of Saginaw selling El Producto and Blackstone cigars.

The U. C. T. Council from Battle Creek will be accompanied to the annual convention of the Grand Council here June 9, 10 and 11 by the Kellogg forty piece band.

The Stevens Hotel, at Reed City, is undergoing complete remodeling. Mr. Stevens has again opened the dining room and promises excellent service.

The Hotel New Ste. Marie, at Sault Ste. Marie, has been open for the past three weeks and is doing quite a good business, regardless of the inclement weather we have had.

T. G. Horton has sold his general stock at Watersmeet to E. A. Dickson and has purchased the Hotel Calhoun, at Homer, from J. D. Bright. Mr. Horton is an energetic man who will give the traveling public a square deal.

L. J. Koster (Edson, Moore & Co.)

is very happy over the completion and dedication of the Presbyterian church house at Grand Haven, which he took an important part in creating and developing. Mr. Koster carries a key to the building and shows visitors through the structure on the slightest provocation. The building cost \$50,000, exclusive of much material and furnishings which were donated to the cause, and will prove a valuable addition to the facilities of the church of which it is a part.

The last meeting of Council No. 131 before the convention of the Grand Council, held in this city June 9, 10 and 11, and the last before the summer vacation, will be held Saturday June 4 at 7:30 p. m. Council rooms in Rowe Hotel. It has been specially requested that all the wives, daughters and sweethearts of the members be present, as there will be card games with very valuable prizes to the winners, and possibly dancing if the meeting closes in time (and we will see that it does). Also the ladies have an important part in the convention of next week, in entertaining visiting ladies and the general committee desire to organize them in order that their efforts may be very proficient.

Milton Smith, a very active member of Council 131 when he formerly resided in Grand Rapids, has returned to us and we welcome him back. Mr. Smith was Chairman of the Dance Committee during 1925-1926 and was largely responsible for the popularity of the U. C. T. dances that season. Brother Smith is selling Detroit real estate for the well known firm of Shannon-McKinnon Co. of Detroit. The real estate he is offering is located in a very advantageous location, near the River Rouge plant of Henry Ford and is selling rapidly.

Past Counselor, Dan M. Viergever, who made quite a record selling Nash cars the past year in Grand Rapids has returned to his former line—cigars. He is now with the Consolidated Cigar Corporation and has just returned from an extensive trip through the Northern part of the State where he was greeted by his old friends with the glad hand and a generous order. Dan is furnishing some of the cigars that will be enjoyed by the connoisseurs of tobacco, who will sit in the Grand Council convention in our city next week.

The Salesmen's Club of Grand Rapids closed the season last Saturday with an excellent meeting in the Pantlind Hotel. The attendance was large, and the program much enjoyed by all. Dr. George H. McClung, who delivered the address on "the True Meaning of Memorial Day" was elected an honorary member. He was wanted for an active member, but the constitution of the organization limits our membership to those engaged in selling for profit. Dr. McClung is "selling" because he loves humanity.

Roy H. Randall.

The woes of the flooded Mississippi Valley tread upon one another's heels. The threatened outbreak of the anthrax among farm animals saved from the inundation holds grave possibilities, for a widespread epidemic of this devastating disease might easily cripple the efforts of the stricken farmers to make some kind of crops after the waters have left their fields. Thousands of farm animals have been lost in the floods, thousands of others are scattered over the country and will be difficult to identify and reclaim; it remains only for anthrax to do its deadly work, and the rehabilitation effort of the Valley will have to be much greater than the most pessimistic have forecast. Fortunately, medical science has provided a vaccine for the disease, which is ef-

ficacious, and if it can be administered in time, the danger will quickly pass. Animals, wild and tame, suffer greatly from these floods; even fish, washed far out onto the land and left in pools which inevitably dry up, die by the millions. Before man had pre-empted their home territory, wild animals stood a good chance of escaping such a disaster but now that they are crowded into small areas, many of them swampy, they drown or starve to death in distressingly large numbers.



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
ARTHUR A. FROST
Manager



The PANTLIND HOTEL

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fire-proof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

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

BOSTON CURB EXCHANGE.

Reasons Why It Should Be Avoided By Investors.

In this country a stock exchange or organized securities market is traditionally a place where buyers and sellers may meet and transact their business readily. The common assumption is that the laws of supply and demand play an important part in, if indeed they do not govern, the prevailing prices at which securities are bought and sold. Do these conditions obtain on the Boston Curb Exchange? Apparently a large number of investors, speculators and traders believe that they do, and are thus led to attach a value and significance to Boston Curb quotations which the underlying facts do not always warrant.

The Boston Curb Exchange, which has long afforded a market for low-priced stocks, is housed over a shoe repair shop on the third story of an old building on a side street. According to a recently published directory, it has thirty members, five of whom constitute a governing committee. The quarters of the Exchange comprise a small room occupied by an executive, and the Exchange "floor," a room approximately 50 by 50, in which are four or five "trading posts," over which the names of stocks are posted.

According to available information, there are upwards of one hundred stocks listed on the Boston Curb Exchange, few of which pay a dividend. Of the stocks listed, three-quarters are mining shares; oil stocks comprise the greatest percentage of the balance. A scrutiny of this list reveals a number whose applications for listing on other stock exchanges were refused; others which were stricken from the lists of other exchanges.

Recently the Boston Curb Exchange has been invaded by promoters whose operations have had full play without effectual interference from this exchange.

The use of the machinery of an exchange by promoters to market a stock purchased cheaply and controlled practically as to its entire issue is not in the public interest. Publicity campaigns which usually consist of a pseudo-newspaper masquerading as a bona fide, disinterested financial publication, "market letters" and barrages of correspondence, telegrams and telephone calls are too often the complement of such market operations.

One of the outstanding operators whose securities are largely in or listed on the Boston Curb, a recognized master of the art of such securities promotion, is George Graham Rice, formerly known as Jacob Simon Herzig. During Rice's career he has been convicted in various courts at least four times as a result of which he has received prison sentences aggregating about ten years. Some years ago, while free on bail, pending appeal on one of his convictions, Rice went to California, where he operated in stocks on the California Mining Exchange. An investigation by the California Corporation Commission into his activities, however, resulted in his departure for Utah, where he floated an-

other mining venture. As this publication goes to press an indictment handed down by a Federal Grand Jury, sitting in New York early in 1926, resulting from Rice's promotion of the Fortuna Mining Company still stands. In January of this year, as the result of an action instituted by the Attorney General of New York against Rice and certain associates, the New York Supreme Court, at Albany county, issued a temporary injunction restraining the defendants from further sale of the securities of the Columbia Emerald Development Corporation in the State of New York.

The most important instrumentality in the operations of Rice was the Wall Street Iconoclast, of which he is editor. The weekly organ was not only used to disseminate glowing information about his own Boston Curb stocks, but its columns carried scathing denunciatory articles against law enforcement officers. Its so-called "Investors Inquiry" columns carried destructive criticisms and analyses of reputable corporations, tending to undermine the confidence of stockholders in the companies whose securities they held.

In 1913, Rice appeared in the role of the author of a book, a classic of the swindler's art, entitled, "My Adventures With Your Money" and dedicated to "The American Damphool Speculator, surnamed The American Sucker, otherwise described herein as the Thinker Who Thinks He Knows But Doesn't." His utterances in the book carry the weight of expert testimony. Whether they are paralleled by his more recent operations is a question which is in the course of being judicially determined in pending actions against him. In the issue of the Wall Street Iconoclast of May 20, 1926 in an article attacking a competitor, Rice gave his readers the benefit of his rich experience and knowledge of fake promotions.

The recent gyrations on the Boston Curb of some of the Rice mining stocks are interesting. Idaho Copper Corporation which owned an inactive and unproductive "mine" was one of the Rice stocks listed on the Boston Curb at an opening price of 54 cents. As in the "high-pressure" campaign described by Rice, glowing articles appeared in the Wall Street Iconoclast and prospective purchasers were bombarded with long distance telephone calls and telegrams. He endeavored to inspire confidence by urging purchasers of stock to place their orders through their own brokers.

This selling campaign was accompanied by Boston Curb quotations which reached a peak of \$6.25 a share. This despite the fact that the corporation was without dividends or earnings. During 1925, this stock was temporarily suspended from trading on the Boston Curb, following the receipt of a vigorous message from State Inspector of Mines, Stewart Campbell, of Idaho. But about three months later it was reinstated.

The Columbia Emerald Development Corporation, another Rice-promoted security listed on the Boston Curb holds title to certain South American

mining claims. Within a period of approximately six months, the price of this security was advanced on the Boston Curb from \$1.50 to over \$17. Again the Wall Street Iconoclast, high-pressure telephone selling and abundant telegrams did their work. Thereafter the price receded and on March 2, 1927, this stock sold at about \$2 per share.

As to the property and earnings, the Attorney General of the State of New York alleges in a complaint before the New York Supreme Court (Albany county) which led to the issuance of a temporary injunction, that the defendants "had operated said Somondoco mines at a cost to said corporation of over \$60,000 and had produced therefrom not over a spoonful of stones of an inferior quality with the exception of two emeralds." The complaint also alleged, "that the total gross revenues derived from the sales of all said stones did not exceed \$13,500."

But George Graham Rice is by no means alone in the use which he makes of the facilities of the Boston Curb. He has several imitators. Like their model, they generally publish or sponsor pseudo-financial newspapers and make liberal use of high-pressure telephone and telegraph advice to prospective purchasers.

Prominent among these are William L. Jarvis and his associate, Joseph P. Glynn. Jarvis, who is a member and a former president of the Boston Curb, acted as broker for George Graham Rice until their relations ended in a quarrel. In the New York Supreme Court in 1924, Jarvis was permanently enjoined by consent under the Martin act from fraudulent practices in the sale of stocks within the State of New York. At that time Jarvis was broker for G. F. Redmond & Co., the principal of which, George F. Redmond, is now in Atlanta penitentiary, serving a sentence for mail fraud in the operation of his firm.

The character of these promoters, their methods and their securities are no secret. The facts are well known, particularly throughout the Eastern states. A number of newspapers which formerly printed Boston Curb quotations have seen fit to discontinue them. Many reputable brokers now decline, for the protection of their clients, to execute or forward orders for the type of securities which have been described. Recent publicity by George Graham Rice has dropped the usual advice to prospective purchasers of his stocks to buy through their own brokers and has urged that orders be placed direct.

The active campaigns waged against the practices referred to by the Better Business Bureaus of Boston and New York City in the interest of the public and in cooperation with State and Federal law enforcement officers deserve the highest commendation.

Leaders in metallurgical and mining fields have deprecated the fact that engineers who are worthy of better achievements and associates have been willing to lend their names to projects of questionable promoters in order to profit by their clever salesmanship. The Better Business Bureaus have enlisted the active assistance of State Securities Commissions, Mine Inspect-

ors and Geologists, and the co-operation of public spirited engineers, in an effort to protect the public.

For the investor—even for the speculator and trader—the best defense against high-pressure selling and the "dynamiter's" offerings is accurate and reliable information. The National Better Business Bureau co-ordinates and extends the service of local Bureaus in forty-three principal cities in furnishing such facts to investors. This scientific fact-gathering machinery has been set up by financial and business leaders in their various communities for the protection of the public against financial and business frauds. Obtain unbiased facts through these service stations of business, without cost or obligation.

Coprighted, 1927, by National Better Business Bureau.

Experience may be a wise teacher but if you don't learn anything at her school you might as well have not had the experience.

Wearing your goggles on your cap may be quite the style, but the loss of an eye won't give you a smile.

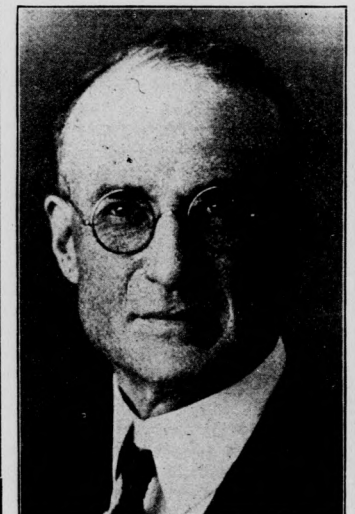
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—has three charts under the back cover which alone are worth more than the entire cost to any merchant.

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If, after reading this book through, you are not more than satisfied with your investment you may return it and your money will be cheerfully returned.

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Tradesman Company
Grand Rapids, Michigan

DRUGS

Michigan Board of Pharmacy.

President—James E. Way, Jackson.
 Vice-President—J. C. Dvilema, Grand Rapids.
 Director—H. H. Hoffman, Lansing.
 Coming Examinations—Detroit, June 21, 22 and 23; Marquette, Aug. 16, 17 and 18.

Use the Name Employed by the Customer.

There is an unconscious practice among pharmacists, which if given thought would be discontinued, as it often proves misleading to customers and leaves them pondering as to whether or not you understand what they asked for. This practice, according to the statement of Robert W. Terry in the Midland Druggist, is the one of labeling medicines by another name than that which the customer uses, viz.: boric acid for boracic acid; ammonium carbonate for baking ammonia; copper sulphate for blue vitriol, and yellow root for yellow puccoon.

A little care and thought exercised along this line may some time save a customer a trip back to the store with the question, "Why did I receive copper sulphate for blue vitriol?"

The Greatest Chemical.

In recent years sulphuric acid has assumed such great importance in an industrial and commercial way that statistics showing the production are now given out annually by the United States geological survey, says the Spatula. This material is probably used in a greater variety of ways in the chemical arts than any other substance. The most important classes of industry in which the consumption of sulphuric acid is involved are the manufacture of fertilizers, the refining of petroleum products, the iron, steel and coke industries, the manufacture of nitroglycerin, celluloid and similar prod-

ucts, and in general metallurgical and chemical practice.

Record Sized Melon Shipped to President Coolidge.

Fort Myers, Fla., May 27—President Calvin Coolidge has been putting a happy ending to at least seven meals this week. A Lee county grown watermelon, tipping the scales at 100 pounds and recognized as the finest specimen grown in Florida this season, was shipped to the President by W. H. Cralle, Lee county farmer, with the compliments of the season. Mr. Cralle, who is specializing in watermelons, shipped the first melons from Florida last month. They brought record prices in the Northern markets.

Dental Anesthetic.

Cocaine Hydrochloride ----- 18 grs.
 Iodine, Thymol, of each ----- 1 gr.
 Eucalyptol ----- 1 min.
 Oil Wintergreen ----- 2 min.
 Alcohol ----- 30 min.
 Glycerin ----- 1½ ozs.
 Water to make ----- 4 ozs.

Dissolve the cocaine in the water; the other ingredients in the alcohol, add the glycerin, and mix the two solutions.

Powdered Castor Oil.

This is nothing more than a good grade of castor oil rubbed up in mortar with light calcined magnesia. Rub until all the oil is absorbed by the magnesia, adding magnesia until it assumes a powdered consistency. It will take equal parts by weight of each to do this.

Elixir Terpin Hydrate and Wild Cherry.

Terpin Hydrate ----- 384 grs.
 Spirit of Bitter Almond ----- 30 min.
 Compound Spirit of Orange 45 min.
 Glycerin ----- 1 oz.
 Water ----- 3 ozs.
 Syrup of Wild Cherry ----- 6 ozs.
 Alcohol, sufficient to make ----- 3 pts.

WHOLESALE DRUG PRICE CURRENT

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

<p>Acids</p> <p>Boric (Powd.) -- 12½ @ 20 Boric (Xtal) --- 15 @ 25 Carbolic ----- 34 @ 40 Citric ----- 53 @ 70 Aturiatic ----- 3¾ @ 8 Nitric ----- 9 @ 15 Oxalic ----- 16¼ @ 25 Sulphuric ----- 3¼ @ 8 Tartaric ----- 48 @ 56</p> <p>Ammonia</p> <p>Water, 26 deg. -- 06 @ 16 Water, 18 deg. -- 05¼ @ 13 Water, 14 deg. -- 04¼ @ 11 Carbonate ----- 20 @ 25 Chloride (Gran. 09 @ 20</p> <p>Balsams</p> <p>Copaiba ----- 1 00@21 25 Fir (Canada) --- 2 75@3 00 Fir (Oregon) --- 65@1 00 Peru ----- 3 00@3 25 Tolu ----- 2 00@2 25</p> <p>Barks</p> <p>Cassia (ordinary) -- 25 @ 30 Cassia (Saigon) -- 50 @ 60 Sassafras (pw. 50c) @ 50 Soap Cut (powd.) 30c ----- 18 @ 25</p> <p>Berries</p> <p>Cubeb ----- @ 1 00 Fish ----- @ 25 Juniper ----- 11 @ 30 Prickly Ash ----- @ 75</p> <p>Extracts</p> <p>Licorice ----- 60 @ 65 Licorice, powd. --- 50 @ 60</p> <p>Flowers</p> <p>Arnica ----- @ 75 Chamomile (Ged.) @ 60 Chamomile Rom. --- @ 50</p> <p>Gums</p> <p>Acacia, 1st ----- 50 @ 55 Acacia, 2nd ----- 45 @ 50 Acacia, Sorts ----- 20 @ 25 Acacia, Powdered 35 @ 40 Aloes (Barb Pow) 25 @ 35 Aloes (Cape Pow) 25 @ 35 Aloes (Soc. Pow.) 65 @ 70 Asafoetida ----- 50 @ 60 Pow. ----- 75 @ 100 Camphor ----- 96 @ 102 Guaiac ----- @ 80 Guaiac, pow'd ----- @ 90 Kino ----- @ 110 Kino, powdered --- @ 20 Myrrh ----- @ 60 Myrrh, powdered @ 65 Opium, powd. 19 65@19 92 Opium, gran. 19 65@19 92 Shellac ----- 65 @ 80 Shellac Bleached. 70 @ 85 Tragacanth, pow. @ 1 75 Tragacanth ----- 1 75 @ 2 25 Turpentine ----- @ 80</p> <p>Insecticides</p> <p>Arsenic ----- 08 @ 20 Blue Vitriol, bbl. @ 07 Blue Vitriol, less 08 @ 15 Bordea. Mix Dry 13 @ 22 Hellebore, White powdered ----- 18 @ 30 Insect Powder ----- 35 @ 45 Lead Arsenate Po. 15¼ @ 37 Lime and Sulphur Dry ----- 8 @ 23 Paris Green ----- 22 @ 33</p> <p>Leaves</p> <p>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</p> <p>Oils</p> <p>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 ----- 9 50 @ 9 75 Cajuput ----- 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 ----- 2 50 @ 2 75 Cocanaut ----- 25 @ 35 Cod Liver ----- 2 00 @ 2 50 Croton ----- 2 00 @ 2 25</p>	<p>Cotton Seed ----- 1 25 @ 1 45 Cubebs ----- 6 50 @ 6 75 Eigeron ----- 7 50 @ 7 75 Eucalyptus ----- 1 25 @ 1 50 Hemlock, pure ----- 2 00 @ 2 25 Juniper Berries -- 4 50 @ 4 75 Juniper Wood ----- 1 50 @ 1 75 Lard, extra ----- 1 55 @ 1 65 Lard, No. 1 ----- 1 25 @ 1 40 Lavender Flow. --- 6 00 @ 6 25 Lavender Gar'n. -- 85 @ 1 20 Lemon ----- 4 50 @ 4 75 Linseed, raw, bbl. @ 90 Linseed, boiled, bbl @ 93 Linseed, bld, less 1 00 @ 1 13 Linseed raw, less 97 @ 1 10 Mustard, artifil. oz. @ 35 Neatsfoot ----- 1 25 @ 1 35 Olive, pure ----- 3 75 @ 4 50 Olive, Malaga, yellow ----- 2 85 @ 3 25 Olive, Malaga, green ----- 2 85 @ 3 25 Orange, Sweet --- 5 00 @ 5 25 Origanum, pure --- @ 2 50 Origanum, com'l 1 00 @ 1 20 Pennyroyal ----- 3 25 @ 3 50 Peppermint ----- 6 50 @ 6 75 Rose, pure ----- 13 50 @ 14 00 Rosemary Flows 1 25 @ 1 50 Sandalwood, E. ----- 10 50 @ 10 75 Sassafras, true 1 75 @ 2 00 Sassafras, arti'l 75 @ 1 00 Spearmint ----- 8 00 @ 8 25 Sperm ----- 1 50 @ 1 75 Tany ----- 9 00 @ 9 25 Tar USP ----- 65 @ 75 Turpentine, bbl. --- @ 65 Turpentine, less 72 @ 85 Wintergreen, leaf ----- 6 00 @ 6 25 Wintergreen, sweet birch ----- 3 00 @ 3 25 Wintergreen, art 75 @ 1 00 Worm Seed ----- 6 00 @ 6 25 Wormwood ----- 9 00 @ 9 25</p> <p>Potassium</p> <p>Bicarbonate ----- 35 @ 40 Bichromate ----- 15 @ 25 Bromide ----- 69 @ 85 Bromide ----- 54 @ 71 Chlorate, gran'd 23 @ 30 Chlorate, powd. or Xtal ----- 16 @ 25 Cyanide ----- 30 @ 90 Iodide ----- 4 36 @ 4 55 Permanganate ----- 20 @ 30 Prussiate, yellow 40 @ 50 Prussiate, red --- @ 70 Sulphate ----- 35 @ 40</p> <p>Roots</p> <p>Alkanet ----- 30 @ 35 Blood, powdered. 35 @ 40 Calamus ----- 35 @ 75 Elecampane, pwd. 25 @ 30 Gentian, powd. --- 20 @ 30 Ginger, African, powdered ----- 30 @ 35 Ginger, Jamaica. 60 @ 65 Ginger, Jamaica, powdered ----- 45 @ 50 Goldenseal, pow. @ 80 Ipecac, powd. --- @ 60 Licorice, powd. --- 35 @ 40 Licorice, powdered 30 @ 40 Poke, powdered ----- 35 @ 40 Rhubarb, powd. --- @ 1 00 Rosinwood, powd. @ 40 Sarsaparilla, Hond. ground ----- @ 90 Sarsaparilla Mexican, Glycerine ----- 32 @ 52 Squills ----- 35 @ 40 Squills, powdered 60 @ 70 Tumeric, powd. --- 20 @ 25 Valerian, powd. --- @ 1 00</p> <p>Seeds</p> <p>Anise ----- @ 35 Anise, powdered 35 @ 40 Bird, Is ----- 13 @ 17 Canary ----- 10 @ 16 Caraway, Po. 30 25 @ 30 Cardamon ----- 3 75 @ 4 00 Coriander pow. 30 20 @ 25 Dill ----- 15 @ 20 Fennell ----- 25 @ 40 Flax ----- 7 @ 15 Flax, ground ----- 7 @ 15 Foenugreek, pwd. 15 @ 25 Hemp ----- 8 @ 15 Lobella, powd. --- @ 1 60 Mustard, yellow ----- 17 @ 25 Mustard, black --- 20 @ 25 Poppy ----- 15 @ 20 Quince ----- 1 25 @ 1 50 Rape ----- 15 @ 20 Sabadilla ----- 6 @ 7 Sunflower ----- 11¼ @ 15 Worm, American 30 @ 40 Worm, Levant --- 5 00 @ 5 25</p> <p>Tinctures</p> <p>Aconite ----- @ 1 80 Aloes ----- 1 50 @ 1 80 Arnica ----- @ 1 44 Asafoetida ----- @ 2 28</p>	<p>Belladonna ----- @ 1 44 Benzoin ----- @ 2 28 Benzoin Comp'd. @ 2 40 Buchu ----- @ 2 16 Cantharadies ----- @ 2 28 Capsicum ----- @ 2 23 Catechu ----- @ 1 44 Cinchona ----- @ 2 16 Colchicum ----- @ 1 80 Cubebs ----- @ 2 76 Digitalis ----- @ 2 04 Gentian ----- @ 1 35 Guaiac ----- @ 2 28 Guaiac, Ammon. --- @ 2 04 Iodine ----- @ 1 25 Iodine, Colorless. @ 1 50 Iron, Clo. ----- @ 1 66 Kino ----- @ 1 44 Myrrh ----- @ 2 52 Nux Vomica ----- @ 1 80 Opium ----- @ 5 40 Opium, Camp. --- @ 1 44 Opium, Deodorz'd @ 5 40 Rhubarb ----- @ 1 92</p> <p>Paints</p> <p>Lead, red dry --- 14¼ @ 15 Lead, white dry 14¼ @ 15 Lead, white oil --- 14¼ @ 15 Ochre, yellow bbl. @ 2½ Ochre, yellow less 3 @ 6 Red Venet'n Am. 3¼ @ 7 Red Venet'n Eng. 4 @ 8 Putty ----- 5 @ 8 Whiting, bbl. --- @ 4¼ Whiting ----- 5¼ @ 10 L. H. P. Prep. --- 2 90 @ 3 05 Rogers Prep. --- 2 90 @ 3 05</p> <p>Miscellaneous</p> <p>Acetanalid ----- 57 @ 75 Alum ----- @ 8 @ 12 Alum, powd. and ground ----- 09 @ 15 Bismuth, Subnitrate ----- 3 03 @ 3 24 Borax xtal or powdered ----- 07 @ 12 Cantharades, po. 1 50 @ 2 00 Calomel ----- 2 70 @ 2 91 Capsicum, pow'd 35 @ 40 Carmine ----- 7 00 @ 7 50 Cassia Buds ----- 35 @ 40 Cloves ----- 50 @ 55 Chalk Prepared. 14 @ 16 Chloroform ----- 51 @ 60 Chloral Hydrate 1 20 @ 1 50 Cocaine ----- 12 10 @ 12 80 Cocoa Butter ----- 70 @ 90 Corks, list, less. --- 40-10 % Copperas ----- 2½ @ 10 Copperas, Fowd. 4 @ 10 Corrosive, Sublm 2 21 @ 2 42 Cream Tartar --- 33¼ @ 42 Cuttle bone ----- 40 @ 50 Dextrine ----- 6 @ 15 Dover's Powder 4 00 @ 4 50 Emery, All Nos. 10 @ 15 Emery, Powdered @ 15 Epsom Salts, bbls. @ 3¼ Epsom Salts, less 3¼ @ 10 Ergot, powdered --- @ 2 50 Flake, White ----- 15 @ 20 Formaldehyde, lb. 15¼ @ 30 Gelatine ----- 80 @ 90 Glassware, less 55 %. Glassware, full case 60 %. Glauber salts, bbl. @ 02¼ Glauber Salts less 04 @ 10 Glue, Brown ----- 21 @ 30 Glue, Brown Grd 15 @ 20 Glue, White ----- 27¼ @ 35 Glue, white grd. 25 @ 35 Glycerine ----- 32 @ 52 Hops ----- 70 @ 85 Iodine ----- 6 45 @ 7 00 Iodoform ----- 8 00 @ 8 30 Lead Acetate ----- 20 @ 20 Mace ----- @ 1 50 Mace, powdered. @ 1 60 Menthol ----- 7 80 @ 8 50 Morphine ----- 11 18 @ 11 93 Nux Vomica ----- @ 30 Nux Vomica, pow. 15 @ 25 Pepper black, pow. 40 @ 50 Pepper, White, pw. 55 @ 60 Pitch, Burgudry 20 @ 25 Quassia ----- 12 @ 15 Quinine, 5 oz. cans @ 59 Rochelle Salts --- 30 @ 35 Saccharine ----- 2 60 @ 2 75 Salt Peter ----- 11 @ 22 Seidlitz Mixture. 30 @ 40 Soap, green ----- 15 @ 30 Soap mott cast. 22¼ @ 25 Soap, white castile case ----- @ 15 00 Soap, white castile less, per bar --- @ 1 60 Soda Ash ----- 3 @ 10 Soda Bicarbonate 3¼ @ 10 Soda, Sal ----- 02¼ @ 08 Spirits Camphor @ 1 20 Sulphur, roll ----- 3¼ @ 10 Sulphur, Subl. --- 4¼ @ 10 Tamarinds ----- 20 @ 25 Tartar Emetic --- 70 @ 75 Turpentine, Ven. 50 @ 75 Vanilla Ex. pure 1 50 @ 2 50 Vanilla Ex. pure 2 25 @ 2 50 Zinc Sulphate --- 06 @ 11</p>
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CARBONATED SOFT DRINKS

of the Better Quality are in demand in Michigan all the year around, especially during the hot months. Here is a list of the Leading Brands we stock:

Ginger Ale, Carbonated—Ready to Serve

	Less Case, Doz.	Per Case
Cliquot Club, 15½ oz., 2 doz. in case	\$1.75	\$3.35
Cliquot Club (Dry) 15½ oz., 2 doz. in case	1.75	3.35
Canada Dry (Pale) 12 oz., 50 to case	2.05	7.60
Canada Dry (Pale) 12 oz., 1 doz. to case		1.92
Canada Dry (Pale) 12 oz., 1 doz. to case, 5 case lots		1.92
Canada Dry (Pale) 6 oz., Size, 100 to case	1.75	12.50
Canada Dry (Pale) 6 oz., 2 doz. to case	2.40	4.50
Cantrell & Cochrane's (Pale) 12½ oz., 5 doz. to case	2.40	11.25
Vernor's 15½ oz., 2 doz. to case	2.00	3.50
Vernor's 2 4oz., 1 doz. to case	2.40	2.25
Vernor's 24 oz., 1 doz. to case, 5 cases, \$2.35 case; 10 cs.		2.25
White Rock, 12 oz., 2 doz. to case	2.00	3.75
White Rock, 1½ Pints, 2 doz. to case	2.60	5.00
White Rock, Nips, 100 to case	1.20	9.00
White Rock (Pale Dry) Quarts, 2 doz. case	3.20	5.75
White Rock (Pale Dry) Pints, 50 to case	2.10	7.50
White Rock (Pale Dry) Pints, 1 doz. to case		2.10
White Rock (Pale Dry) Splits 100 to case	1.65	12.25

Root Beer, Carbonated—Ready to Serve

White Rock, 10 oz., 2 doz. to case	\$3.00	\$3.75
Cliquot Club, 2 doz. in case	1.75	3.35

Silver Spray (A Soft Drink)

12 oz., 2 doz. to case	\$2.25	\$4.00
7 oz., 4 doz. to case	1.35	5.00
12 oz., 3 case lots, case \$3.95; 5 case lots, \$3.90; 10 case lots, \$3.85		

Hazeltine & Perkins Drug Company
 Manistee MICHIGAN Grand Rapids

GROCERY PRICE CURRENT

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

ADVANCED

- Flour
- Rolled Oa ts
- Peanut Butter

DECLINED

- Slab Apricots
- Veal

AMMONIA

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

Stove

- Shaker ----- 1 80
- No. 50 ----- 2 00
- Peerless ----- 2 60

Shoe

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

BUTTER COLOR

- Dandelion ----- 2 85

CANDLES

- Electric Light, 40 lbs. 12.1
- Plumber, 40 lbs. ----- 12.8
- Paraffine, 6s ----- 14 1/2
- Paraffine, 12s ----- 14 1/2
- Wicking ----- 40
- Tudor, 6s, per box ----- 30

CANNED FRUIT

- Apples, 3 lb. Standard 1 50
- Apples, No. 10 ----- 4 50@5 75
- Apple Sauce, No. 10 8 00
- Apricots, No. 1 1 75@2 00
- Apricots, No. 2 ----- 3 00
- Apricots, No. 3 4 40@3 90
- Apricots, No. 10 8 50@11 00
- Blackberries, No. 10 8 50
- Peaches, No. 2 2 00@2 75
- Blueberries, No. 10 ----- 14 00
- Cherries, No. 2 ----- 3 75
- Cherries, No. 2 1/2 ----- 4 25
- 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 2 25
- Peaches, 2 1/2 Cal. 3 00@3 25
- Peaches, 10, Mich. ----- 8 50
- Pineapple, 1 sl. ----- 1 75
- Pineapple, 2 sl. ----- 2 60
- Pineapple, 2 br. sl. ----- 2 40
- Pineapple, 2 1/2, sil. ----- 3 00
- Pineapple, 2, cru. ----- 2 60
- Pineapple, 10 cru. ----- 9 00
- 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 2 25
- Raspb's, Red, No. 10 13 50
- Raspb's Black, No. 10 ----- 12 00
- Rhubarb, No. 10 4 75@5 50
- Strawberries, No. 10 12 00

CANNED FISH

- Clam Ch'der, 10 1/2 oz. 1 35
- Clam Ch., No. 3 ----- 3 50
- Clams, Steamed, No. 1 1 20
- Clams, Mince, No. 1 1 25
- Finnan Haddie, 10 oz. 3 30
- Clam Bouillon, 7 oz. 2 50
- Clam Haddie, 7 oz. 1 75
- Fish Flakes, small ----- 1 35
- Cod Fish Cake, 10 oz. 1 85
- Cove Oysters, 5 oz. ----- 1 65
- Lobster, No. 1/4, Star 2 90
- Shrimp, 1, wet ----- 2 00
- Sardines, 1/4 Oil, Key ----- 6 10
- Sardines, 1/4 Oil, Keyless 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 85
- Sardines, Im. 1/4, ea. 10@28
- Sardines, Im., 1/2, ea. ----- 25
- Sardines, Cal. ----- 1 65@1 80
- Tuna, 1/2, Albacore ----- 95
- Tuna, 1/2s, Curtis, doz. 2 20
- Tuna, 1/2s, Curtis, doz. 3 50
- Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

- Bacon, Med. Beechnut 3 30
- Bacon, Lge. Beechnut 5 40
- Beef, No. 1, Corned ----- 3 10
- Beef, No. 1, Roast ----- 3 10
- Beef, No. 2 1/2, Qua. sil. 1 50
- Beef, 3 1/2 oz. Qua. sil. 2 00
- Beef, 5 oz., Qua. sil. 2 75
- Beef, No. 1, B'nut, sil. 4 50
- Beefsteak & Onions. 3 45
- Chili Con Ca., 1s 1 35@1 45
- Devilled Ham, 1/4s ----- 2 20
- Devilled Ham, 1/2s ----- 3 60
- Hamburg Steak & Onions, No. 1 ----- 3 15
- Potted Beef, 4 oz. ----- 1 10
- Potted Meat, 1/4 Libby 62 1/4
- Potted Meat, 1/2 Libby ----- 90
- Potted Ham, Gen. 1/4 1 85
- Vienna Saus., No. 1/4 1 45
- Vienna Sausage, Qua. 95
- Veal Loaf, Medium ----- 2 65

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
- Daisies ----- 26
- Longhorn ----- 26
- Michigan Flat ----- 25
- New York New 1926 ----- 32
- Sap Sago ----- 38
- Brick ----- 27

Baked Beans

- Campbells, 1c free 5 ----- 1 85
- Quaker, 18 oz. ----- 1 15
- Fremont, No. 2 ----- 1 10
- 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 1/2, Large Green 4 50
 - W. Beans, cut 2 1 45@1 75
 - W. Beans, 10 ----- 7 50
 - Green Beans, 2s 1 45@2 25
 - Green Beans, 10s ----- 7 50
 - L. Beans, 2 gr. 1 35@2 65
 - Lima Beans, 2s, Soaked 95
 - Red Kid, No. 2 ----- 1 25
 - Beets, No. 2, wt. 1 75@2 40
 - Beets, No. 2, cut 1 10@1 25
 - Beets, No. 3, cut ----- 1 60
 - Corn, No. 2, stan. ----- 1 10
 - Corn, Ex. stan. No. 2 1 25
 - Corn, No. 2, Fan. 1 80@2 35
 - Corn, No. 10 ----- 8 00@10 75
 - Hominy, No. 3 1 00@1 15
 - Okra, No. 2, whole ----- 2 00
 - Okra, No. 2, cut ----- 1 65
 - Dehydrated Veg. Soup ----- 45
 - Dehydrated Potatoes, lb. ----- 35
 - Mushrooms, Hotels ----- 35
 - Mushrooms, Choice, 8 oz. 40
 - Mushrooms, Sur Extra 60
 - Peas, No. 2, E. J. ----- 1 65
 - Peas, No. 2, Sift. ----- 1 85
 - June ----- 1 85
 - Peas, No. 2, Ex. Sift. ----- 2 25
 - E. J. ----- 2 25
 - Peas, Ex. Fine, French 25
 - Pumpkin, No. 2 1 25@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 1/2 2 25
 - Sauerkraut, No. 3 1 35@1 50
 - Succotash, No. 2 1 65@2 50
 - Succotash, No. 2, glass 2 80
 - Spinach, No. 1 ----- 1 25
 - Spinach, No. 2 ----- 1 60@1 90
 - Spinach, No. 3 ----- 2 25@2 50
 - Spinach, No. 10 ----- 6 50@7 00
 - Tomatoes, No. 2 1 20@1 30
 - Tomatoes, No. 3 1 90@2 25
 - Tomatoes, No. 10 ----- 78 00
- CATSUP.**
 - B-nut, small ----- 1 90
 - Lily of Valley, 14 oz. ----- 2 60
 - Lily of Valley, 1/2 pint 1 75
 - Paramount, 24, 8s ----- 1 40
 - Paramount, 24, 16s ----- 2 35
 - Paramount, Cal. ----- 13 50
 - Sniders, 8 oz. ----- 1 75
 - Sniders, 16 oz. ----- 2 55
 - Quaker, 8 1/2 oz. ----- 1 30
 - 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

- Beeman's Pepsin ----- 65
- Beechnut Wintergreen ----- 70
- Beechnut Peppermint ----- 70
- Beechnut Spearmint ----- 70
- Doublemint ----- 65
- Peppermint, Wrigleys ----- 65
- Peppermint, Wrigleys ----- 65
- Spearmint, Wrigleys ----- 65
- Juicy Fruit ----- 65
- Wrigley's P-K ----- 65
- Zeno ----- 65
- Teaberry ----- 65

COCOA.

- Droste's Dutch, 1 lb. ----- 8 50
- Droste's Dutch, 1/2 lb. 4 50
- Droste's Dutch, 1/4 lb. 2 35
- Droste's Dutch, 5 lb. ----- 60
- Chocolate Apples ----- 4 50
- Pastelles, No. 1 ----- 12 60
- Pastelles, 1/2 lb. ----- 6 60
- Pains De Cafe ----- 3 00
- Droste's Bars, 1 doz. ----- 2 00
- Delft Pastelles ----- 2 15
- 1 lb. Rose Tin Bon ----- 18 00
- Bons ----- 9 00
- 7 oz. Rose Tin Bon ----- 18 00
- Bons ----- 9 00
- 13 oz. Creme De Cara-que ----- 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, 1/4s ----- 37
- Baker, Caracas, 1/2s ----- 35

COCOANUT

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

CLOTHES LINE.

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



COFFEE

ROASTERS
MUSKEGON, MICH.

HUME GROCER CO.

COFFEE ROASTED

- 1 lb. Package**
 - Melrose ----- 32 1/2
 - Liberty ----- 24
 - Quaker ----- 39 1/2
 - Nedrow ----- 37 1/2
 - Morton House ----- 43 1/2
 - Reno ----- 34 1/2
 - Royal Club ----- 38 1/2

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

Maxwell House Coffee.

- 1 lb. tins ----- 46
- 3 lb. tins ----- 1 36

Coffee Extracts

- M. Y., per 100 ----- 12
- Frank's 50 pkgs. ----- 4 25
- Hummel's 50 1 lb. 10 1/4

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

- Quaker, Tall, 4 doz. ----- 4 90
- Quaker, Baby, 8 doz. 4 80
- Quaker, Gallon, 1/2 doz. -----
- Carnation, Tall, 4 doz. 5 15
- Carnation, Baby, 8 dz. 5 05
- Oatman's Dundee, Tall 5 15
- Oatman's D'dee, Baby 5 00
- Every Day, Tall ----- 5 00
- Every Day, Baby ----- 4 90
- Pet, Tall ----- 5 15
- Pet, Baby, 8 oz. ----- 5 05
- Borden's Tall ----- 5 15
- Borden's Baby ----- 5 05
- Van Camp, Tall ----- 4 90
- Van Camp, Baby ----- 3 75

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 Knickbocker ----- 95 00
- Webster Belmont ----- 110 00
- Webster St. Reges ----- 125 00
- Bering Apollon ----- 95 00
- Bering Palmitas ----- 115 00
- Bering Delioses ----- 120 00
- Bering Favorita ----- 135 00
- Bering Albas ----- 150 00

CONFECTIONERY

- Stick Candy Pails**
- Standard ----- 16
- Pure Sugar Sticks 600s 4 20
- Big Stick, 20 lb. case 20
- Mixed Candy**
- Kindergarten ----- 17
- Leader ----- 14
- K. L. O. ----- 12
- French Creams ----- 16
- Paris Creams ----- 17
- Grocers ----- 11

Fancy Chocolates

- 5 lb. Boxes
- Bittersweets, Ass'ted 1 75
- Choc Marshmallow Dp 1 70
- Milk Chocolate A A 1 80
- Nibble Sticks ----- 1 85
- No. 12, Choc. Light ----- 1 65
- Chocolate Nut Rolls ----- 1 85
- Magnolia Choc ----- 1 25

Gum Drops Pails

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

Lozenges Pails

- A. A. Pep. Lozenges 17
- A. A. Pink Lozenges 16
- A. A. Choc. Lozenges 19
- Motto Hearts ----- 16
- Malted Milk Lozenges 21

Hard Goods Pails

- Lemon Drops ----- 18
- O. F. Horehound dps. ----- 13
- Anise Squares ----- 18
- Peanut Squares ----- 17
- Horehound Tablets ----- 13

Cough Drops Bxs

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

Package Goods

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

Specialties

- Walnut Fudge ----- 23
- Pineapple Fudge ----- 22
- Italian Bon Bons ----- 17
- Banquet Cream Mints. 23
- Silver King M.Mallows 1 35
- Bar Goods**
- Walnut Sundae, 24, 5c 80
- Neapolitan, 24, 5c ----- 80
- Mich. Sugar Ca., 24, 5c 80
- Pal O Mine, 24, 5c ----- 80
- Malty Milkies, 24, 5c ----- 80
- Bo-Ka-To-Ka, 24, 5c ----- 80

COUPON BOOKS

- 50 Economic grade 3 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 ----- 28
- Evaporated, Fancy ----- 33
- Evaporated, Slabs ----- 25
- Citron**
- 10 lb. box ----- 40

Currants

- Packages, 14 oz. ----- 17
- Greek, Bulk, lb. ----- 17

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 ----- 11
- Thompson's s'dies blk 9 1/2
- Thompson's seedless, 15 oz. ----- 10 1/2
- Seeded, 15 oz. ----- 13 1/2

California Prunes

- 90@100, 25 lb. boxes ----- 07 1/2
- 60@70, 25 lb. boxes ----- 10 1/2
- 50@60, 25 lb. boxes ----- 11
- 40@50, 25 lb. boxes ----- 12
- 30@40, 25 lb. boxes ----- 15
- 20@30, 25 lb. boxes ----- 21

FARINACEOUS GOODS

- Beans**
- Med. Hand Picked ----- 06
- Cal. Limas ----- 09
- Brown, Swedish ----- 07
- Red Kidney ----- 07 1/2

Farina

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

Hominy

- Pearl, 100 lb. sacks ----- 3 50

Macaroni

- Mueller's Brands
- 9 oz. package, per doz. 1 30
- 9 oz. package, per case 2 60

Bulk Goods

- Elbow, 20 lb. ----- 09
- Egg Noodle, 10 lbs. ----- 15

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

- JENNINGS PURE FLAVORING EXTRACT**
- Vanilla and Lemon



- Same Price
- 7/8 oz. 1 35
- 1 1/4 oz. 1 80
- 2 1/4 oz. 3 20
- 3 1/2 oz. 5 00
- 2 oz. 3 00
- 4 oz. 5 75
- 8 oz. 9 6

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

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 Westenbrugge Brands
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 4 20
Ohio Blue Tip, 144 bx 6 00
Ohio Blue Tip, 720-1c 4 50
Blue Seal, 144 5 60
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

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 75

NUTS Whole

Almonds, Tarragona 27
Brazil, New 18
Fancy Mixed 23
Filberts, Sicily 22
Peanuts, Virginia Raw 09 1/2
Peanuts, Vir. roasted 10 1/2
Peanuts, Jumbo, rst. 10 1/2
Peanuts, Jumbo, std. 1 1/2
Pecans, 3 star 20
Pecans, Jumbo 40
Pecans, Mammoth 50
Walnuts, California 38

Salted Peanuts

Fancy, No. 1 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 25
Quart Jars, dozen 6 50
Bulk, 2 gal. keg 3 75
Pint, Jars, dozen 3 50
4 oz. Jar, plain, doz. 1 35
5 1/2 oz. Jar, pl. doz. 1 60
9 oz. Jar, plain, doz. 2 35
20 oz. Jar, Pl. doz. 4 25
3 oz. Jar, Stu., doz. 1 35
6 oz. Jar, stuffed, dz 2 50
9 oz. Jar, stuffed, doz. 3 50
12 oz. Jar, Stuffed, doz. 4 50 @ 4 75
20 oz. Jar, stuffed dz 7 00

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand
24 1 lb. Tins 14.7
8 oz., 2 do. in case 14
15 lb. pails 37.1
25 lb. pails 39.1

PETROLEUM PRODUCTS

Iron Barrels
Perfection Kerosine 13.6
Red Crown Gasoline, Tank Wagon 14.7
Solite Gasoline 17.7
Gas Machine Gasoline 37.1
V. M. & P. Naphtha 19.6
Capitol Cylinder 39.1
Atlantic Red Egin 21.1
Winter Black 12.1



Iron Barrels

Light 65.1
Medium 65.1
Heavy 65.1
Special heavy 65.1
Extra heavy 65.1
Polarine "F" 65.1
Transmission Oil 65.1
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



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

PICKLES

Medium Sour
Barrel, 1600 count 17 00
Half bbbs., 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. 22 00
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. 18
Good Steers & H.f. 15 1/2 @ 17
Med. Steers & H.f. 15 @ 15 1/2
Com. Steers & H.f. 14 1/2 @ 15
Cows
Top 15
Good 14
Medium 13
Common 12
Veal
Top 17
Good 16
Medium 14
Lamb
Spring Lamb 32
Good 30
Medium 27
Poor 25
Mutton
Good 18
Medium 16
Poor 13
Pork
Light hogs 12
Medium hogs 12
Heavy hogs 11
Loins, Med. 22
Butts 19
Shoulders 15
Spareribs 14
Neck bones 06

Mutton

Good 18
Medium 16
Poor 13

Pork

Light hogs 12
Medium hogs 12
Heavy hogs 11
Loins, Med. 22
Butts 19
Shoulders 15
Spareribs 14
Neck bones 06

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 13 1/2
60 lb. tubs advance 1 1/2
50 lb. tubs advance 1 1/2
20 lb. pails advance 3/4
10 lb. pails advance 3/4
5 lb. pails advance 1
3 lb. pails advance 1
Compound tierces 12
Compound, tubs 12 1/2

Sausages

Bologna 16
Liver 14
Frankfort 19
Pork 18 @ 20
Veal 19
Tongue, Jellied 35
Headcheese 18

Smoked Meats

Hams, Cer., 14-16 lb. @ 25 1/2
Hams, Cert., Skinned 16-18 lb. @ 27 1/2
Ham, dried beef @ 33
Knuckles @ 33
California Hams @ 18
Picnic Boiled @ 22
Hams @ 40
Boiled Hams @ 40
Minced Hams @ 19
Bacon 4/6 Cert. 24 @ 34

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

Mince Meat

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

Pig's Feet

Cooked in Vinegar
1/4 bbbs. 2 50
1/4 bbbs., 35 lbs. 4 50
1/2 bbbs. 9 00
1 bbbs. 17 00
Kits, 15 lbs. 1 75
1/4 bbbs., 40 lbs. 3 50
3/4 bbbs., 80 lbs. 5 00

Casings

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

RICE

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

ROLLED OATS

Silver Flake, 12 Pam. 2 25
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 70
Mothers, 12s, M'mum 3 25
Nedrow, 12s, China 3 25
Sacks, 90 lb. Jute 3 75
Sacks, 90 lb. Cotton 3 80

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, bbbs. 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 15
Mied, half bbbs. 9 50
Mixed, bbbs. 17 00
Milkers, Kegs 1 25
Milkers, half bbbs. 10 25
Milkers, bbbs. 19 00
K K K K Norway 19 50
8 lb. pails 1 40
Cut Lunch 1 65
Royal 1 lb. boxes 1 65

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

SHOE BLACKENING

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

STOVE POLISH

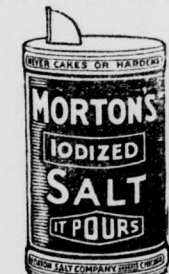
Blackene, per doz. 1 35
Black Silk Liquid, dz. 1 40

Black Silk Paste, doz. 1 25

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

SALT

Colonial, 24, 2 lb. 95
Colonial, 36-1 1/2 1 25
Colonial, Iodized, 24-2 2 00
Med. No. 1 Bbbs. 2 60
Med. No. 1, 100 lb. bg. 95
Farmer Spec., 70 lb. 90
Packers Meat, 50 lb. 57
Crushed Rock for ice cream, 100 lb., each 85
Butter Salt, 280 lb. bbl. 4 24
Block, 50 lb. 40
Baker Salt, 280 lb. bbl. 4 10
100, 3 lb. Table 5 75
70, 4 lb. Table 5 25
28, 10 lb. Table 5 00
28 lb. bags, Table 42
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, 100 box 4 00
Big Jack, 60s 4 50
Fels Naptha, 100 box 5 50
Flake White, 10 box 3 80
Grama White Na. 10s 3 85
Swift Classic, 100 box 4 40
20 Mule Borax, 100 bx 7 55
Wool, 100 box 6 50
Jap Rose, 100 box 7 85
Fairly, 100 box 5 50
Palm Olive, 144 box 11 00
Lava, 100 box 4 90
Octagon 6 00
Pummo, 100 box 4 85
Sweetheart, 100 box 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lge. 3 50
Quaker Hardwater
Cocao, 72s, box 2 85
Fairbank Tar, 100 bx 4 00
Triby Soap, 100, 10c 7 30
Williams Barber Bar, 9s 50
Williams Mug, per doz. 48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Brillo 85
Climalline, 4 doz. 4 20
Grandma, 100, 5c 4 00
Grandma, 24 Large 3 75
Gold Dust, 100s 4 00
Gold Dust, 12 Large 3 20
Golden Rod, 24 4 25
Jinx, 3 doz. 4 50
La France Laun., 4 dz. 3 60
Luster Box, 54 3 40
Old Dutch Clean, 4 dz 4 00
Octagon, 60s 3 40
Rinso, 40s 3 20
Rinso, 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
Sapine, 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
Mled, 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 @ 38
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
Penalty, 3 1/2 oz. 3 25
Kitchen Bouquet 4 50
Laurel Leaves 20
Marjoram, 1 oz. 90
Savory, 1 oz. 90
Thyme, 1 oz. 90
Turmeric, 2 1/2 oz. 90

STARCH

Corn

Kingsford, 40 lbs. 11 1/2
Powdered, bags 4 50
Argo, 48, 1 lb. pkgs. 3 60
Cream, 48-1 4 80
Quaker, 40-1 07 1/2

Gloss

Argo, 48, 1 lb. pkgs. 3 60
Argo, 12, 3 lb. pkgs. 2 96
Argo, 8, 5 lb. pkgs. 3 35
Silver Gloss, 48, 1s 11 1/2
Elastic, 64 pkgs. 5 35
Tiger, 48-1 3 50
Tiger, 50 lbs. 06

CORN SYRUP

Corn

Blue Karo, No. 1 1/2 2 42
Blue Karo, No. 5, 1 dz. 3 33
Blue Karo, No. 10 3 13
Red Karo, No. 1 1/2 2 70
Red Karo, No. 5, 1 dz. 3 71
Red Karo, No. 10 3 51

Imit. Maple Flavor

Orange, No. 1 1/2, 2 dz. 3 15
Orange, No. 5, 1 do. 4 41
Orange, No. 10 4 21

Maple

Green Label Karo, 5 19
Green Label Karo 5 19

Maple and Cane

Mayflower, per gal. 1 55

Maple

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

TABLE SAUCES

Lea & Perrin, large 6 00
Lea & Perrin, small 3 35
Pepper 1 60
Royal Mint 2 40
Tobasco, 2 oz. 4 25
Sho You, 9 oz., doz. 2 70
A-1, large 5 20
A-1, small 3 15
Capers, 2 oz. 2 30

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

Gunpowder

Choice 40
Fancy 47

Ceylon

Pekoe, medium 57

English Breakfast

Congou, Medium 28
Congou, Choice 35 @ 36
Congou, Fancy 42 @ 44

Oolong

Medium 39
Choice 45
Fancy 50

TWINE

Cotton, 3 ply cone 33
Cotton, 3 ply pails 35
Wool, 6 ply 18

VINEGAR

Cider, 40 Grain 20
White Wine, 80 grain 26
White Wine, 40 grain 20

WICKING

No. 0, per gross 75
No. 1, per gross 1 25
No. 2, per gross 1 50
No. 3, per gross 2 00
Peerless Rolls, per doz. 90
Rochester, No. 2, doz. 50
Rochester, No. 3, doz. 2 00
Rayo, per doz. 75

WOODENWARE

Baskets
Bushels, narrow band, wire handles 1 75
Bushels, narrow band, wood handles 1 80
Market, drop handle. 90
Market, single handle. 95
Market, extra 1 60
Splint, large 8 50
Splint, medium 7 50
Splint, small 6 50

Churns

Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55
3 to 6 gal., per gal. 1 6

Pails

10 qt. Galvanized 2 40
12 qt. Galvanized 2 60
14 qt. Galvanized 3 00
12 qt. Flaring Gal. Ir. 5 00
10 qt. Tin Dairy 4 00

Trays

Mouse, Wood, 4 holes. 60
Mouse, wood, 6 holes. 70
Mouse, tin, 5 holes 65
Rat, wood 1 00
Rat, spring 1 00
Mouse, spring 30

Tubs

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

Washboards

Banner, Globe 5 50
Brass, single 6 00
Glass, single 6 00
Double Peerless 8 50
Single Peerless 7 50
Northern Queen 5 50
Universal 7 25

Wood Bowls

13 in. Butter 5 06
15 in. Butter 9 00
17 in. Butter 18 00
19 in. Butter 25 00

WRAPPING PAPER

Fibre, Manila, white. 05 1/2
No. 1 Fibre 08
Butchers D. F. 06 1/2
Kraft 07 1/2
Kraft Stripe 09 1/2

YEAST CAKE

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

YEAST-COMPRESSED

Fleischmann, per doz. 30

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 18. We have to-day received the schedules and adjudication in the matter of E. J. Athey, Bankrupt No. 3162. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a salesman. The schedules show assets of \$500 of which the full interest is claimed as exempt, with liabilities of \$2,913.25.

- Industrial Bank, Grand Rapids \$839.00
Stevens-Davis Co., Chicago 78.00
Michigan Lumber & Fuel Co., Flint 550.00
Wurzburger Dry Goods Co., Grand R. 37.50
Bob's Garage, Grand Rapids 36.25
S. E. Braendle, Grand Rapids 75.00
Dr. Miller, Flint 30.00
Old National Bank, Grand Rapids 50.00
Frank S. Slicht, Grand Rapids 100.00
Steele Bros. Fuel Co., Grand Rap. 17.50
Union Trust & Savings Bank, Flint 100.00
Industrial Bank, Grand Rapids 1,000.00

May 19. We have to-day received the schedules, reference and adjudication in the matter of Samuel P. Berns, Bankrupt No. 3165. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a salesman.

- Grand Rapids \$45.00
DePreece Bernstein, New York 111.15
John T. Muran Mfg. Co., Boston 223.50
Rex Mfg. Co., Providence, R. I. 16.20
Mrs. Smith & Vandenberg, G. R. 165.00
Dr. Alden Williams, Grand Rapids 3.00
E. F. Wood Motor Co., Grand Rap. 45.52
F. Solinger & Co., Providence, R.I. 136.11
Finedge Cutlery Corp., New York 83.30
Aisenstein-Woronock & Sons Co., New York 228.21
Colonial Service Station, Grand R. 16.00
H. J. Ferman & Co., Elkhart, Ind. 250.00
Hermitage Battery Co., Grand R. 3.75
Horace Beecher, Grand Rapids 17.50
Mays, Grand Rapids 12.45
S. Glemby Sons Co., New York 1,800.00
Dr. Fred P. Currier, Grand Rapids 15.00
G. R. Clinic, Grand Rapids 21.00
Petoskey Hospital, Petoskey 19.00
Hafstadt Co., Toledo 228.00
E. H. Eden Co., Attleboro, Mass. 150.00
W. Ulrich Co., Milwaukee 11.79
American Watch Co., Detroit 90.00
Byron E. Parks and Eva L. Parks, Grand Rapids 1,291.87
Enger Kress Co., West Bend, Wis. 199.04
I. Wepman, Grand Rapids 25.00
G. R. Gas Light Co., Grand Rapids 12.00
Producers Fuel Co., Grand Rapids 5.50
Gast Motor Sales Co., Grand Rapids 27.65
Blodgett Hospital Ass'n., Grand R. 143.50
Universal Sales & Service Co., Grand Rapids 23.00
Hercules Mfg. Co., Brooklyn, N. Y. 120.00
Underwood Typewriter Co., G. R. 15.00
The Magnetic Clock Co., Hartford, Conn. \$ 6.50
Weissman Bros., New York 50.00
Hammer & Cortenhorf, Grand Rap. 9.00
Palaskala Garage, Palaskala, Ohio 40.00

May 19. We have to-day received the schedules, references and adjudication in the matter of William Kidder, Bankrupt No. 3164. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benzonia, and his occupation is that of a laborer. The schedules show assets of \$650 of which the full amount is claimed as exempt, with liabilities of \$2,014.25.

- Ernest Gauthier, Cedar City \$162.50
Farmers & Merchants State Bank, Mesick 700.00
Fay Horton, Manton 450.00
Homer Cohn, Mesick 100.00
George Joseph, Mesick 3.00
J. A. Harvey, Mesick 25.00
Haynes Bros. Lumber Co., Cadillac 66.25
Archie Rogers, Mesick 15.00
C. Carnahan, Mesick 26.40
J. H. Meiler, Mesick 70.00
St. Louis Lightning Rod Co., St. Louis, Mo. 38.00
Ed. Fairbanks, Mesick 23.00
W. T. Oibrene, Mesick 15.00
Dr. Higgins, Mesick 10.00
Grand Traverse Auto Co., Traverse City 62.00
Smith Bros., Cadillac 9.50
Ed. Heath, Mesick 15.00
Glenn Stoops, Mesick 69.00
International Harvester Co., Chicago 7.00
Tamlie Smith, Boon 20.00
Jolin Muche, Manton 40.00
H. Dexter, Mesick 27.00

- John Lake, Mesick 25.00
D. J. Hunt, Buckley 35.00
Louis Waters, Mesick 5.00
Clark Drug Co., Mesick 6.00

May 19. We have to-day received the schedules, reference and adjudication in the matter of Winford L. Rogers, Bankrupt No. 3163. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grawn, and his occupation is that of a merchant. The schedules show assets of \$1,870.45 of which \$490.96 is claimed as exempt, with liabilities of \$1,681.35.

- Bank of Grawn, Grawn \$110.00
Grand Traverse Auto Co., Traverse City 234.00
Julius Andres & Sons, Milwaukee 90.00
U. S. Kubber Co., Detroit 100.00
Brown & Sehler Co., Grand Rapids 95.00
Beckley-Raiston Co., Chicago 335.00
Lacey Co., Grand Rapids 35.00
Lee Fouts, Grawn 90.00
Gillam & Moore, Saginaw 35.00
F. J. Gillam, Traverse City 15.00
N. Alpers, Traverse City 11.00
General Accessories Co., Pontiac 4.00
Reliable Tire & Accessories Co., Muskegon 35.00
Rennie Oil Co., Traverse City 239.25
Great Western Oil Co., Grand Rap. 58.88
Cumings Bros., Flint 10.00
John H. Sebright, Traverse City 40.00
Montgomery-Ward & Co., Chicago 9.5

May 17. On this day was held the first meeting of creditors in the matter of James L. Deitz, Bankrupt No. 3135. The bankrupt was present in person and represented by attorney Charles H. Kavanagh. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

- May 20. We have to-day received the schedules, reference and adjudication in the matter of Walter B. Dudley, Bankrupt No. 3166. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$724.72. The court has written for funds and upon receipt of the same the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:
Cornelius Smit, Grand Rapids \$ 13.20
McLachlan Business University, Grand Rapids 92.20
Alfred J. Brown Seed Co., G. R. 1.32
Henry C. Dykhouse, Grand Rapids 50.00
Ora Chadwick, Grand Rapids 3.25
Battjes Bldg. & Material Co., G. R. 3.00
Dr. B. H. Masselink, Grand Rapids 10.00
William Rose, Grand Rapids 1.50
Star Transfer Line, Grand Rapids 6.26
Fairview Dairy, Grand Rapids 4.80
Producers Fuel Co., Grand Rapids 30.26
C. G. Kuennen, Grand Rapids 31.00
Dr. Robert DeCoux, Grand Rapids 66.30
Dr. J. B. Whinery, Grand Rapids 30.00
A. Himes Coal Co., Grand Rapids 75.00
G. R. Furnace Co., Grand Rapids 13.28
Hill Plumbing Co., Grand Rapids 1.35
G. J. Haan Calendar Co., Grand R. 26.95
G. R. Ice & Coal Co., Grand Rapids 14.25
Lock Fuel & Feed Co., Grand Rap. 17.50
A. J. Wilhelm, Traverse City 9.00
Dr. Jas. Ardiel, Grand Rapids 175.00
Fred Earle, Grand Rapids 2.00
Booths Cash Grocery Co., Grand R. 15.00
Anway Peerless Co., Grand Rapids 26.00
G. R. Credit Men's Ass'n., G. R. 5.74

May 18. On this day was held the first meeting of creditors in the matter of Reuben Markkan, Bankrupt No. 3143. The bankrupt was present in person and represented by Earl W. Dunn, attorney for the bankrupt. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Robert Flach, Bankrupt No. 3147. The bankrupt was present in person and represented by attorney A. E. Ewing. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

In the matter of Frank B. Wilson, Bankrupt No. 3154, the funds for the first meeting have been received and such meeting has been called for June 6. In the matter of John P. Evans, Bankrupt No. 3159, the funds for the first meeting have been received and such meeting has been called for June 6. In the matter of Edward C. Eberlein, as Eberlein Tire Co., Bankrupt No. 3158, the funds for the first meeting have been received and such meeting has been called for June 6.

received and such meeting has been called for June 6. May 23. On this day was held the adjourned first meeting of creditors in the matter of Carl Breuer and Adolph H. Breuer, individually and as copartners doing business as Grand Bowling Academy and Banquet Beverage Co., Bankrupt No. 3144. The bankrupts were present in person and represented by attorneys Hilding & Hilding. Creditors were present by G. R. Credit Men's Association and Travis, Merrick, Warner & Johnson, attorneys. The bankrupts were each sworn and examined without a reporter. The adjourned first meeting then adjourned without date.

On this day also was held the adjourned first meeting of creditors in the matter of Regal Sandwich Shop, Bankrupt No. 3123. The bankrupt corporation was present by Ray M. Ripperger, its acting manager. The creditors were represented by G. R. Credit Men's Association and certain creditors were present in person. The trustee was present in person, Ray M. Ripperger was sworn and examined, without a report present. The adjourned first meeting then adjourned without date.

In the matter of William Kidder, Bankrupt No. 3164, the funds for the first meeting have been received, and such meeting has been called for June 8. In the matter of Wray J. Blackburn, Bankrupt No. 3117, the funds for the first meeting have been received and such meeting has been called for June 8. In the matter of E. J. Athey, Bankrupt No. 3162, the funds for the first meeting have been received and such meeting has been called for June 8.

In the matter of Winford Rogers, Bankrupt No. 3163, the first meeting has been called for June 8. In the matter of Michigan-Tennessee Lumber Co., Bankrupt No. 3156, the funds for the first meeting have been received and such meeting has been called for June 6. In the matter of Fred T. Wilson, Bankrupt No. 3161, the funds for the first meeting have been received and such meeting has been called for June 6.

- May 25. We have to-day received the schedules, reference and adjudication in the matter of Clark L. Fox, Bankrupt No. 3167. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a Clerk. The schedules show assets of \$350 of which the full interest is claimed as exempt, with liabilities of \$2,116.34. 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:
Furniture Shops, Grand Rapids \$153.95
Specialty Candy Co., Grand Rapids 702.29
Henry J. Vandenberg, Grand Rap. 173.00
Dr. Leon C. Bosch, Grand Rapids 205.00
Dr. G. J. Stuart, Grand Rapids 10.00
Dr. A. S. Cornell, Grand Rapids 20.00
Dr. Alex M. Martin, Grand Rapids 25.00
Dr. John M. Wright, Grand Rapids 28.00
Dr. D. Emmett Walsh, Grand Rap. 8.00
Dr. John Pedden, Grand Rapids 29.50
Dr. W. B. Matthews, Grand Rapids 21.25
A. Hyde & Son, Grand Rapids 33.15
Greenhoe & Hatch, Grand Rapids 8.00
Hesse's Inc., Grand Rapids 25.19
Richards Storage Co., Grand Rap. 127.00
Pipe & Raap, Grand Rapids 76.00
W. B. Jarvis Co., Grand Rapids 39.50
Peoples Gas Light & Coke Co., Chicago 3.98
Commonwealth Edison Co., Chicago 11.70
John DeWilde, Grand Rapids 75.00
Ren & Beulah Hamilton, Atlanta, Ga. 200.00
Nora H. Jackson, Allegan 50.00
Roscoe Warner, Grand Rapids 85.00

May 26. We have to-day received the schedules, reference and adjudication in the matter of Marcus O. Riddle, Bankrupt No. 3168. The bankrupt is a resident of Galamazoo, and his occupation is that of a meat cutter. The schedules show assets of \$390, with liabilities of \$4,103. 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:
Cornelius Sager, Kalamazoo \$1,100.00
Kal. National Bank, Kalamazoo 750.00
Cornwell Co., Saginaw 600.00
Kal. Gazette, Kalamazoo 255.00
C. C. Robinson & Co., Chicago 97.00
H. J. Dornbos, Grand Haven 125.00
Hartford Creamery Co., Hartford. 64.00
Kal. College, Kalamazoo 75.00
Y. W. C. A., Kalamazoo 250.00
Murray & Son, Plainwell 289.00
Isadore Bean, Grand Junction 118.00
Celery City Lumber Co., Kalamazoo 20.00
J. E. Riddle, Kalamazoo 360.00

May 26. We have to-day received the schedules, reference and adjudication in the matter of Henry Hartman, Bankrupt No. 3169. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a painter. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$126,200. 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:
Alva Brown, Grand Rapids \$15,000.00
P. C. Freeman, Lowell 30,000.00
John Freeman, Jr., Lowell 15,000.00
G. R. National Bank, Grand R. 15,000.00
L. O. State Bank, Lake Odessa 5,000.00
Estate of John Liberton, Lake Odessa 15,000.00
D. S. Mange, Lowell 15,000.00
Municipal Pig Farms Corp., Grand Rapids 500.00
O. B. Wilmarth, Grand Rapids 15,700.00

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:
Alva Brown, Grand Rapids \$15,000.00
P. C. Freeman, Lowell 30,000.00
John Freeman, Jr., Lowell 15,000.00
G. R. National Bank, Grand R. 15,000.00
L. O. State Bank, Lake Odessa 5,000.00
Estate of John Liberton, Lake Odessa 15,000.00
D. S. Mange, Lowell 15,000.00
Municipal Pig Farms Corp., Grand Rapids 500.00
O. B. Wilmarth, Grand Rapids 15,700.00

Smock Sales Falling Off.

After an excellent start earlier in the season, there has been quite a noticeable dropping off in sales of smocks lately. Except in rayons, which have practically ceased to sell for the time being, there is still some movement in the goods, but it is not like it was. As in other lines, the weather is held accountable. Broadcloth, cretonne and linene continue to head the list of best-selling materials in smocks, with blue, green, rose and lavender the shades that are wanted most. Representative lines sell up to \$21 a dozen.

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—Resort store at Barlow Lake. Doing good business, also good farming community to draw from. Will sell building and fixtures for \$2,800 and inventory stock. Must sell, because of ill health. Address No. 590, c/o Michigan Tradesman. 590
FOR SALE—Elevator. Built six years ago. Splendid farming section. Ionia county. No local competition. Promisable, going concern, well and favorably known. Snap for live man. Quick action advised. For particulars, address Box 24, Orleans, Mich. 591
FOR RENT—Two furnished cottages on Wilderness Bird Refuge, Laraway Lake, Cascade road. L. R. Gleason, 619 Murray Building, Grand Rapids. 592
FOR SALE—One of most beautiful poultry farms you ever saw, ideal location. Modern home, small barn, with garage. Five-compartment poultry house, beautiful chestnut grove of about seventy-five trees, small fruits, the best of soil. Lovely spring water flows the year round in the yard. This property well worth your investigation. Address Lewis L. Swan, Jonesville, Mich. 593
Fixtures For Sale Cheap—Floor show cases, counter cases, in fact every kind of fixtures for department store. Address Levinson's Department Store, Petoskey, Mich. p 584
For Sale—Meat market. New equipment, up-to-date building with Baker i.e. machine. Write No. 588, c/o Michigan Tradesman. 585
ONLY Meat Market—Also groceries. Small town; fine farming country; up-to-date machinery and slaughter house. Brick building. 20 Acres. Doing good business. Lock Box 3, Morrice, Mich. 586
FOR SALE—General hardware and implement stock, fixtures and building. Doing a good business in a prosperous farming community. Only hardware and implement stock in town. Established twenty-four years. Failing health cause of selling. A rare chance for a hustler. Address No. 589, c/o Michigan Tradesman. 589
For Sale—Grocery, nicest one in fine residence city, main street. Cash business. Price, wholesale inventory, 25% off fixtures. Ernest Lawson, Howell, Mich. 581
For Rent—Store and fixtures for dry goods. Good building. Corner location, large trading area. No local competition. G. H. Burt, Byron, Mich. 583
ORIENTAL ARTICLES for retail trade. Particulars free. Beia Co., Los Angeles. 571
CASH For Your Merchandise! Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSOHN, Saginaw, Mich.
Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 666

What Cash Discount Means on Staples (Continued from page 20)

other receipts page, and then enter on the cash disbursed page as charges for salary and other expenses? One thing more: A 10 per cent. discount is given a few of our customers at the end of the month, after entering the charges in the daily charge column. How should I set this off?

"This is my first attempt at book-keeping, having had only one year in high school, and some things are quite puzzling. My daddy presumably knows how to go about this, but since he has put it into my hands to figure out, he will not—but gives a hint now and then. In the end I feel assured it will be for my benefit. If you will please explain the above doubtful entries, it surely will be deeply appreciated."—and a nice little daughter's signature follows.

My dear young lady, you have begun well, for you have begun to think. You are on the right track in consequence. Consider what has happened: Certain goods have gone out of stock. No matter where or to whom they have gone, they have been sold. Merchandise must get credit and credit can only come through showing sales of that total.

Those goods have gone to certain segments of expense. Expense must be charged and merchandise credited. Your plan to enter charges in the various columns is perfectly right. The one side will then offset the other and all accounts will get what is coming to them.

The 10 per cent. discount which is apportioned after merchandise has been credited with full sales must simply be charged back to merchandise. Give accounts receivable credit by cash for the cash paid in and by merchandise discount for the 10 per cent. Charge cash for what it gets from accounts and charge merchandise for the 10 per cent. "to discount allowed on accounts," or some similar wording.

Book-keeping is common sense, simple arithmetical logic. Anything that moves in business comes from somewhere and goes somewhere else. Debit and credit follow accordingly. But if this does not quite answer or if it is not perfectly clear, write again—and next time I'll answer without revealing what you write. But let me add that yours is a refreshing letter, one I am exceedingly glad to get and answer. Paul Findlay.

Sellers Use Novel Ways of Marketing Products.

Branding, formerly reserved principally for cattle of the Western plains, is now applied in a different form to a number of things. Trade names appear imprinted on the skins of oranges and nuts, too, carry their names on their wrinkled faces.

There is a walnut branding machine that stamps 2,106 a minute, taking care of a 30,000 pound carload a day. The nuts are fed into a lower cylinder on which they are held in place by cups; then they are brought into contact with a small upper cylinder, carrying rubber stamps, fed by printers' ink, automatically supplied from a

fountain, and thus they are stamped.

Merchandising has discovered many ways to mark for the ultimate consumer products which formerly were considered unmarkable. Thus a resourceful gasoline man, who wanted his product to be sure of distinction from the rest, added coloring matter. A shovel manufacturer who wanted every shovel known at sight put a red tip on the blade, and a rope manufacturer ran through the heart of each coil of rope a slender tape bearing his name. Even eyeglass lenses are now trade-marked, with the overcoming of a seemingly insurmountable difficulty. Unfinished lenses may be marked easily enough for the retailer, but such marks are ground off before the user sees them, otherwise the mark would interfere with the visibility of the glass. Some means for marking had to be devised that would be visible and invisible, interchangeably, and such a means has lately been found. Ordinarily the lens appears innocent of a mark, but when one blows his breath on it to clean it the trade name appears clearly defined by the moisture and vanishes when the lense is wiped dry.

A way to mark perishables that will not offend the sensibility of the buyer is far from easy. But nowadays even cakes and bread are branded, thanks to the service of marked pans and molds, and kippered fish come pincticketed from certain factories. A cheese manufacturer has hit upon the device of printing his name vertically all around the cylinder of a big cheese so that each half pound sector carries his name.

Famous Tribute To Grass.

Lying in the sunshine among the buttercups and dandelions of May, scarcely higher in intelligence than the minute tenants of that mimic wilderness, our earliest recollections are of grass; and when the fitful fever is ended and the foolish wrangle of market and forum is closed, grass heals over the scar which our descent into the bloom of earth has made, and the carpet of the infant becomes the blanket of the dead.

Grass is the forgiveness of nature—her constant benediction. Fields trampled with battle, saturated with blood, torn with the ruts of the cannon, grow green again with grass, and carnage is forgotten. Forests decay, harvests perish, flowers vanish, but grass is immortal. Beleagured by the sullen hosts of winter, it withdraws into the impregnable fortress of its subterranean vitality and emerges upon the first solicitation of spring. Sown by the winds, by the wandering birds, propagated by the subtle agriculture of the elements which are its ministers and servants, it softens the rude outline of the world. It bears no blazonry of bloom to charm the senses with fragrance or splendor, but its homely hue is more enchanting than the lily or the rose. It yields no fruit in earth or air, and yet, should its harvest fail for a single year, famine would depopulate the world. John J. Ingalls.

All men are born free and equal—and remain that way until they get married.

Golden Pheasants Proving Hindrance Rather Than Aid.

Des Moines, Ia., May 27—Golden pheasants, brought into Iowa several years ago in the belief that they would kill insects and thereby aid crops, are proving, in the opinion of many, as great a pest locally as the English sparrow is nationally. There is no open season on the birds and, aside from a three-day period last Fall, hunters have not been permitted to kill them. In that short time thousands were killed in the Northern counties where they flourish. At each session of the Legislature efforts are made to have an annual open season declared on the birds, but no results are obtained. Farmers declare that the birds do far more damage than good. This contention is somewhat borne out by the fact that the Legislature this year allowed claims of \$8,500 for damage done by the birds to farmers' crops. One man testified he had lost twelve acres of corn through the depredations of the pheasants, and declared many of his neighbors had suffered even heavier losses. Besides eating corn, they kill young chickens and turkeys, it was stated.

Demand For Misses' Sports Togs.

Sports garments for girls in their teens continue to be well reordered, wholesalers say. Particularly favored is the ensemble of flannel coat and frock of printed silk. These garments are being sold in volume to retail at about \$16.95. Tailored garments, including outfits of crepe, with both long and short sleeves, are also very popular for golf and tennis and other activities. Merchandise of this type to retail up to \$25 is meeting with the best demand. White and pastel shades are preferred, with the printed silk patterns and designs affording contrast to the other fabrics used.

Something seems to be wrong with the supervision of our naval planes. Ten deaths in two weeks constitute a condition calling for a thorough investigation. We cannot overlook the fact that airplanes engaged in commercial business have a far better record than this. In Europe passengers are carried daily between important cities, and reports of accidents to them are becoming rare. In our recent naval disasters there has been no question concerning the competence of the aviators, but it will not suffice to dismiss the accidents with the remark: "Just what the difficulty was probably will never be known." When a ship, no matter how small, runs aground somewhere we leave nothing undone to find out who was responsible. The same plan should be followed with every airplane that meets with an accident. Our naval airplanes are an important part of the Nation's defense, and safeguarding the men who operate them is as important as is the safe navigation of a ship.

Lindbergh is not likely to do anything more graceful or more touching than his act of giving to the families of French aviators who, in his own words, "have laid down their lives for the progress of aviation," the 150,000 francs which had been presented to him to be expended for a cup in commemoration of his triumphant flight from New York to Paris. If the phrasing of the letter in which he makes known his intention suggests the collaboration of

a professional diplomatic hand, it is safe to say that the generous impulse was entirely his. So courteously does he pass on the gift to those who, if he was not to accept it for himself, are its most appropriate recipients that even the donor of the money must applaud his decision. One would have said that, after his visit to Mme. Nungesser, his first official action, so to speak, after his arrival at Le Bourget, he could have done nothing which could be placed beside that simple, superb gesture. But he has paralleled it. Lindbergh may not know much French, but his genuineness requires no interpreter.

An expedition which kindles the imagination is one that will put to sea from San Diego this summer in an effort to raise a ship sunk off the California coast in 1865, when the Brother Jonathan, laden with a Government pay roll of \$850,000 for civil war soldiers, foundered, with the loss of 200 lives. The vessel has been definitely located, and it is thought that by means of recent improvements in methods of deep-sea diving the wreck can be reached and her strong boxes opened. It is said that war records which were aboard the craft would be of great benefit to the Pension Department should they prove to be decipherable.

The man who looks straight ahead misses a lot on the side.

Economic Coupon Books

They prevent disputes.

They save book-keeping.

They limit the line of the customer.

They give the merchant interest on past due accounts.

They put all credit transactions on a cash basis.

Free Samples on
Application

Tradesman
Company
Grand Rapids - Michigan

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Millington, May 31—We have read your valuable paper for years. The swindle column is one that has always attracted our attention.

I wish to call to your attention a practice which is a great injustice and nuisance to the grocery trade, and that is the shipping of celery from the Kalamazoo shippers, without orders from the grocers.

Enclosed you will find statements and drafts from two celery firms in Kalamazoo who are trying to collect from us for celery shipped without orders. In all instances the celery was refused by us and the shipper was notified by the express company.

Enclosed also is a statement from the express agent, supporting our statements.

We took this case up with the Post-office Inspector and his reply is enclosed.

After reading please return to us the Inspector's letter and the express agent's signed statement, as we wish to file these for future use.

What would you advise us to do?

C. A. Valentine & Son.

The letter from the Postoffice Inspector is as follows:

Saginaw, West Side, May 7—There seems to be no law or act, as yet, that reaches the "no order" shipment people. As you have heard, there are a half dozen or more who literally flood the mails with good-for-nothing neckties, etc., direct to customer, never ordered, and then try to bully the addressee of the unordered package into paying for the same. The matter has been before the Judiciary Committee of Congress for two or three sessions, but it is hard to draw an act that does not cut in some unwanted way.

If you have once advised this shipper that you refused the unordered goods, you have done your duty. Save a copy of your letter and the memorandum from the express company in your letter file, as any one can begin a suit on the least excuse or with no excuse under our present laws and procedure. Then forget it and as a new dun comes in throw it in the waste basket. You might advise your mercantile association about the matter, as their State officers might drop a line to the Kalamazoo people about such business methods.

M. H. Case, Inspector.

Of course, the only thing for our correspondent to do is to stand pat and refuse to be bulldozed by the Kalamazoo sharpers, who appear to masquerade under the following names:

The Celery Association

White Celery Co.

Peter J. Schuur

None of the above are given in the books of the mercantile agency except Schuur, who has no capital or credit rating—a nice man to undertake to force goods on others without orders.

A fountain pen company whose practices have been the subject of a number of enquiries has been ordered to discontinue them by the Federal Trade Commission, which announces that it has ordered the Acme Fountain Pen Co. of Chicago to discontinue representations to the effect that they manufactured the products which they sell and to discontinue the use of fictitious prices. The Commission found that, although this company represented itself to be a manufacturer and its prices manufacturer's prices, thus eliminating the middleman's profits, it was not the manufacturer of the pens,

pencils and sets which it sold nor had it any interest in a factory. It was found also that the price marks of \$7 on the pens, \$4 on the pencils and \$11.50 on the sets were fictitious and misleading, as the customary retail prices were \$2.50 each for the pens and pencils and \$5.50 for the sets. It was the practice of this company to sell this merchandise largely to individuals, hotel news stands, small cigar dealers and the like.

A man of long experience in Post-office mail fraud work said informally to a Realm representative that he had known of but one honest homework scheme, and that one is now bankrupt. It is possible that there are other exceptions, but most of those whose advertisements come to the Realm are merely exploiting the woman who hopes to earn money at home. The usual object of such schemes is to sell an outfit to the worker.

Several local companies had "card gilding" as a lure. These companies quoted prices at which they would buy the finished cards "if satisfactory," but the outfit sold for \$1 at a profit was so crude that satisfactory work could not be done with it.

The fact that commercially gilded cards of like quality and appearance may be purchased at retail for less than the prices quoted to the home gilder in itself answered the question of many who wrote to this Bureau for information.

Facts regarding these companies were placed at the disposal of the Post-office Department some months ago. The Postoffice has been active in the matter with the result that at this writing this type of business has been discontinued almost without exception.

The Federal Trade Commission has directed the Northwest Chair Co., Tacoma, Washington, to discontinue the practice of selling maple chairs as mahogany or walnut chairs.

The Commission found that the company, in its catalogs, price lists, circulars and trade literature, represented chairs as walnut or mahogany when in fact such chairs were composed wholly of maple finished to resemble walnut or mahogany, with resultant deception of dealers and the purchasing public and injury to competitors who truthfully describe their products.

The Commission ordered "that respondent Northwest Chair Company, its officers, agents, representatives, servants and employes, cease and desist, in connection with the sale and distribution of chairs in interstate commerce, from directly or indirectly representing, describing, advertising, branding or labelling any such chairs or parts of such chairs as 'Mahogany' unless the exposed surfaces thereof are composed wholly of solid mahogany wood or mahogany wood veneered with mahogany; any such chairs or parts of such chairs as 'Walnut' unless the exposed surfaces thereof are composed wholly of solid walnut or walnut wood veneered with walnut.

This order shall not be construed as prohibiting the use of such phrases as "Mahogany Finish" or "Walnut Fin-

ish" or phrases of similar import denoting color, in connection with chairs composed of other than mahogany or walnut wood respectively, if and when in using such phrases and immediately preceding the same, the respondent clearly designates the name of the wood or woods of which such chairs are actually composed. The respondent is required to report to the Commission within sixty days the manner in which it has complied with the order.

Late Manufacturing Matters.

Clinton—The Weaver Bros. Co. has been incorporated to do general manufacturing, with an authorized capital stock of \$5,000 common and \$5,000 preferred, all of which has been subscribed, \$1,000 paid in in cash and \$5,000 in property.

Jackson — In-The Flying Services, Inc., 302 Cooper street, has been incorporated to do manufacturing for airplanes, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in, \$400 in cash and \$1,600 in property.

Detroit—The General Brass Co., 100 South Campbell avenue, has been incorporated with an authorized capital stock of \$362,500 preferred and 60,000 shares at \$13 per share, of which amount \$362,500 has been subscribed and paid in in property.

Trenton—The Story Manufacturing Co., Harrison street, has been incor-

porated to do general manufacturing and deal in cellulose products and paper products, with an authorized capital stock of \$96,000 common, \$200,000 preferred and 4,000 shares of no par value, of which amount \$200,000 and 4,000 shares has been subscribed and \$1,000 paid in in cash.

Midland—The Detroit Creamery Co. has plans for a milk condensing plant at Midland, the main building to be 62x130 feet, two stories also a three boiler powerhouse. This will leave a site 62x80 feet for the erection of a four story powdered milk plant at some future date, perhaps next year if the demand for the powdered products makes it advisable.

Coldwater—Removal of the Grand Rapids unit of the Wadsworth-Campbell Co., cigar box makers, to Coldwater, and a merger with the Coldwater plant, has been announced by Albert R. Kibbe, general manager. The Grand Rapids plant had a normal capacity of 5,000 to 6,000 boxes daily which combined with the local industry, will place the Coldwater plant on a par with any in the middle states. The Wadsworth-Campbell interests operate large plants in Detroit and Hopkinsville, Ky., also, which have been unable to care for steadily increasing demand for the product.

He who has lost all confidence can lose nothing more.

At Ramona Park

Ramona Theatre } KEITH VAUDEVILLE

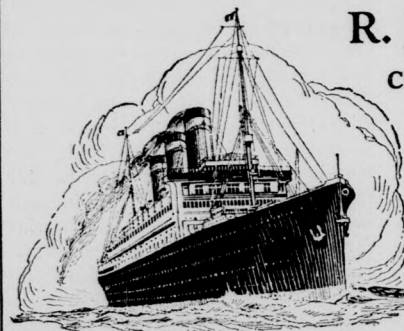
TWICE DAILY AT 3 P. M. AND 8:30 P. M.

RESERVED SEATS AT POPULAR PRICES
FOR RESERVATIONS TELEPHONE 22624
PROGRAM CHANGES THURSDAY AND SUNDAY

DANCE IN RAMONA GARDENS
With Lew Caskey's Feature Orchestra

RIDE THE DERBY RACER
With Its Thrilling Dips

VISIT THE MYSTIC CHUTES, THE FUN
HOUSE, 'N EVERYTHING
BRING THE FAMILY



R. J. FERNEY CO.

CUSTOM HOUSE BROKERS

IMPORTERS' AND
EXPORTERS' AGENTS
CUSTOMS ADVISORS
MARINE INSURANCE
WORLD WIDE
CONNECTIONS
FOREIGN TRADE
SERVICE

434 Kelsey Bldg.

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WHITE HOUSE COFFEE

National Distribution for Over
40 Years

When you sell White House Coffee, you profit from a reputation that has grown through nearly half a century. Yet the acid test is the serving of White House Coffee in your own home. Try this test. Compare the aroma, the rich coffee taste, with any other brand of coffee. After drinking White House Coffee, yourself, you will push it all the harder among your trade.

The Flavor Is Roasted In!



DWINELL-WRIGHT COMPANY
Michigan Distributors—LEE & CADY

Boston - Chicago
Portsmouth, Va.

RECOMMEND

Mueller's Products

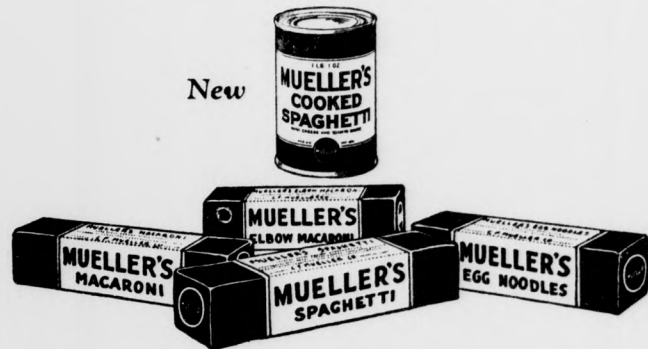
"As A Change From Potatoes"

Mueller's Spaghetti

Mueller's Egg Noodles

Mueller's Elbow Macaroni

Mueller's Cooked Spaghetti



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

WORDEN GROCER COMPANY

The Prompt Shippers

Stock this Quaker Leader

**QUAKER
PORK AND BEANS**

Better than your Mother's, your Aunt's or your Grandmother's

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

It Will Pay You

WORDEN GROCER COMPANY

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

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

**MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY**
(MICHIGAN'S LARGEST MUTUAL)
AND ASSOCIATED COMPANIES



Combined Assets of Group

\$39,611,125.59

20% to 40% Savings Made Since Organization

FIRE INSURANCE — ALL BRANCHES

Tornado — Automobile — Plate Glass

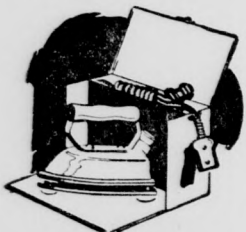


LET ELECTRICITY
BRING YOU SUMMER

Comfort



Summer is almost here—bringing its hot, sultry days, and its warm breathless nights. Electricity can help bring you summer comfort.



Electric ranges, grills, toasters and waffle irons for cool, clean cooking—electric irons for quick, cool ironing and electric fans for refreshing breezes—day and night—these things spell cool, clean conveniences.



Just stop in our office and let us show you how electricity can add to your summer comfort.

CONSUMERS POWER
COMPANY

\$2,800 South Bay Cities, Calif. 5% Sanitation District Bonds
Dated: October 1st, 1924. Due: 1400 October 1st,
1959; 1400 October 1st 1960. Denomination: 1000
and 400. Interest April and October 1st at the
County Treasurer's Office, Los Angeles, Calif.

FINANCIAL STATEMENT

Real Value of Taxable Property	\$30,000,000
Assessed Value of Taxable Property	14,456,300
Total Bonded Debt including this issue	462,800

Population 20,000.

Opinion John C. Thomson, New York.

Price: Par and Interest netting 5%.

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

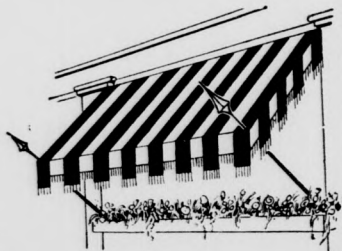
1006 Penobscot Bldg.,
Detroit, Michigan

AWNINGS for
HOME, COTTAGE
OFFICE, STORE

Write or phone for Estimates

Flags, Camp Equipment, Covers
Boat Supplies

CHAS A. COYE, Inc.
Grand Rapids, Michigan



Your Customers Know

that the *quality* of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C Baking Powder

Same Price
for over **35** years

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

*Millions of Pounds Used by the
Government*