

MICHIGAN TRADESMAN

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Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, JUNE 15, 1927

Number 2282

Father

*HE was not the kind of father that you read about in books,
He wasn't long on language and he wasn't strong on looks,
He was not the sort of father that you hear about in plays.
He was just a human father with a human father's ways.*

*No, he never balked at working, but when he was through it once,
Right down to the grass was father, with the children, doing stunts.
All of us would pile up on him and he'd welcome all the pack,
But I'm wondering after play time, did we stay there—on his back?*

*Wasn't strong on dissipation, said his "gambol on the green"
Was to fill the platter faster than the kids could lick it clean.
And the next best game he knew of was an equal one to beat;
It was keeping leather covers up to the supply of feet.*

*Always on the job was father, plugging steady like and strong.
Never making any noise, but helping all his little world along.
And to think! Lord! ain't it funny you can see things years and years
And yet never know you've seen them till your eyes are blind with tears*

*Quit his job one day and left us, smiling as he went away;
Eulogy seems all so foolish. What can anybody say?
Seemed like even in his leaving he was saving some one bother,
For the one word on the granite which lies over him is "Father."*

Edmund Vance Cooke

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.)

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That We Can Do.

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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.

American Bird Men Have Won Victory For Peace.

Grandville, June 14—At one time in
the political history of the United
States an era of good feeling pervaded
the whole land, and for a considerable
time the bitter animosities of party
strife seemed to have passed into the
limbo of forgotten things.

Are we not just now experiencing a
bit of that sort of thing among the
nations of the earth, and does it not
give one a kindlier feeling toward his
neighbors? It would seem as though
there had been a benediction of some
sort cast over the world.

The warring factions along the
Balkans seem to have dropped away.
Mussolini, despite his seeming lust for
imperialistic power, has calmed down
until there is scarcely a whisper of
blood and thunder from that source
at the present time.

What has caused this sudden change?

Can it be that our flying Americans
—Lindbergh, Chamberlin and Levine—
have acted as messengers of peace and
good will to the whole civilized world?

Look at China, that yellow peril of
long standing, doubtless ready to seek
the quietude of peace after her long
civil war. Japan is calm as an owl
seeking rest on the limb of a forest
oak. Even Central America has
ceased her squabbles and Mexico is
calming down. Every way the dove
of peace flaps her wings and murmurs
of health and happiness are heard
everywhere.

The great central nations of Europe
are silent from their war talk. The
one time detested warrior of cruel
fame, Von Hindenberg, received the
news of the American flyers with
protestations of happy satisfaction.

It looks just now as though Amer-
ica is to be the pacificator of all world
disputes; that the American flag will
be recognized in every foreign port as
a harbinger of peace and plenty for
coming years—how many it would be
presumptuous to name.

"Of what use are these senseless
jumps across the Atlantic by reckless
bird men?" someone has dared to ask.
That question has been most effectually
answered within a fortnight by the
dropping of war talk and the shouts
of happy good will that comes over
the sea from almost every foreign cap-

ital as they greet the visiting bird men
from the great republic of the West.

Good will everywhere. How can
there be war when all thoughts of a
bitter nature have been obliterated by
our brave scouts of the upper air?

Are we on the eve of a great change
in the affairs of men and nations? It
would really seem so. Not a single
nation in Europe except Russia, but
rejoiced with Lindbergh over his vic-
tory, and now two other Americans
are being idolized by the various for-
eign populations who have received

Right in what once was the enemy's
country, Chamberlin and Levine have
won a great victory for peace and true
national friendship. The kisses of ex-
cited Frenchmen are supplanted by the
shouts, hugs and handshakes of stal-
wart men who at one time wore the
uniform of hostile Huns. Is not this
a victory for peace more gratifying
than all those of war?

When once the American and the
Frank and Hun come in personal con-
tact in the friendly way in which our
air men have brought it about, the
black visage of war shrinks from sight
and goes moaning away on the heels
of the clouds.

One month ago and writers were
predicting terrible things soon to take
place along the old battle lines of Eu-
rope. The yellow peril loomed sky-
ward with the darkling face of war all
about. Even this continued talk of
war served an ill purpose, urging on
the evil passions of men to the break-
ing point.

Such talk has suddenly ceased. The
ruffled temper of the French when
war debts were named has dropped
away, giving place to the most ex-
travagant expressions of love and es-
teem from the biggest men of France.
Why this seeming miraculous change?

Simply from the fact that one man,
almost a boy, has crossed the upper
reaches of the Atlantic and landed un-
harmful in Paris—an American boy
seeking the friendliest regards of all
France and getting them in overflow
measure.

This flight of a lone boy, accomplish-
ing a feat never before accomplished,
has turned the trick and planted
thoughts of friendship and peace
where only turbulent wrath and sulky
ill feeling before predominated.

Like the magic wand of some great
magician the whole condition of the
world has been changed. It is not only
magic, it is startling in its wonderful
manner of changing human nature in
the twinkling of an eye.

But will it last? says one.

That is for us and the remainder of
the world to answer. There is no rea-
son under heaven why this spell
should not only stand, but grow in
intensity until nations once more turn
their riotous cannon into plow shares
for the peaceful ways of agriculture.

Perhaps the one man act of Lind-
bergh might not have accomplished so
much as the complete abolishment of
war feeling from the masses, but when
two more American bird men slip
through the skies to far away Ger-
many without a stop, the climax of
good feeling seems to have been cap-
ped and we are in for the longest rule
of peace and plenty this world has
ever seen.

If all signs do not fail the time will
come when three American names
will adorn the topmost peak of a great

monument, pointing heavenward, tell-
ing the world of how wars and rumors
of wars were driven from the world
through the efforts of three unknown
Americans. Old Timer.

Advisable To Keep Flour Stocks Well Replenished.

Written for the Tradesman.

The wheat market has fluctuated
considerably during the past week, in-
dicating nervousness and uncertainty,
and while the Government crop report
was decidedly "bullish" private reports
made up since, indicate there has been
considerable improvement in Kansas,
and that State, it is claimed by those
on the ground, will harvest 15,000,000
bushels more than the Government es-
timated.

The Canadian government crop re-
port indicates a crop of 320,000,000
bushels will be harvested in the pro-
vinces, which, of course, is a "bullish"
statement, compared to a year ago,
when approximately 390,000,000 bushels
were raised.

Saturday, the 11th inst, the market
closed off about 2½c, but Monday
wheat advanced 1½c due to a material
decrease in the visible supply, this
amounting to 2,500,000 bushels for the
week.

There will be a light milling demand
for old crop wheat, and flour sales will
be on a small scale, principally to re-
plenish exhausted stocks, so with even
a bullish situation as applied to yield,
it is doubtful if prices can be forced
very much higher for the time being,
and, in fact, it is probable, even with
no improvement in crop prospects,
there will be some price recessions
during August when the heavy move-
ment of grain is under way.

We believe it advisable to keep
stocks well replenished; in other words
it doesn't seem wise to go short on
this market, and should there be quite
a material decline along in August, it
would seem to be a propitious time to
purchase rather heavily for three or
four months delivery, as the North
American crop, it now appears, will be
100,000,000 bushels short of last year,
with a continually increasing consump-
tion of wheat flour in Europe, which
means, of course, an increased demand.
Then, too, we must not overlook the
corn situation. This important cereal
has a very late start; planting in fact
has not all been completed, and a
shorter crop than last year appears in-
evitable, and this is a strengthening
factor in the price of wheat.

All in all, the cereal markets are
in a comparatively strong position.
This year looks like a profitable one to
the farmer, who may not have as large
an amount of grain to market as a year
ago but apparently will obtain a good
price for it; hope so anyway.

Lloyd E. Smith.

Rouse To Reach Grand Rapids To-day.

After exhausting every legal expedi-
ent to enable him to defeat the ends
of justice, Rouse finally surrendered to
the officer sent to Los Angeles to
bring him back to Grand Rapids for
trial. Rouse's friends consulted a time
table and figured that if the officer and
his prisoner left Los Angeles Friday
they would reach Grand Rapids Mon-
day afternoon. A party of his friends
—one or more of whom have also been
accused of criminal conduct in the past
—gathered at the union depot to wel-
come Rouse home, but he failed to ap-
pear.

Superintendent of Police Carroll
knew that Rouse would not reach Grand
Rapids within the time planned by
Rouse's friends, because his instruc-
tions to Detective Blinston precluded
such a possibility. He told Blinston
the kind of a man Rouse is and said:

"I want you to take no chances on
losing your prisoner. Travel by day-
light only. When you are tired, stop
off, lodge Rouse in jail and go to the
hotel and get a good night's rest. The
honor of the Police Department and
your own future are at stake in this
matter. Make no mistake and don't
let Rouse out of your sight for a mo-
ment."

On reaching Grand Rapids this af-
ternoon Rouse will be arraigned in
Police Court on a charge of embezzle-
ment and his bail fixed by the presiding
judge—probably at \$35,000 or more.
Robert W. Irwin and John B. Martin
have arranged to sign his bond. It
is understood Mrs. Rouse will place
a sum of money equal to the amount
of the bond in the hands of the bonds-
men to indemnify them in the event
of there being any default in Rouse's
presence in the Superior Court when
his appearance is demanded for trial.

Drastic Ruling By Postoffice Depart- ment.

Detroit, June 14—Recipients of un-
ordered merchandise through the mails
are under no obligation to accept it or
to go to the trouble of returning it, ac-
cording to a ruling received by the
Better Business Bureau from the Post-
office Department. It is also legiti-
mate to charge for storage and for
time, and labor and expense of return-
ing the goods in case the sender asks
to have them returned. Only it must
not be used. Occasionally the enter-
prising gentry who are working this
"racket" to death try to scare their
would-be victims by threatening suit
but there is no record of any suit to
collect payment.

To show how widely the poor blind
salesmen cast their nets, "Paunce
Bill, the Blind Tie Salesman," other-
wise Samuel Presberger of St. Louis,
expended \$300,000 in postage last year,
according to reports from the St. Louis
Better Business Bureau, and "Necktie
Tyler, the Blind Tie Salesman," other-
wise Ernest Howell of the same city,
reported a net profit of \$12,229 for the
last three months of 1926.

MEN OF MARK.

W. A. Watts, President Merchants Life Insurance Co.

William A. Watts was born at Gallipolis, Ohio, December 28, 1867. His father was of English descent, his antecedents having been early settlers in Virginia. His mother was of Scotch descent. When he was 17 years of age he went to Delaware, Ohio, to enter the Ohio Western University. He selected the classical course, but left college at the end of two years to take up the work of life insurance solicitor at Detroit for the Union Central of Cincinnati. In 1890 he was offered the position of general agent for the same company at Kalamazoo, which he retained for two years. In the fall of 1892 he was tendered the position of cashier of a private bank that Dwiggins, Starbuck & Co. had opened at Richland. He kept this position for six months, when the failure of the Columbia National Bank at Chicago put the Richland bank out of business. The first intimation he had of the situation was a telegram from his Chicago employers to the effect that the failure of the Columbia National Bank would necessitate an assignment of the bank at Richland. He closed the bank for ten days and in the meantime raised enough money to pay off the depositors in full, when he formed a copartnership with well-to-do Richland people to engage in the banking business under the style of the Union Bank of Richland. This bank had a nominal capital of \$10,000, but on account of the responsibility of the partners it was rated at \$300,000 by the mercantile agencies. Mr. Watts continued with this bank for five years, when he formed a copartnership with many of the same gentlemen who were in the Union Bank, and opened a private bank in Lowell under the style of Hill, Watts & Co. Seven years later the business was merged into an organized bank under the style of the City State Bank, Mr. Watts continuing as Cashier. In 1909 he resigned his position with the bank to take up the exploitation of the Preferred Life Insurance Co. and at the first election of officers of that company he was unanimously selected to act as a Director and Secretary. On the death of Mr. Withey he was elected President of the company. About six years ago he purchased the Merchants Life Insurance Co., of Des Moines, Iowa, and merged the Preferred Life with that organization. The Merchants Life now has assets of about \$10,000,000 and insurance in force of about \$80,000,000. Mr. Watts was elected President of the larger organization and has so guided its destiny as to make it one of the few stock life insurance companies which deals fairly with its policy holders. The capital stock of the company is owned mostly by Michigan people and is highly esteemed as an investment and steady dividend payer.

Mr. Watts was married June 2, 1890, to Miss Ella M. Zimmerman, of Delaware, Ohio. They have one child, a daughter, who is married to R. A.

Norton, Second Vice-President of the Merchants Life. They reside in Des Moines, where Mr. and Mrs. Watts have resided for several years.

Mr. Watts was a member of the Trinity Methodist church of this city, having been a Methodist since he was a child. He is also a Mason, having been Master of the Lowell Lodge for two years. He is a member of the Ionia Commandery and the Mystic Shrine of Grand Rapids.

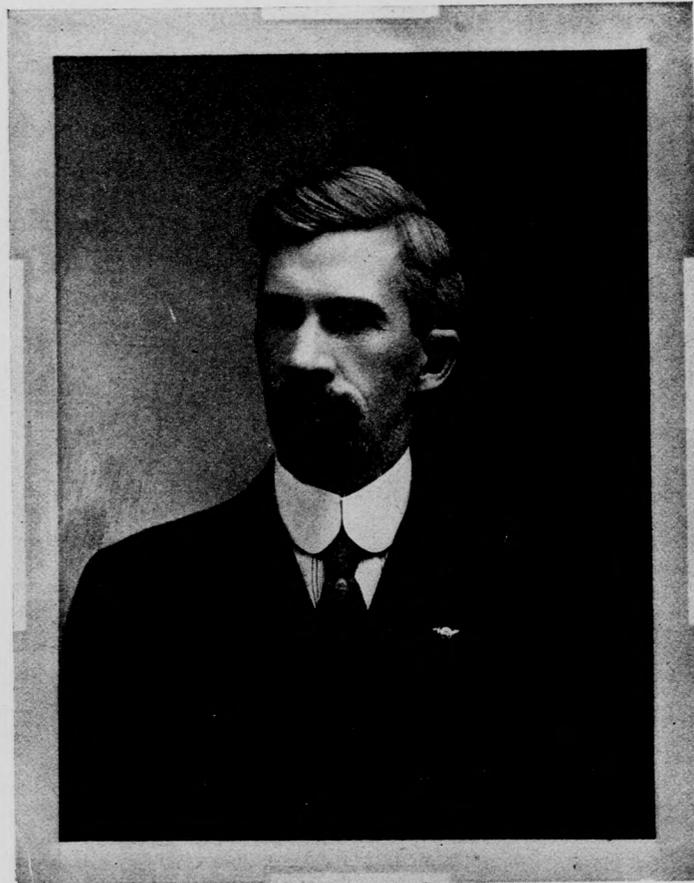
Mr. Watts' only hobby outside of business is the growing of fruit, especially apples. He once owned a fruit farm near Lowell, where he grew a standard variety of apples and some other small fruit as well.

Mr. Watts has always been active in a public way, having served as trustee of Lowell village for two

years, and, while tenacious of his own views, he is ever ready to lend a courteous ear and careful consideration to a proper presentation of the views of others. His present business enterprise is managed in this way, and while his is the moving spirit, final decisions and policies are the outcome of careful thought and discussion with his associates.

While no recluse and every ready to meet his fellows, Mr. Watts is in no sense a society man; but, on occasions when he comes into contact with others, none are more engaging or interesting in conversation or contribute more to the enjoyment of an occasion.

Mr. Watts is a man of strong convictions, basing his conclusions on a careful study of matters in all their



W. A. Watts.

years. He was the first President of the Lowell Board of Trade and also consented to hold the same office a second term.

Mr. Watts attributes his success to enthusiasm and application. He is one of the most painstaking men in the world and gives every duty careful scrutiny and thorough consideration. He believes that the insurance company which he largely created and with which he is now the dominating force has a great future and it need hardly be stated that this expectation is shared by hundreds of others who are interested in the company, either as stockholders, policyholders or well-wishers.

Mr. Watts' business has always commanded and received his undi-

vided personal application and attention. If one personal characteristic is more pronounced than others it is his indomitable pluck, coupled with intense concentration of effort on the object to be accomplished. Hard work, when intelligently applied, he feels to be no injury to a man, and success brought about by such work and application is best enjoyed.

What Herrings Give Us.

From the scales of herring, sardines and shad comes an essence that is expected to be an important product of the Pacific Coast. Artificial pearls are made from it. Mixed with celluloid, it imparts a lasting sheen to toilet articles. It also gives glitter to Christmas tree trimmings and to the tops of parasols.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Walkerville, June 12—I recently received a shipment of caps from the Apple Hat Manufacturing Co. I did not order them, never acknowledged receipt of them or answered any of their letters and have never unpacked the caps. Would you advise sending them back C. O. D. and make charges for my expense and trouble or pay no attention to their letters which, no doubt, will get stronger?

A couple days ago I received a letter and invoice, stating they were sending me another bunch, but I refused them, as I was on my guard.

I thank you for any advice you can offer.

Leonard J. Reed.

Perhaps it would be a good idea to ship the first package back to St. Louis C. O. D., collecting \$2 or \$3 for the trouble the cheap fakers have made you. We must make these transactions as expensive as possible, so as to make the business so unprofitable that the schemers will abandon their dishonest practices as soon as possible.

Ornate "refund" and "surrender" guarantees for securities and real estate of questionable worth have appeared on the market and may constitute a convincing argument to investors without the facts. It is suggested that you investigate the worth of such guarantees and the standing of the issuing companies before you accept them as authentic and valuable.

A bulletin from the St. Louis Better Business Bureau carries a reminder of a very old type of fraud. Three men were recently stopped on a highway in a car loaded with rugs and furs. The men wore uniforms and caps similar to the outfits of petty officers in the merchant marine. Their scheme was to canvass the city selling "bargains" of "smuggled" goods. If the merchandise really is smuggled the buyer is just as guilty as the smuggler. Then, too, the buyer usually gets inferior merchandise at a sum far in excess of retail prices for similar articles. The "sailors" in St. Louis said that there were about five hundred men working the same scheme throughout the country. The best way to end a commercial nuisance is to make it unprofitable. Before you invest—investigate.

Manufacture of dividends by companies in the throes of financing is not commonly lawful, but the effectiveness of this device in goading backward stockholders toward increase in their allotments, occasionally stimulates efforts to circumvent the law. Promoters with an eye to quick results appreciate the appeal that a dividend record makes, particularly to purchasers of securities on the installment plan. The black magic of cloudy finance calls for the partial hypnosis of the victim to make a "dividend" without benefit either of earning or surplus. In the case of one company that proposed to deal in mortgages, stock was sold to small investors at a premium not justified by the company's financial statements. By the terms of the subscription agreement, purchasers who paid for their stock in installments agreed to pay interest at the rate of three per

cent. annually on the unpaid balance, which had been inflated by this premium. Through a provision which limited payment of regular dividends to multiples of each one hundred dollars paid on the contract and another which stipulated either five or ten years as the life of the contract, revenue from interest on the unpaid balances more than covered dividend requirements as they came due. With a large proportion of its market comprised of foreign-born, the unfairness of the contract was obscured without difficulty, while salesmen sold stock on the strength of its "synthetic" dividends before the company underwrote a mortgage. Good securities are among the few types of this world's goods that appreciate in value with time. It follows that the small investor can search far for a better object of installment expenditure. Sharp practice on the part of one installment seller hurts the whole field, and it is the special province of the Realm of Rascality to reveal the harmful trickery of such schemes as this.

Redemption of the Second Liberty Loan will place some two billions of dollars in liquid funds at the disposal of thousands of small investors within the next six months. According to reports, ninety per cent. of the original purchasers still hold their bonds. Since nearly one-half the total issue of \$3,808,000,000 has been converted, the bulk of the remainder is held by those who subscribed in lesser amounts. It is this group which will be importuned between now and November 15, the redemption date, by the lower levels of finance to scatter their substance to the winds. Conversely, reputable, investment firms and agencies will urge reinvestment in sound enterprises and securities. Expert operators of financial frauds are well aware that a substantial part of the public will shortly have this money in lump sums and that many bond holders, impressed by the Government's prompt payment of its debt, will be receptive to their advances. They have planned their campaigns and timed their barrages to coincide with the payment date. No organization or government can keep a man from spending his money as he will. But if he wants it invested in projects both safe and profitable, he must make his choice on the basis of

realities. For the thrifty owner of Second Liberty Loan bonds, sources of dependable information are ready to help him. Leaders in financial circles have definitely pledged themselves to do all possible to prevent the exchange by bondholders of good securities for worthless. The Realm of Rascality will gladly furnish data on questionable securities. But it is incumbent upon the investor himself to take the first step toward the use of these facilities. With the essential facts, he will never unwittingly fall into the traps of high-pressure selling that the loan redemption will stimulate.

Gold strike reports placed Weepah, Nevada, on the first page of newspapers throughout the land some two months ago. Without prejudice to this camp or to the mining industry, we may record the absence of supplementary items which, after the first flurry, might have been expected to include such drab details as daily production and shipments of gold and other metals. But the output of advertising literature directed to prospective speculators is flourishing and seems in a fair way to fill the public need of a gold rush "for purely literary purposes." Late reports from Weepah recount the end of shouts and tumult and note the beginning of work. Population of the new boom town has stabilized at the approximate figure of six hundred souls. Of these six hundred, fifteen are employed on the property where the first rich strike was made. This rough census also reveals that one hundred men are employed at the present time on other claims in the district and that another hundred are still prospecting. At last accounts, twenty-one new corporations had come into being since the strike, "some," as one mining journal remarks, "doubtless equipped for stock market operations only." This comment probably has strong basis in fact. Careful investors will calculate that an average staff of ten men per company ordinarily could produce more rumors than gold, and will forthwith apply the rule of reason to such facts as they are able to assemble.

Investment trusts, although new to the American public have tickled its financial palate. Within three years, their capital resources have increased a hundred-fold. From \$5,000,000 in

1924 to \$500,000,000 in 1927 is the measure of the growth currently reported in well-informed financial journals. It is natural that attempts to satisfy this ravenous public demand and further to sharpen its appetite have by no means been confined to qualified men and agencies. Investment trusts have offered an opportunity for honest and unscrupulous alike. The desirability of investment trust securities has been well-argued, but it cannot be said that equal space has been popularly given to points which would enable the purchaser to discriminate between the sound and the unsound. The function, briefly, of the investment trust is to act as the investing agent of its shareholders. It may be either a corporation or a trust in form. With the pooled funds of its shareholders, it operates in the securities markets in accordance with the results of its specialized analyses and statistical research. The trust obtains these funds usually through the sale of stock, bonds, or both, although practice in England, where investment trusts have been common for years, has favored debenture bonds as the chief financing medium. Control of funds and the investment range of the trust are ordinarily defined strictly in the trust agreement. Advantages claimed by sponsors of most investment trusts include diversification, fair return, and closer supervision of holdings and market trends than most investors are able to exercise themselves. Risk is spread over a large number of securities. Purchases are confined to marketable and dividend-paying issues which have substantial values behind them. Existing investment trusts have been successful and pointed the way for similar new enterprises in America which are intensively campaigning for funds. But the careful investor will observe several factors to his ultimate profit. Administrators of a trust, whether experts or merely promoters, must be delegated broad powers in the selection and handling of the trust's investments. In the better organized trusts, these powers are definitely recorded in black and white. Let it also be stressed that the trust's raw materials and finished goods are its investments. Policies as to publication of itemized lists of holdings vary with different trusts. Buffers in the way of reserve funds for losses, dividends and

sinking funds should be noted, while the character, identity and duties of administrative trustee, whether bank, trust company or individual, are of the utmost importance. Paramount, finally, are the character of the trust's executives and the rating of its investments. If control must be highly centralized, then it should be in the hands of capable men. Ownership of speculative issues makes the trust no more than a speculation.

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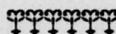
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SHREDDDED WHEAT

MOVEMENTS OF MERCHANTS.

Millfred—The McCall Clothing Co. is succeeded in business by Haddrill-Carpenter Co., of Oxford.

Traverse City—The Traverse City Canning Co. has increased its capital stock from \$50,000 to \$100,000.

Detroit—Charles Long, dealer in shoes, etc., at 8914 Michigan avenue, has closed out his stock at special sale.

Lansing—Charles A. Porter succeeds Mrs. J. D. Keitchen in the grocery business at 1501 East Franklin avenue.

Bailey—Gee Bros. have started work on their new elevator and warehouse which will occupy the site of the old elevator.

Ludington — The Mason County Fruit & Produce Exchange has changed its name to the Ludington Fruit Exchange.

Detroit—The Zindler-Kuhartz Furniture Co., 7344 Gratiot avenue, has increased its capital stock from \$20,000 to \$40,000.

Pontiac—The Pontiac Lumber & Coal Co., 50 Patterson street, has changed its name to the Dixie Lumber & Coal Co.

Lansing—Otto Kopietz has engaged in the grocery business at 1117 East Kalamazoo street. The Worden Grocer Co. furnished the stock.

Kalamazoo—The Sinclair Clothing Co., a chain store corporation of New York City, will open a store here at 111 East Main street about July 1.

Albion—The Farley Fur Co. has been incorporated with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in in cash.

Imlay City—The Imlay Co-Operative Co. has been incorporated with an authorized capital stock of \$50,000, \$9,640 of which has been subscribed and paid in in property.

Detroit—The Hamilton Oil Refiner Sales Co., 6128 Dix avenue, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Halfway—Reins Pharmacies, Kaiser building, has been incorporated to deal in drugs, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Rockford—Mrs. Clyde Hunting and Mrs. Rose Pierson have engaged in the grocery business under the style of the North End Grocery. The Worden Grocer Co. furnished the stock.

Detroit—The National Fur Corporation, 810 Stevenson building, has been incorporated with an authorized capital stock of \$75,000, of which amount \$50,000 has been subscribed and \$10,000 paid in in cash.

Flint—The Pierce Fuel Co., 805 West Kearsley street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$6,500 in cash and \$3,500 in property.

Lansing—Charles K. Neisser has purchased the interest of his partner, J. W. Hicks, in the Hicks & Neisser Coffee Market and will continue the business under the style of the Charles K. Neisser Coffee Market.

Detroit—The Alaska Herring Sup-

ply Co., Inc., 1348 Napoleon street, has been incorporated to deal in preserved fish, with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Detroit—The Standard Appliance Corporation, 1427 Broadway, has been incorporated to deal in electrical household appliances, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Detroit—Dickhout Drug, Inc., 14924 Grand River avenue, has been incorporated to deal in drugs and sundries, at wholesale and retail, with an authorized capital stock of \$50,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Michigan Roofing & Supply Co., 4616 Cass avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Saginaw—The Robbenolt Refrigerating Co., 215 North Hamilton street, has been incorporated to deal in refrigeration machinery, with an authorized capital stock of \$20,000, all of which is subscribed and \$8,000 paid in in property.

Detroit—Nicolay-Dancy, Inc., 10108 East Warren avenue, has been incorporated to deal in candy, syrups, ice cream and allied lines, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$2,200 paid in in property.

Owosso—The Owosso Lumber & Coal Co., 1003 West Main street, has been incorporated to conduct a wholesale and retail lumber, hardware, fuel, etc., business, with an authorized capital stock of \$100,000, \$66,000 of which has been subscribed and paid in in cash.

Detroit—The F. B. Distributing Corporation, StSephenson building, has been incorporated to deal in railroad and automobile supplies, with an authorized capital stock of \$25,000, \$12,500 of which has been subscribed and paid in, \$7,000 in cash and \$5,500 in property.

Cooper—Miss Margaret Adams, who has been connected with Frank H. Clay, wholesale auto accessories and radio store at Kalamazoo, for nearly twelve years, has recently severed that connection and purchased a location here, where she will open a general store and oil station.

Negaunee—Oral LaCombe, Jr., has sold his doughnut plant to John Bergeron and George Bartelt, who are moving the machinery and equipment to Ishpeming and installing it in the Niemi block, where the business will be continued under the style of the Downyflake Doughnut Shop.

Kalamazoo—The Hale Hat Stores, Inc., 108 West Main street, has been incorporated to deal in hats for men and women as well as other merchandise, with an authorized capital stock of \$125,000 common and \$25,000 preferred, of which amount \$86,700 has been subscribed, \$14,750 paid in in cash and \$63,000 in property.

Manufacturing Matters.

Stambaugh—The Triple Auto Light Co. has increased its capital stock from \$8,000 to \$25,000.

Detroit—The Jones Electric Stove Co., 1268 Harding avenue, has been incorporated with an authorized capital stock of \$8,000, all of which has been subscribed, \$2,000 paid in in cash and \$3,255 in property.

Detroit—The Radio Bargain House, 1456 Broadway, has been incorporated to manufacture and deal in radio apparatus, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The Health Aluminum Co., 16410 Hamilton avenue, has been incorporated to manufacture and sell aluminum utensils, with an authorized capital stock of \$2,500, all of which has been subscribed and paid in in cash.

Detroit—J. M. Kerr, Inc., 7358 Wilson avenue, has been incorporated to manufacture and sell auto trim and other accessories, with an authorized capital stock of \$15,000, \$6,000 of which has been subscribed and paid in in cash.

Detroit—The Michigan Axle Shaft Co., 2338 Grand River avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$7,500, all of which has been subscribed and paid in in cash.

Detroit—The Hare-Lucre Stoker Co., 944 Buhl building, has been incorporated for the manufacture and sale of stokers and household appliances, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Pathfinder Light Co., 462 West Jefferson avenue, has been incorporated to manufacture auto accessories, with an authorized capital stock of \$10,000, of which amount \$1,500 has been subscribed, \$500 paid in in cash and \$500 in property.

Detroit—The E. A. Husted Co., with business offices in the Winton Hotel, has been incorporated to manufacture and deal in auto accessories and rubber products, with an authorized capital stock of \$25,000, \$20,000 of which has been subscribed and paid in in cash.

Detroit—J. J. Gielow & Sons, 14115 Woodrow Wilson avenue, manufacturer and dealer in food products, have merged their business into a stock company under the style of J. J. Gielow & Sons, Inc., with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and paid in, \$5,100 in cash and \$24,000 in property.

Monroe—The Schnorberger Pattern Shop, one of Monroe's fast growing industries, has moved into a factory building at 705 West Fourth street, which has been equipped with the latest electrically driven machinery for manufacturing wood and metal patterns. At the present time the Schnorberger Pattern Works is employing fifty skilled mechanics. Vincent Schnorberger is president and general manager. Mr. Schnorberger says that within a short time he expects to add a brass and aluminum foundry to the plant.

Plea For the Summer Entertainer of Resorters.

Boyer City, June 14—The playground of Michigan is again beginning to take on life. Shattered windows are beginning to open and weed choked and desolate lawns to be cleared and tidied up. Soon our visitors will see its spick and span appearance that is so essential to an attractive summer outing. In the back country, Nature has put on her new dress and the dark sodden land of the fall and spring is covered with a blanket of new growth. Millions of sprouting trees and myriads of unusual flowers and plants have carpeted the woods, and meadows. Every little village or more ambitious town has cleared away the wrecks of last season's work and is brightening up and preparing to give to the summer visitor the service that he or she demands.

Nature gets its material from the earth and air and sunshine. It costs no more than the air we breathe and the regular processes of growth. The things demanded to make life comfortable, however, cost money and thought and effort. If our visitors were content, as the aborigines were, they could carry their dunnage on their backs and tramp through the forest on obscure trails, camping in the open where night overtook them and dependent on their skill or cunning to feed themselves. They are not. They must have first-class automobile roads. They must have good hotels and boarding places. They must have good, well equipped camping grounds. Good, fresh butter, milk and vegetables. Salt horse and "canned willie" won't do. They must have boats and fishing tackle and places of amusement. The natural beauties are here and have always been, but they must have all the conveniences of modern living in the wilderness. They use it a week, two weeks, a month, perhaps three months. Then, when living conditions are hard and the bitter winds of winter are piercing every crevice, the village and cities which have been caring for ten times their normal population, are deserted. Stores are deserted, expensive and well equipped hotels closed and the whole elaborate investment is dormant.

Another heavy investment is advertising. The prospective guest is not put to the expense and time of painful exploration to find where he can find the most suitable place to spend the summer. He is furnished with the information without any serious effort on his part. The folders, booklets and pictures which are his for the asking do not grow on the trees. They come from the presses of the great city advertising agencies and have to be paid for, and like all advertising, the money comes from the customers to whom the message is addressed.

There are a few cases in which the cost of summer accommodations is more than it should be, for the most part it is no more than the cost requires. No one can expect to get the same service that a crowded city can give in places far removed at the same or even double the cost. How much would it cost the average man in Grand Rapids, Detroit or Chicago to load his family into a prairie schooner or a canoe, with all the necessary food and clothing and trek or paddle to Traverse City, Charlevoix or Petoskey? To spend a week in either of the places would require two months of hard work and cost from \$400 to \$2,000 for time alone.

Don't think too much about the "robbers." Charles T. McCutcheon

Edward A. Carlson, dealer in groceries at Whitehall writes the Tradesman as follows: "It is a genuine pleasure to renew our subscription to the Tradesman. Couldn't think of carrying on without it."

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.80 and beet granulated at 6.70.

Tea—For the first time in several weeks the tea market has shown some little weakness during the week, speaking of primary markets. Holders say that is because the quality has not been so good. The market over here has been quiet. The effect of the slight slump in primary markets has not been felt, because prices in this country are much lower than in primary markets. As the week closes, the weakness in primary markets seems to have largely disappeared and the holders are now predicting even further advances in both Ceylons and Indias.

Coffee—The market for Rio and Santos coffee, green and in a large way, is about as it was last week. There have been occasional fluctuations, both up and down, but this has been day to day stuff and leaves the market about as it was. At this writing the general feeling in Rio and Santos is unquestionably weak, with a very listless demand. Milds are unchanged from a week ago. The jobbing market for roasted coffee is quiet and fairly steady.

Canned Fruits—California fruits show no special change during the week. There is quite a little business for Bartlett pears and cherries. New prices are expected soon on pineapple and cherries. They are going to have a good crop of peaches in California this year. According to the outlook there will be a smaller crop of apricots.

Canned Corn—As crop prospects in most lines of standard canned goods are pretty well governed by conditions surrounding the countrys cereal crops the serious situation ruling in corn engrossed the attention of not a few of closely posted market leaders. A considerable portion of the corn acreage of the United States remained unplanted as late as June 5, according to the Department of Agriculture. Continued rains which have made quagmires of nearly all important sections of the corn belt have held up planting operations and only about 25 per cent. of the corn acreage has been planted in the lower Ohio Valley and only about 50 per cent. in the large area which is most of Illinois, Indiana, Ohio and Pennsylvania, the North-western half of Kentucky and the Eastern quarter of Missouri, as well as parts of Iowa and some sections of the lower Mississippi River Valley. The situation has prompted a prominent Western corn packer to give his estimate that from present indications the coming pack of canned corn will not exceed 8,000,000 to 10,000,000 cases, which would contrast with last year's record pack of some 24,000,000 cases.

Canned Peas—There is likewise a serious situation developing in peas. It develops that upward of sixteen big plants in Wisconsin will be idle and will not put up a can of peas this season. In addition to this an extensive curtailment program is planned by pea canners in Utah and elsewhere. There were reports here during the week that No. 5 sieve standard Wisconsin sweet peas had been practically sold out during the week and that extra standard

No. 5 sweets were being offered as substitutes at 95c to \$1 f. o. b. Wisconsin. Sales of the No. 4 sieve in No. 2 cans were arranged on a 95c delivered basis. The pea packing season in Maryland and Delaware is now in full sway with the packs threatening to be short, but of unusually good quality. Some of the Maryland and Delaware pea packers who had feared they would have to sell their packs without profit, due to the necessity for meeting the prices named for carryover stocks from the West, may find a good call for their product after all. Purchases are now being arranged for shipment June 15 so that merchants can stock, sell and deliver new peas before Eastern shipments can arrive here.

Canned Fish—One effect of the warmer temperatures of the past week was to stimulate more interest in the canned fish lines. There was a bigger movement in salmon, tuna and foreign sardines. Domestic sardines, both Maine and California, failed to show much of a movement.

Salt Fish—No change has occurred in mackerel during the week. New shore mackerel is still selling at formerly quoted low prices and are in good demand.

Fruits and Nuts—The dried fruit and nut lines have almost witnessed a replica of the conditions that have been in the markets for canned foods. Strength of Brazil nuts and California and foreign walnuts has been such as to lead to general advances all down the line. In the market for dried fruits the principal interest has attached to the improvement in raisins following reports that the new pack is two or three weeks later than a year ago and that there is an expectation all old crop supplies will have been taken up before the new pack becomes available. Buyers have been enquiring around the market for new pack apricots, but so far buyers have not committed themselves. Prune stocks are being gradually cleared up and it is expected that there may shortly be some real buying from the Coast to make up the existing deficit in stocks of No. 40s and 50s.

Beans and Peas—Pea beans continue steady to firm, with an upward tendency. All other varieties of beans are very draggy and weak. Dried peas are also dull and unchanged.

Cheese—The demand during the week has been fair and prices steady.

Rice—With rice markets established on a higher basis there is now a disposition to await more buying at the higher levels. Most offers of rice under a basis of 5c at New Orleans have been cleared. Most offers of screenings and second heads are reported to have been withdrawn. These are the grades that have been in good demand from foreign markets and stocks both at New Orleans and in the interior have been cleared. Existing stocks will have to carry the trade until the latter part of September, when the new crop should be available. If demands continue through the season it is believed carryover stocks will be materially reduced. Three New Orleans mills, the Socola, Rickert and Leona, are in operation at this time and all

are listed on the 5c basis. Interior mills are resuming operations as the stocks on their hands are being exhausted. More than half of the interior mills have resumed operations.

Syrup and Molasses—The demand for New Orleans molasses from the grocery trade is small and will be for several months. Prices are steady in spite of this. Sugar syrup is scarce and firm. The demand is light. Compound syrup in fair demand at unchanged prices.

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—\$1.40 per doz. bunches. **Bananas**—6@6½c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$5.80
Light Red Kidney ----- 7.75
Dark Red Kidney ----- 7.00

Beets—\$3 per crate for Iced Calif.

Butter—Receipts of fine creamery butter have been rather light during the whole week and in consequence the market has been steady to firm, with a decline of 1c per lb. Under grades of butter are slow and not especially strong. Jobbers hold fresh packed at 40c, prints at 41c. They pay 24c for No. 1 packing stock.

Cabbage—Tennessee stock commands \$3.50 for pony crate.

Cantaloupes—In full supply on the following basis:

Jumbos ----- \$5.50
Standards ----- 5.00
Jumbo flats ----- 2.50
Standard flats ----- 2.00

Carrots—\$4.25 per crate for Iced Calif.

Cauliflower—\$3.50 per doz.

Celery—California Jumbo, \$1.75; Rough Florida, 4 to 6 doz., \$7.50 per crate; Bermuda \$11 per Jumbo crate.

Cocoanuts—\$1.10 per doz.

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

Eggs—The market has been about steady during the past week with only one fluctuation, a decline of 1c per dozen in fine fresh eggs. The demand is active and absorbs all of the best stock that comes in. Local jobbers pay 19c 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. -- \$7.00
Outdoor leaf, per lb. ----- 18c
New Potatoes—Carolina stock commands \$8 per bbl.

Onions—Texas Bermudas, \$3.75 per crate for yellow and \$4 for white; Egyptian, \$6 per 100 lb. bag.

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

100 ----- \$7.50
126 ----- 8.00
150 ----- 8.00
176 ----- 8.00
200 ----- 6.50
216 ----- 6.00
252 ----- 4.50
288 ----- 4.25
344 ----- 4.00

Red Ball, 75c cheaper.

Peppers—Green, 75c per doz.

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

Pineapples—Are held as follows:

18s ----- \$4.25
24s ----- 4.25
30s ----- 3.50
36s ----- 3.25

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 20c
Light fowls ----- 16c

Radishes—20c per doz. bunches for home grown.

Spinach—90c per bu.

Strawberries—Home grown, \$3 per crate of 16 qts. The crop is fine in quality and large in volume.

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

Tomatoes—Southern stock, 90c per 6 lb. basket; home grown hot house, \$2.25 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 17½c
Good ----- 16½c
Medium ----- 14c
Poor ----- 10c

The Mears Storage Charge is O. K.

Mears, June 14—Enclosed find three bucks for the Tradesman. You are more than welcome.

Guess I am a charter member of the Apple Hat Co. in good standing. They sent me a box of junk in February and last week another one. Have not opened either. I just wrote them for postage for their return and also stated my storage fee is 25c per week. If that is too much or more than other merchants charge, I will cut rates. They must surely have a big output when they send all over Michigan for storage.

I notified them I read the Tradesman and advised them to subscribe. That is good advice, eh?

C. A. Brubaker.

The Mears philosopher has the right idea and we think his storage charge is entirely within reason. The Apple Hat gang is about the nastiest gang of plunderers in the plunderbus world. They write the meanest letters and utter threats which ought to result in their being made to serve time. Our advice is to pay no attention to their threats, importunities or cajoleries until they send on the necessary funds to release their "junk" (well named by Mr. Brubaker) under conditions which recompense the merchant for the trouble they cause him.

Sometimes people do not know what is going on in their own town. The reference to the Hotel Janis in the June 1 edition of the Tradesman was not based on report or hearsay, but on actual personal experience May 30 and 31. Every statement made was true and every prediction made will be verified in time. E. A. Stowe.

Purpose directs energy and purpose makes energy.—Parkhurst.

EXTINCTION OF THE HURON.

Wherein They Differed From the Iroquois.

Written for the Tradesman.

The year 1649 was a most disastrous one for French settlements and especially so in all the region surrounding Lake Huron, including the one at Michalemacinac. In the ten articles which have preceded this, we have seen developments from the standpoint of their enemies. To understand the situation in 1649 we must go back and see something of the developments from the standpoint of the Iroquois.

Accustomed to roam where he would, although he had the most perfect central government of any of the Indian nations, with headquarters in what is now New York State, the Iroquois could never understand how and could land be owned. To their ideas the Great Spirit made the land for the use of all men, just as he made the air for everyone to breathe. To a very large extent the war between the Hurons and Iroquois, which was on when the white men came to America, was due to the fact that the Iroquois held that what they found growing was the property of the finder, while the Hurons regularly cultivated crops, being more of a farmer people than any other of the Indians. The Iroquois resented the first cross set up as a signal of taking possession of the land by the French. In spite of their teachings, the Iroquois always connected the cross with its use as the emblem that had been set up to own land, and held aloof from the priests.

Champlain took the side of the Hurons and gave them military assistance against the Iroquois. When the Iroquois suffered defeat at the hands of the Hurons, in 1632, the Iroquois went to the Dutch, from whom they secured guns and ammunition. In the various troubles between the French and English, the Iroquois were allies of the English. The French idea of settlement in France was settlements. In America the ideal was pure commerce. A French settlement was an Indian village, with a few traders and a priest or two, or visits from priests as nearly at regular intervals as possible. To this was added the usual group of *coureurs des bois* or unlicensed traders and adventurers in general. Every effort was made to hold all the fur trade for shipment to France. The Dutch and English made an effort to secure a part of this trade. In the extreme Northwest or that region around Lake Huron, the competition for this trade with the Indians became intense. The Iroquois became the agents of the Dutch and English to bring this trade to New England and that vicinity. The Hurons were generally loyal to the French. With their home country along the South side of the St. Lawrence river, the Iroquois were able to prevent the French from using that river. Their route was via the Ottawa river, Lake Nipissing and the French river to Georgian bay. These conditions gradually grew worse and worse until 1648, when the Iroquois decided to end it by annihilating the whole Huron and French population. Their

efforts in Eastern Canada failed of success, but in the whole region of Lake Huron their war parties spread the most horrible tortures, terrible massacres and nearly total destruction. The settlement at Michalemacinac was the last to fall in the spring of 1649.

From the various settlements East and North of Georgian bay, as well as from the one at Michalemacinac, there were companies of refugees who escaped. These naturally divided into five groups. One group, largely young squaws and young Indians, were adopted by the Iroquois. Two groups, after more or less experience in the wilds, made their way through to French settlements and their descendants are still where they then located or near there. Other groups carried on a sort of gypsy life, wandering about until they amalgamated with similar groups of their own or other people, and settled somewhere. The fifth group gathered in the vicinity of Brevort lake and traveled from there practically along the shore of Lake Michigan. Their only ambition was to flee beyond the Iroquois. There is a trace of them at Indian Lake, near Manistique, and at one or two other places during the next year or two. That they were joined at times by refugees from other places seems certain. There are traces at several places which, no doubt, refer to them, but so far as I have been able to learn, none of them are quite definite enough to cite them as facts. In 1654 they were part of a settlement mostly of refugees, on St. Michael's island in the mouth of Green Bay. At that time it was reported to them that the Iroquois were coming. A discussion ensued as to how to strengthen their position for defense. The refugees from Michalemacinac urged that it be built as the "black robe" had taught them. From this discussion, as cited by several authorities, can be learned considerable not found elsewhere about the old town at the strait.

The massacres of 1649 were the real ending of the Huron nation. It will be remembered by readers of these papers that when the Sauk nation was destroyed, the victors claimed they had killed all the Sauks except twelve young squaws, but that developments showed that there must have been some who played the ghosts. These Sauks later showed up in the Upper Peninsula, where they wandered for a time and as years passed became strong enough to maintain a settlement where the city of Green Bay, Wisconsin, now stands. There Nickolet found them in 1635. When the Sauks were destroyed, their only allies, the Ottawas, who occupied the valleys of all streams which emptied into Lake Michigan, also suffered, but just what is not known. Their remnant also found a place in the Upper Peninsula. From 1649 on, these remnants of once powerful peoples are very hard to follow. While each is spoken of as such, they intermarried and otherwise intermingled, so that practically every reference is not to an entirely separate people.

One other group of sufferers from the massacre at the strait should be mentioned. About a mile north of the old settlements is a cave. In this cave,

long years afterward a lot of human bones were found which are no doubt all that remains of a lot who found refuge there and starved to death rather than to venture out.

A. Riley Crittenden.

Offers New Lustre Dress Fabric.

A new lustre cloth of rayon and cotton is now being offered to the trade by one of the country's leading producers of dress fabrics. It is especially interesting because of its taffeta effect, and it is further notable for a special construction that makes it unusually well suited for use in frocks. It is made thirty-five inches wide and, in an extensive range of bright colors, sells at 37½ cents per yard. In addition to its adaptability

for use in women's dresses for practically all wear, it is said by the maker also to be suitable for use in children's frocks. It is further said to "handle" like silk and to be a very close approach, in effect, to an all-silk taffeta. It comes double rolled on reels.

Rush For Bunting Is On.

Sellers of red, white and blue bunting in the primary market are having a merry time at present meeting the demands made of them by buyers, but there seems to be no dearth of the material. Where stocks do not actually exist, twenty-four-hour deliveries from certain mills can be promised. Captain Lindbergh's homecoming is primarily responsible for the present flurry.



SOME THINGS IT STANDS FOR AND AIMS TO ACCOMPLISH

1. The unification of the wholesale and retail branches of business along lines which will enable the independent retailer to meet any competitive condition which may arise.
2. The improvement of retail conditions so that every store handling food products will be a model of cleanliness, wholesomeness and sanitary surroundings.
3. The extinction of cheats and frauds which prey upon the trade and the elimination of all abuses which have crept into the business and ought to be abolished.
4. The licensing of all dealers who handle food products and the maintenance of a rigid inspection service by the State which will prevent dealers from continuing in business who do not keep their stores up to a high standard.
5. The absolute restriction of all credit transactions to pay day and no credit to be accorded any customer who does not settle his bills in full every time he receives his pay.
6. All purchases by retail dealers to be maintained on a discount basis. No merchant who does not discount his bills to be permitted to remain in business.
7. The abolition of trading stamps, premiums, prizes, cut-prices and all other schemes which are calculated to distract the attention of the buyer from the two essentials which should govern all sales of food products—quality and price.
8. The creation of a higher standard of merchandising by using the head more than the hands. The merchant who "has no time to read a trade journal" devoted to his calling to be put out of business by the State Inspection Service, instead of being permitted to gravitate into the bankruptcy court, as is now the custom with dealers of this type, with the resultant loss to creditors who foolishly assume that merchants of this class can ever succeed.

If any merchant who is not now a regular reader of the Tradesman wishes to see any or all of the above conditions advanced, he can contribute to that result by subscribing for and reading the Michigan Tradesman. The price is \$3 per year in advance. The publication office is in Grand Rapids.

**Proceedings of the Grand Rapids
Bankruptcy Court.**

Grand Rapids, June 4—We have to-day received the schedules, reference and adjudication in the matter of Charles F. Schnoor, Bankrupt No. 3175. 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 railroad engineer. The schedules show assets of \$175 of which the full interest is claimed as exempt, with liabilities of \$1,604.43. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, note of the same will be made herein. The list of creditors of said bankrupt are as follows: Henry H. Jordan, Grand Rapids \$300.00 Winegar Furn. Co., Grand Rapids 90.00 G. R. National Bank, Grand Rapids 40.50 Scribner Coal & Feed Co., Grand R. 22.38 Wm. D. Vandecar, Grand Rapids 79.05 Dr. Thomas Irwin, Grand Rapids 96.75 George H. Moore, Grand Rapids 168.00 Dr. Henry Duiker, Grand Rapids 90.00 G. R. Savings Bank, Grand Rapids 38.00 Lucy G. Saunders, Grand Rapids 214.00 Dr. A. S. Corenll, Grand Rapids 20.00 Dr. F. Hollingsworth, Grand Rapids 52.00 Dr. Dunbar Robertson, Grand Rap. 35.00 Houseman & Jones, Grand Rapids 33.35 Travelers Ins. Co., Grand Rapids 35.00

June 6. On this day was held the first meeting of creditors in the matter of Michigan-Tennessee Lumber Co., Bankrupt No. 3156. The bankrupt corporation was present by its president and represented by Donald Slawson, attorney for the bankrupt. Claims were proved and allowed. No creditors were present or represented. The president was sworn and examined, without a reporter. The meeting then adjourned to June 13 for further proceedings.

June 7. We have to-day received the schedules, reference and adjudication in the matter of Floyd Burlington, Bankrupt No. 3176. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Marcellus, and his occupation is that of a laborer. The schedules show assets of \$5.15 of which the full interest is claimed as exempt, with liabilities of \$20,510. 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: LeRoy S. Long, Marcellus \$2,230.00 Marcellus Milling Co., Marcellus 2,200.00 American Trust Co., South Bend 16,080.00

June 6. On this day was held the sale of assets in the matter of Abe Gelman, Bankrupt No. 3142. The bankrupt was not present or represented. The trustee was present in person. One bidder was present on final offer to Glenn E. Banton, of Butternut, for the sum of \$450. The sale was confirmed and the meeting adjourned without date.

On this day also was held the first meeting of creditors in the matter of Frank B. Wilson, Bankrupt No. 3154. The bankrupt was present in person. 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.

June 6. On this day was held the first meeting of creditors in the matter of Fred T. Wilson, Bankrupt No. 3161. The bankrupt was present in person and represented by R. G. Goemmel, 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 William Kidder, Bankrupt No. 3164. The bankrupt was present in person and represented by attorney Henry W. Miltner. No creditors were present or represented. No claims were proved and allowed, 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.

On this day also was held the first meeting of creditors in the matter of Winford Rogers, Bankrupt No. 3163. The bankrupt was present in person. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. Adrian Oole was named trustee, and his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Wray J. Blackburn, Bankrupt No. 3117. The bankrupt was present in person and represented by John G. Anderson, attorney for the bankrupt. The petitioning creditors were represented by Harry H. Geoghan and H. H. Smedley. Claims were proved and allowed. The bankrupt

was sworn and examined without a reporter. Peter D. Rose, of Muskegon, was elected trustee, and his bond placed at \$500. The first meeting then adjourned without date.

In the matter of Sturgis Furniture Co., Bankrupt No. 3087, the trustee has filed his petition for leave to conduct a sale at auction. The property at Detroit will be sold at auction at 4403 Russell Avenue, June 20. The property for sale is manufactured furniture of the approximate appraised value of \$1,957.15. The property located at Sturgis will be sold at the plant of the bankrupt, in such city, June 21. The property consists of furniture, fixtures, stock, raw materials, machinery and equipment of the approximate appraised value of \$1,513.30. The property may be seen by application to Thomas R. Bradford, trustee, Sturgis, or Abe Dembinsky, auctioneer, 114 Cherry St., Saginaw. All interested should be present at the date of such sales.

In the matter of Carl Hettler, Bankrupt No. 2934, the trustee has filed his final report and account, and a final meeting of creditors has been called for June 20. The report and account of the trustee will be considered and passed upon. Expenses of administration will be passed upon and paid. A first and final dividend will be paid to creditors, if such dividend is possible from the funds on hand.

In the matter of Tuinstra, Herren & Heyboer, Bankrupt No. 2928, the trustee has filed his final report and account and a final meeting of creditors has been called for June 20. The trustee's final report and account will be considered and passed upon. Expenses of administration and preferred labor claims will be paid, as far as the funds on hand will permit. It is not probable that a first and final dividend to creditors can be paid.

In the matter of Mastenbrook & Grove, Bankrupt No. 2482, the trustee has filed its final report and account, and a final meeting of creditors has been called for June 21. The report and account of the trustee will be considered and passed upon. Expenses of administration will be considered and ordered paid, as far as the funds on hand will permit. There will be no dividends for general creditors.

In the matter of Mastenbrook-Grove-Cartier Co., Bankrupt No. 2481, the trustee has filed his final report and account, and a final meeting of creditors has been called for June 21. The report and account of the trustee will be considered and passed upon. Expenses of administration will be passed upon and ordered paid, as far as the funds on hand will permit. There will be no dividends for general creditors.

In the matter of Grand Bowling Academy, Bankrupt No. 3144, the trustee has reported the receipt of an offer of \$500, from Carl Wenger, of Grand Rapids, for the stock in trade, fixtures, furniture and bowling alley equipment located at 341 Monroe avenue, Grand Rapids, and which property is appraised at the sum of \$2,197.57. The date of sale is June 23. The sale will be held at the referee's office. An inventory may be seen in the office of the referee and in the hands of C. W. Moore, trustee, Belmont. The property may be seen prior to sale by application to the trustee. All interested should be present at the date and time of sale named above.

June 8. On this day was held the final meeting of creditors in the matter of Wolverine Paper Co., Bankrupt No. 2605. The bankrupt corporation was not represented. The trustee was present in person and represented by Benjamin P. Merrick. Creditors were present in person. The bondholders were represented by their trustee, Mr. Clarence Pratt. The matters of final meeting were discussed and the hearing adjourned to July 3 for final determination and closing.

June 14. We have to-day received the adjudication and reference in the matter of Michigan Home Service Corporation, Bankrupt No. 3155. This is an involuntary case. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt has been ordered to file schedules, and upon receipt of the same, list of creditors will be made herein.

June 6. (Delayed). On this day was held the first meeting of creditors in the matter of Edward C. Eberlein, and doing business as the Eberlein Tire Co., Bankrupt No. 3158. The bankrupt was present in person and represented by attorney J. R. Gillad. Claims were proved, but not allowed. The bankrupt was sworn and examined, without a reporter. C. C. Woolridge was named trustee and his bond placed at \$100. The meeting was adjourned to June 20 for further proceedings in the case.

The lesson was about "Jonah," and the teacher wished to emphasize the fact that Jonah's disobedience caused discomfort to all on the ship. "Jonah suffered for his disobedience, but who else had to suffer because the prophet sinned?" he asked. "Please, sir, the whale," replied one boy.

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CARTELS NOT SO POWERFUL.

Cartels, or trusts, have been a feature in Germany's industrial life for many years, being favored by the government there. Since the war they have increased and expanded until, in some instances, they have become international in scope. The original notion was that such combinations would give German industries an advantage in foreign trade. With cartels in operation, no foreign buyer could play off one German manufacturer against another, while the combination enabled its members to cut prices as a unit when needed to meet competition in any foreign market. What was lost by such price-cutting abroad might be counter-balanced by higher prices to domestic consumers. To secure unity of action, combinations were empowered to compel those in the same lines of industry to join them. That such an arrangement is not always beneficial appears from a recent report to the Commerce Department from Consul Huddle at Cologne. It seems that a syndicate of more than 100 iron dealers failed to convince two concerns in the same line to join the combination. Thereupon the syndicate brought proceedings in the Cartel Court for permission to control the deliveries of its members to the two concerns. In support, it urged that it had brought prosperity to the wholesale iron industry, had increased exports and had served to lighten the burden of reparations payments. Besides these, it contended that the policy of price-control was reasonable. In answer, the two recalcitrants urged that they could not be expected to wipe out their independent business and that the restraint threatened would ruin them. One of the conditions of the international iron agreement commits the firms involved to the use of the syndicate's products. The court refused the syndicate's application, on the ground that it threatened the common welfare and afforded no protection to the consumer against the price dictates of the producers. It is carefully explained by Consul Huddle that the decision is not to be regarded as an expression of hostility to trusts in general, but the fact remains that they are not so sacrosanct as has been usually understood.

WHAT WE LACK IN THE AIR.

The United States has won a unique place for itself in the history of aeronautics by spectacular achievements, but in the development of a safe and sane aerial traffic we lag far behind the countries of Europe.

It is to Germany that we must turn if we are to realize the possibilities of peace-time flying. That country is covered by a network of airplane lines which link together thirty cities. Air passengers fly with the unconcern with which one takes a railroad train. By changing at the great airports, where planes land and take off on time-table schedule, the traveler may make connections for a dozen European cities, including Paris, Budapest, London, Moscow and Milan. The planes run night and day throughout the year. Sleepers are available. The larger

planes have smoking compartments and dining rooms. Travel by air has become a matter of course.

This amazing development has been made possible by the amalgamation of all lines into a giant corporation, the Luft Hansa, which has been enabled through Government support to offer its passengers the same rates as first-class railroad fares. Thirteen million marks are given as an annual subsidy by the Reich and another thirteen million are spent annually by the cities which have developed airports, but the officials of the company estimate that within five years the Luft Hansa can operate without subsidy and show a profit.

There is a challenge to America in this record of German achievement. Our Lindberghs and Chamberlins deserve more material expressions of approval than cheers and trophies. They may span the Atlantic alone and unaided; they cannot alone develop commercial aviation to a point at which we may rival Germany in the conquest of the air.

NO BUSINESS BOOM LOOMS.

People who scan the tables of the stock market and who have noticed the continued advances in the prices of securities have come to talk of there being a "boom" in general business conditions. They are also quite convinced that this state of affairs must, in due course, be followed by a sharp reaction with general deflation of values and the other accompaniments of depression. But the theory does not stand investigation. There has been no great expansion of general business recently, and values of commodities have been falling, instead of rising like the stock quotations. Nor is there any other evidence of a "boom." Little, if any, deflation in values is probable and, if such deflation should occur, it will be gradual as it has been instead of being sudden or abrupt. Any such deflation, moreover, would hardly cause much distress, because buying in general has been exceedingly cautious for more than a year and there are no large stocks of goods to cause distress to their holders. This applies all along the lines from producer to retailer, and there is no disposition to change producing or buying methods. As a matter of fact, the course of the stock market has about as much effect on mercantile business as it has on the rise and fall of the tides. That market uses a different kind of money than is employed in ordinary business and, when such money is plentiful and can be borrowed on easy terms, the disposition is strong on the part of some to do some speculative kite-flying. But the man who runs a mill, a factory or a store and who wishes to show a profit at the end of the year has a very different viewpoint.

COTTON GOODS CONDITIONS.

Cotton continues to rule high in the quotations, the main consideration for the firmness being the weather reports which put more wetness in districts where it was superfluous and not enough in dry sections. Other reasons, of course, are the statistical ones showing the heavy exports and the large takings by domestic spinners. De-

spite these things, however, the best evidences favor a larger carryover than usual and much less curtailment of this year's crop than was feared as a consequence of the floods. Last year about 47,000,000 acres were planted to cotton and the product was nearly 18,000,000 bales. It is generally expected that the reduction in acreage this year will hardly exceed 1,000,000 acres and, should this turn out to be true, a fairly good crop may be looked for. Reports on the weevil menace are quit inconclusive as is usually the case at this time. The continued firmness in cotton prices is having its effect on those fabrics. Gray goods are held firmly at the recently advanced levels, although the transactions in them were not very large during the past week. Increases in the prices of finished goods keep on being announced, nearly every variety of them being included. This applies not only to fabrics but also to knit goods. Southern heavy-weight underwear lines have been advanced in price while a prominent Northern mill has withdrawn its lines. It is expected that there will be some scrambling later on by belated buyers of such merchandise who have been holding back for lower prices. Advances in price have occurred in mercerized hosiery.

WOOLS AND WOOLENS.

For the time being, there is no movement of consequence in foreign wools, and there is, consequently, nothing to show the future trend of prices for them. In England there is a little uncertainty as to the effect of the rupture of relations with Russia which has hitherto been a good customer for Colonial wools. Before the break in diplomatic relations the buying organization in Bradford, England, for the All-Union Textile Syndicate of Russia had received instructions to stop all new business operations and merely to complete contracts already entered into. As the Russian operations had been an important factor in forcing up wool prices, the stoppage has given rise to some speculation. Holders of wool, however, assert that there will be no adverse effect on the market because the Russians will get elsewhere what they want and so the world's consumption of wool will be no less. In this country the buying of this spring's clip continues fairly active, with resistance on the part of buyers to any sought advance in price. Dealers thus far have been acquiring most of it, the mills only ordering enough from time to time to meet the wants of the moment. Carpet wools have been in good demand and the effort has been to prevent a rise in prices of these varieties which are all imported. In the goods market more activity is shown in reorders for fall fabrics and the indications seem to favor a good season as a whole. A little more interest is shown in women's wear weaves, mostly in those of the sport variety, but it is realized that the volume buying is still a way off.

In business as in the game of life it is as difficult to lose playing fair as it is to win playing unfair?

DRY GOODS CONDITIONS.

A touch of warmer weather during the past week raised the hopes of producers of seasonal fabrics and garb who had been waiting for the thermometer to rise so as to quicken the marketing of their holdings. And the stimulus was unmistakable in its showing, as the thronged stores made apparent. Men's wear shared with women's, in the sales. Buying appeared to be quite general in its scope, giving evidence of the fact that it had been hitherto restrained until wardrobes needed replenishment. A fair number of buyers from stores out of town were also in the market, most of them seeking goods for immediate sale and with quite a sprinkling of them after what is called "basement" merchandise or articles intended for quick clearance. The price element still cuts a prominent figure in the enquiries despite the effort to stimulate interest in quality goods. Producers, however, are not much given to sacrificing their output, a position in which they are supported by the knowledge that the season's requirements have not yet been met and that more purchases will have to be made to enable the stores to satisfy the wants of their customers. These producers have also been rather cautious in their cutting-up program and have not on hand the kind of a surplus which they used to have at this period. Primary markets in general are occupied in filling old orders, while distributors are pushing deliveries as fast as the goods come to them. Fall business is just now claiming much of the attention.

IMPENDING CROP FAILURES.

No doubt some of the crop reports that have been circulated bear a striking resemblance to the decidedly bullish ones of years gone by. It is a fact, however, that growing conditions have been anything but favorable and that even the most optimistic hardly expect a repetition of the excess packs of recent years. From New York State has come reports that the pack of red sour cherries has been a virtual failure with field men estimating there would not be more than 10 to 15 per cent. of a normal yield. The pear and apple crops of New York State also appear in decidedly unfavorable position. In California products there now appears every evidence of a short pack of asparagus. Within a few weeks it is expected that California canners will come out with price announcements regarding the new packs of pears, peaches, pineapple, cherries, etc., and it is hardly to be expected that opening prices will be as low as those that have recently prevailed in the spot market. Grocers and hotel supply men have been anticipating some of their wants in the line of California canned fruits during the week and the market has felt some of this impetus. Michigan canners opened 1927 pack red sour pitted cherries during the week at \$10.25 per dozen for the standard weight, seventy-two ounces to the can, and at \$11 for the No. 10 cans, heavy weight, eighty ounces to the can, and New York State cherries may be opened at about the same basis.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

On account of the many pleasant calls received from U. C. T. members from other towns who were in the city to attend their Grand Lodge meeting and festivities, we were late in getting started on our Out Around last Saturday. We selected Muskegon for our objective point and U S 16 as the route.

Temporary repairs are being made on the pavement between Leonard road and Marne, but nothing short of complete replacement will ever make a stretch of pavement two or three miles long fit for travel. Why the contractor who is responsible for botch work of this character is not compelled to make complete replacement it is more than I can understand. I wish I knew his name, so I could print it in black face type as the cognomen of a man who is not to be trusted—as a man who steals from the people. I have always held that a man who steals—or attempts to steal—from the public is the meanest kind of a thief.

I had some experience with a person of that type at Lamont early in the summer. He undertook to filch from the village a little park area which had been in undisputed possession of the public for sixty-six years. He was told by nearly every county official in Ottawa county that his claim to title was fictitious, but he evidently thought he saw a chance to mulct me to the tune of \$1,000 at a cost of \$150 to himself—and \$850 unearned increment apparently looked good to him. I fought him to a finish and forced him to relinquish his flimsy title. In spite of this exhibition of dishonesty, I understand he still retains his membership in a local church.

Reaching the cemetery at Marne, we paused long enough to salute the grave of Suel A. Sheldon, who was connected with the Tradesman as a subscription solicitor off and on for forty years. I never make one of these weekly trips without receiving many enquiries about Suel Sheldon, showing the esteem in which he was held by his many friends in the mercantile field.

At Coopersville, I had the pleasure of adding three good names to our list, for which I am duly thankful.

I am always pleased to note the loyalty Coopersville grocers exhibit toward their local flouring mill. I fail to find a single grocery store which does not keep its leading brand in stock. I think this speaks pretty well for the high character of the men who deal out foods in the village.

The Daggett Canning Co. starts operations this week for the season, beginning on strawberries.

Nunica is marooned except by means of a somewhat extended detour. Cement pavement has been laid from U S 16 to the village, which will add to the pleasure of those who have occasion to call on the merchants of that place.

Instead of going through Spring Lake, we took the cement pavement to Fruitport, which looks very inviting

in her summer garb. I have in my mind a vivid picture of the Pomona Hotel and the blast furnace of former days, which brought many summer visitors and much material prosperity to the village. I wish they could both be restored and I live in hopes that some one may eventually create a new summer hotel at the head of one of the most beautiful lakes in Michigan.

On reaching Ferrysburg Abel Holthrop grabbed me off and showed me through his new store and basement and his comfortable home adjacent thereto, all of which meet my approval. The construction of the new cut-off on U S 31, which avoids four abrupt turns and crossing the P. M. tracks at grade, will lead all automobile traffic in front of his store. This ought to augment his volume very materially.

The ten mile stretch from Ferrysburg to Muskegon Heights is always interesting, with the wonderful sand dunes to the left and the level stretches of grazing lands on the right. Once last summer I had the pleasure of seeing a wonderful mirage beyond the dunes, extending over a distance of four or five miles. I have looked for a repetition of the miraculous spectacle ever since, without result.

The approach to Muskegon Heights affords one of the finest examples of commercialism I meet anywhere. The tall smokestacks, the gigantic factories, the busy stores and contented people furnish a wonderful picture of what the genius of mankind can produce in a few short years. I distinctly recall the hopes and aspirations of George Erwin when he and his associates purchased a large tract of cut-over pine lands and announced that they proposed to create a great and beautiful city where scrub oaks and sand flies had long held sway. Many people called them crazy and derided their plans and promises, but their vision was based on sane and sensible lines and Muskegon Heights is now one of the outstanding examples of the age in municipal growth and accomplishment. The completion and occupancy of the immense new high school building on Peck street shows that the city is devoting much attention to educational advancement, as well as tall smoke stacks and factory payrolls.

I was shown through the new factory of the Bennett Pumps Corporation and permitted to inspect the large line of oil pumps and tanks manufactured by the company. The variety and efficiency of the exhibit was a revelation to me.

The Tradesman has long had a strong supporter in the Heights in the person of H. C. Northrup, the Broadway avenue baker. He started in a small way and has gradually expanded his business to large proportions. He now occupies two stores on one of the best corners of the city and the end is not yet. Success has not turned his head or obscured his ambition.

I regretted to see signs in many of the outlying stores to the effect that they are kept open for business from 8 to 12 o'clock each Sunday. I wish this violation of law and good practice could be avoided. All of the outlying stores close Wednesday noon and keep

closed the remainder of the day. If they can do this they surely should be able to get together on Sunday closing.

At Muskegon I made my first call on Harry Steigenga, 1749 Getty street. He introduced me to his mother, who has been totally blind for several years. She has been going to a practitioner in a distant city for years, but has not been helped. I wish she could be taken to Dr. Beeman, of Grand Rapids, who is conceded to be one of the three great eye specialists in this country. E. A. Stowe.

Word From the South Haven Chamber of Commerce.

South Haven, June 11—Our attention has been called to the article in the June 1 issue of your magazine, the Michigan Tradesman, entitled Out Around.

It seems to us that the Hotel Janis, which is the subject matter of part of this article is given an entirely undue, unjust criticism and bespeaks entire lack of information of the whole proposition as regards that portion which relates to local financial losers.

In the first place, the rooms of the hotel are as large and larger than many of the so-called modern hotels in much larger cities than in this city being around 11 by 12 feet on the average. The equipment which you state as being poorly furnished is of much finer quality than in many of the so-called better hotels. There is nothing about any of the hotel that could be rightfully classed as being cheap and as far as the towels are concerned, the guest towels are the largest size made by the Albert Pick Hotel Furnishing Company, conceded to be one of the most foremost hotel furnishing establishments in America. We have been informed that there had been purchased a small quantity of smaller towels but the local management advises that these were supposed to have been supplemented by the new large towels recently purchased.

Relative to the hotel going through foreclosure and the present management, it might be well to say that the present owners, Klein & Sofield, purchased this hotel at the foreclosure referred to in order to protect a ninety thousand dollar second mortgage and upon insistent demand of the business interests of South Haven as well as other interests, they agreed to open the hotel and operate same pending the leasing or sale of same to hotel interests. Neither of the gentlemen now connected with the hotel profess to be expert hotel managers but so far as can be ascertained your disparaging remarks are the first criticism of the earnest attempt they have made to satisfy the demands of a discriminating public.

It might be said that the hotel was opened prior to completion of equipment and arrangements such as these gentlemen desired in order to assure the holding of the State Odd Fellows Encampment in South Haven a short while ago and we might add that the officials of the Odd Fellows stated that no where in Michigan were they better and more cordially received and entertained than at South Haven with headquarters at the Hotel Janis.

You speak of the 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 bond holders. In so far as we can ascertain there have been no legal obligations which have been repudiated and knowing many of the creditors intimately we have yet to hear such evidence from them directly. A very little was lost by the people of South Haven in the enterprise which was

started by Herman Kantor and what was lost was because of failure to qualify accounts.

Besides opening the hotel in accordance with the demand for these accommodations, the present owners are now spending approximately eighteen thousand dollars to complete the mineral well which when the bath house is in operation will be one of the best drawing mediums South Haven has.

The present owners admit that they are not hotel operators and are hopeful of having this enterprise handled by experienced men as early in the future as possible and we believe that in due justice to them and to the community which you state has been so sorely disappointed over the many developments of this hotel proposition that this letter is due and justified as regards the hotel management apparently appearing to be wholly out of touch with the local condition and the best traditions of the city. We might say that they are supporting the local institutions in every instance except where it is absolutely necessary to obtain goods elsewhere and have shown a splendid spirit of co-operation whenever same has been solicited. We do not know where the information relative to the different phases of your article other than that which you state was personal experiences as regards the size of the rooms and of the towels was received but it certainly is not in concurrence with the general trend of opinion of the majority of people in South Haven and the business interests resent very much this uncalled for and unfounded criticism.

We feel that the portion of this article referring to the Hotel Janis has done an injustice to the city of South Haven as a whole and that whoever furnished the information did so without the best interests of South Haven in mind and that writing of same is not in keeping with the general high class of articles of your magazine.

Chamber of Commerce.

Muskrat Heads Demand For Furs.

Trading in furs continues irregular, most of the present attention of buyers being given to the kinds of skins that can be used in the manufacture of coats. Among these muskrats are the most wanted, both Southern skins and Northern pelts, suitable for use in the natural state being active. Of the two the former are apparently moving just a bit the better. Beaver and mink, both of which are ordinarily in good request around this time of the year, are not moving in anything like a normal way, from all accounts. Mink especially is neglected. Of the trimming furs, which are none too active as a whole, wolf is the most sought. The choicer pelts, however, have the call over those of lesser quality.

Children's Millinery Ready.

Fall lines of children's millinery have been made up and salesmen are starting out their new samples. For children of six to fourteen the coming season's hats show a good range of felts in all colors, as well as a number of attractive velvet models in shirred and fancy shapes. In both materials, according to the United Infants', Children's and Junior Wear League of America, there is sufficient color variety to continue the practice of matching hats and coats. Infants' caps are again shown in crepe de chine and radium models, in both white and pink. Many of them are set off with hand embroidery, and shirring also is emphasized for trimming.

SHOE MARKET

Miss High Quality Weds Low Price.

Numbers of purchasers were recently attracted to the Black Store, Fargo, N. D., when the establishment advertised that a public wedding was to be held in the basement. The copy read: "You are invited to attend the wedding of Miss High Quality and Mr. Low Price. Miss High Quality is the daughter of Good Judgment and Sturdy Reputation and has grown to womanhood in the store. Mr. Low Price is also well known here as he is a son of Quantity Purchases and Cash Buying. They will hold a reception immediately after the ceremony and you are invited to stay."

A Clever Invitation Advertisement.

"Bring your wife along," reads the caption of a Brill Brothers' advertisement. "We welcome her judgment and you need it." Women reading the newspaper in which the advertisement appears naturally are attracted to this particular piece of copy and are more likely to call it to the attention of their husbands.

The advertisement closes with a rather adroit suggestion: "Of course, it means that we have to sell two people instead of one. But that is simply a double test of our merchandise, and we would just as soon have you make it."

A Novel Night Illumination Idea.

Located in Chicago is a tiny shoe shop. Not only is the window of this shop devoted to display but the interior as well.

At night, after the store has been closed, people passing by may see what is inside by pressing a long plug button at the right of the doorway. A little card over the button reads: "To illuminate the interior, press this button."

The store is flooded with light as long as the observer keeps his finger on the button, but the minute he takes it away, the light goes out.

Rain Brings Business.

It may rain cats and dogs in Spartanburg, S. C., but nevertheless, Floyd L. Liles, proprietor of the Liles Department Store, does not lose business.

Whenever the heavens break loose and drench this planet with a goodly share of aqua pura, Mr. Liles allows a 10 per cent. discount on all purchases. He has found that many individuals take advantage of this opportunity to buy at reduced rates and believes, therefore, that this form of discount is better than buying rain insurance.

Encourage Suggestive Selling.

In a Cincinnati store, the sale people in the shoe department are rewarded with a metal check every time they turn a customer of theirs over to the hosiery department. As each check represents five cents, the salespeople naturally bend all efforts to suggest hosiery purchases. At the close of each week, the checks are turned in to the office and cashed.

A Different Window Appeal.

Display windows are designed to hold merchandise. There is no ques-

tion about it. But an enterprising retailer in New York recently took all merchandise out of the window, set up an attractive background, and placed a small card in the center of the bare floor.

The card read: "Our line is so large and so good that we have been unable to select the best articles for this window. Come in."

P. O. Employees Get Discount.

Dunn's Shoes, of Brooklyn, N. Y., employs a simple and inexpensive way of going after the business of post-office workers. Every envelope that leaves the store, bears this message in the lower left hand corner:

"Postoffice employes allowed 10 per cent. on all purchases."

As each piece of mail is generally handled by many different people, the message on the envelope receives considerable circulation. And many of the men who respond to its invitation, perhaps out of curiosity, perhaps out of desire to make the discount, come back again and again as regular customers.

A Summerweight Window.

Strouse & Brothers, of Evansville, Ind., were so certain that the light-weight shoes they are selling, will keep people cool, that they prepared a window display to prove it to others. In the center of the exhibit was placed a large refrigerator of National reputation. The two main compartments of this "ice box" were then left open, disclosing the shoes with which the organization is featuring the season. Other models were arranged around the refrigerator.

Try This on Your "Dead Heads."

A story has it that the Geo. Muse Co., of Atlanta, Ga., once received an unsigned check in payment of some account or other. As there was no means of knowing whose check this was, the store dispatched a letter to all of the old standing accounts explaining the situation. Not only was the sender's name thus ascertained but a good many of the accounts took it as an opportunity to pay up.

In Ohio there is a merchant who shares profits with his customers. Each person who buys two or more pairs of shoes is given a reduction on each additional pair that he buys. The merchant advertises the plan in his manner. "We get the profit on the first—you get the profit on the second. In this way, we sell two to three pairs of shoes to one we might sell at full price, and the increased volume makes our own profit worth while."

A Label of Appreciation.

Every package that leaves Braden's Shop in Hollywood, Florida, bears a colored poster stamp. "Thank you," reads the sticker, "Mr. Blank waited on you." The salesman's name is mentioned.

We are creatures of habit. We succeed or fail as we acquire good habits or bad ones; and we acquire good habits as easily as bad ones. That is a fact. Most people don't believe this. Only those who find it out succeed in life.—Herbert Spencer.

Little Change in Hosiery.

The last week has not brought about much change in the hosiery situation. The rising market for cotton has resulted in further advances in cotton hose, but for the most part these advances, none of which has been marked, have taken place in mercerized goods. Demand in cotton hosiery continues to run strongly toward low-end fancies for men and to the cheaper ranges for women. There is also a good call reported for lisle goods in the finer gauges. In silk and in fiber goods the trend is also pretty much the same as it has been, except that the seasonal increase in the movement of white hose has focused attention on them quite a little. Many of them are being taken with the popular black heels. For that matter, compose or novelty colored heel effects of all types are still running very strong.

Underwear Buyers in No Hurry.

No marked reaction on the part of jobbing buyers to the recent advances in men's and boys' heavyweight ribbed underwear is reported, although there has been a certain amount of activity since they went into effect. Indications are, however, that generally better buying will follow the turn of the half-year. In several instances jobbers are said to have expressed satisfaction at the increases, figuring that they will stimulate retail buying, but it is significant that most of these expressions have come from wholesalers who are themselves pretty well covered by orders placed earlier in the season. The need of covering production for forward deliveries apparently is still holding back advances on a number of lines that have not yet been put up, and mills making these goods report better buying.

Now Write It.

Take a lot of money,
Take a lot of style,
Take some words of honey,
And some words of gulle,
Take a little dinner
Lighted up with candles,
Now and then a sinner
Telling all the scandals,
Take a little carriage,
Take an auto, too,
Take a little marriage,
Take a drink or two,
Take a bit of travel,
Take a sneak, or worse,
Then a sin unravel,
Then a great divorce,
Take a girl quite killing
From a little hovel
And you have a filling
For a modern novel!

The rapid expansion of our business has gone way beyond our expectations.

Our volume has more than doubled over the corresponding months of 1926.

We feel deeply thankful to the trade for this expression of confidence in our ability to serve our customers well and faithfully.

BEN KRAUSE CO.
20 Ionia Avenue
GRAND RAPIDS, MICH.



In
Stock

NOW!

A New "Sport Boot"
Built two ways.

Style 972—16 in. Soft
Black Elk Pac

Style 977—16 in. Soft
Tan Retan Pac

*Both snug at the ankle
and calf. Both Good-
year Welts at prices
that insure profit and
a quick turnover.*

Herold-Bertsch
Shoe Company

GRAND RAPIDS, MICHIGAN

Manufacturers of Quality Footwear,
Since 1892

**MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE COMPANY**

LANSING, MICHIGAN

Prompt Adjustments

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

ADVERTISING CAPSULES.

Hints Which Any Merchant Can Act Upon.

Written for the Tradesman.

Like the neat housewife who has wash day every week, Pizitz's department store of Birmingham also has a regular wash day. It comes at the end of the month when the store places on sale all soiled goods of whatever kind. Naturally, prices are greatly reduced.

When a delivery driver for the Kaufman-Straus Co., of Louisville, Ky., finds that one of his calls is not at home, he leaves the parcel with a neighbor. Then he fills out a card bearing this inscription: "We tried to make delivery to this address to-day, but received no answer. To avoid disappointing you, we left your parcel at (the name of the neighbor is here filled in)" The card is then slipped under the customer's door. Besides delivering goods without delay, this system cuts down on "send again" returns.

The charge account customers of an Indiana store possess identification credit cards. A new card in a different color is issued every 60 days to up-to-date patrons. A customer presenting the current card need not wait to have her account checked up. When an old card is shown, the customer is turned over to the credit man.

In mid-summer last year, when thoughts were far from blankets, Bloomingdale Bros., New York department store, mailed to a list of customers the offer of a blanket at a reduced rate. Customers did not have to take the blanket or pay for it immediately but could order it for fall delivery. The reduction in price was made possible because the manufacturer was enabled to keep his plant running during the slow summer season.

Parents in Lancaster, Pa., have a special regard for a particular grocer in town. Whenever they send a youngster to the store for anything, this grocer puts the change in an envelope and seals it before he gives it to the child. On the face of the envelope, he also notes the amount the child gave him, the amount of the order, and the amount of the change.

Simple, yet productive of extra sales, is an idea employed in the window of a Philadelphia shoe retailer. This dealer has two windows, one on each side of his entrance, and often a man who stops to look into one of them will fail to look into the other. To circumvent this, a card is placed in the fore corner of each window and calls attention to the merchandise shown in the next window. "Please note the sport shoe made of the new crepe rubber in the opposite display."

For a long time, Harris-Emery's, in Des Moines, Iowa, has maintained an "appointment register." This is a book placed just inside the main entrance

of the store; and in it, customers can write where they will meet their friends or where they have gone if they were to have met them and wish to leave before the friends arrive. Not only is the register an active builder of goodwill, but it is also a source of live names for the concern's mailing list.

Ingenious indeed was a window exhibit recently featured by a Newark druggist. The floor of his window, covered with overlapping strips of alternating black paper and red paper, resembled a huge checkerboard. In place of checkers, however, were used various items of merchandise, which were placed on the black squares in much the same way as checkers would be lined up at the start of a game. A streamer spread clear across the face of the window screamed: "It's Your Move. Come In."

To emphasize the fact that the hardware offered in their semi-annual sale are bargains, Albert & Co., Holyoke, Mass., obtain a number of bushel baskets and heap them up with merchandise. Placed in a group around the entrance, as well as along the walls, these baskets certainly give to the store a sale atmosphere.

The Brown-Dunkin Dry Goods Co., Tulsa, Okla., gave away six babies one week and increased sales over 200 per cent. The babies were obtained from the Children's Home Society in Oklahoma City and were featured in a baby show held by the infant's wear department. One of the street windows was fitted out as a model nursery and the babies were displayed there under the charge of trained nurses. A local physician also lectured on the proper care of children. Daniel Rennick.

Much Ado.

Written for the Tradesman.
 With nothing else to do
 Though much was doing then
 What is the thing that you
 Would choose in preference when
 Tasks waited to be done.
 And you would like just one
 With nothing else to do.
 What thing is uppermost
 Which you may have in mind
 Without regard to cost
 Were you at last to find
 The apple of your dream,
 How would that job then seem
 With nothing else to do.
 With nothing else to do
 Save as our fancies run
 It might perhaps be true
 That much would be undone
 Since men do most command
 Who do the work at hand
 With nothing else to do.
 Charles A. Heath.

Hides, Pelts and Furs.

Green, No. 2	11
Green, No. 1	12
Cured, No. 1	13
Cured, No. 2	13
Calfskin, Green, No. 1	16
Calfskin, Green, No. 2	14½
Calfskin, Cured, No. 1	15
Calfskin, Cured, No. 2	13½
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

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

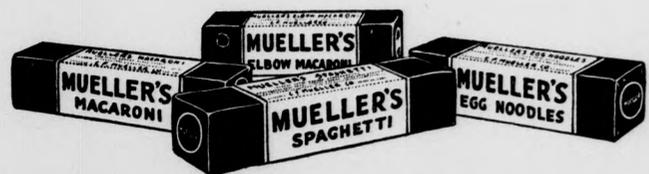
Boston - Chicago
 Portsmouth, Va.

Easily Prepared, Nourishing Products

You can sell them to the 5 o'clock shopper on the strength of this statement.

- Mueller's Spaghetti
 - Mueller's Egg Noodles
 - Mueller's Elbow Macaroni
 - Mueller's Cooked Spaghetti
- As a change from potatoes

MUELLER'S COOKED SPAGHETTI
 is splendid for campers just heat and eat.



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

FINANCIAL

Special Departments For Gathering of Facts For Investors.

Power and light companies are giving more time to the dissemination of facts concerning their particular business among their customers and the public at large than probably any other group in this country. Virtually every large corporation has a special department which devotes its entire time to that work. Without doubt the accomplishments of such departments have in every way justified their existence.

The companies themselves are benefited in many ways, not the least of which is through the improvement of their credit by instilling confidence in the investment public. The fact that people will loan money to an acquaintance much more readily than to a stranger holds true also when the borrower happens to be a large corporation. Likewise, by presenting their problems to the public in an open manner, they have found that the treatment they receive at the hands of the public or their representatives, the regulatory bodies, is fairer in every respect.

Had not such a course been pursued it is doubtful whether the power and light companies would have been able to increase the volume of their services 400 per cent. during the past two decades. Certainly they would not have been able to sell their securities to the 3,500,000 people who now hold them.

That the investing public has benefited both directly and indirectly is self evident. Being in possession of the facts concerning the physical and financial operations of such companies they are in a much better position to judge the investment merits of the various utility securities placed on sale.

As a concrete illustration as to just what is being done along the lines of keeping the public informed, it might be well to cite the latest bulletin issued by the Hodenpyl Hardy Securities Corporation in the interest of the Commonwealth Power Corporation and its subsidiaries. An article is contained in that bulletin in which are pointed out the advantages of a public utility holding company. Many plausible arguments are presented which should go a long way toward counteracting the attacks on holding companies which have been made during the past year. It says of the investment advantages:

"The holding company is in a far better position from practically every standpoint to meet with any situation that may arise than would be the individual stockholder. This is especially true in matters arising before regulatory commissions and in fortifying their position in times of business depression. The savings of investors are more adequately protected, therefore, and, with the diversification obtained, the investor is able to put his eggs in more than one basket even though he has only one egg."

Other points developed include financial advantages, construction and engineering aids, operating and purchas-

ing advantages, accounting and legal assistance and diversification of locality and industry.

Ralph Hendershot.
[Copyrighted, 1927.]

Largest Common Stock Issue of Its Kind on Record.

If the decision of the directors of the Baltimore & Ohio Railroad to offer \$68,000,000 in common stock does not usher in a new era in railroad financing it is a fresh step in the program begun last year. Never before in history has an American railroad offered so much common stock for cash to the public as the country's oldest railroad is about to market. The beginnings of a general movement on the part of railroads to sell common shares were seen last year when stock was sold by Southern Railway and the Atlantic Coast Line, but the Baltimore & Ohio issue alone represents more stock than was sold last year by all of the railroads put together.

How the country's carriers during the period of Government control fell from their position of efficiency in operations is an old story. When the roads were returned to private management not even the best of them was able to obtain new funds through the sale of stock. Even for loans they were obliged to pay high. In consequence the capital structures of our railroads lost that nice balance between stocks and bonds which always should be maintained. Too much of their capital represented fixed interest-bearing obligations. It was when they found themselves in this unfortunate position that railroad financiers began to dream of a day when this maladjustment might be corrected through the sale of common shares.

It adds just a touch of romance to the picture when it is observed that a portion of the funds sought by the Baltimore & Ohio will go to retire a \$35,000,000 issue of notes. The fact that a great railroad can refund a bond issue through flotation of stock marks an epoch in railroad financing. It does more. To the investor not interested in railroad securities it reveals a plethora of funds seldom if ever witnessed before. So substantially have the railroads of this country improved their position since their return to private management and so heavily has the volume of investment funds swollen that the time seems near when an increasing number of our railroads may proceed with their programs to sell stock.

For the new era in railroad financing now at hand the railroads have themselves to thank. Except for the determined spirit with which our railroad executives set about to rehabilitate their systems after the war no such change would have come. That the railroads of this country have achieved a state of efficiency in operations never known before anywhere in the world is a testimonial of nothing so much as to our railroad management of the last few years.

Paul Willard Garrett.
[Copyrighted, 1927.]

When a fool is angry he opens his mouth and shuts his eyes.

Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

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Building



"The Bank on the Square"

GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

ASK MR. STOWE

He Knows What Our Collection Service Is

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

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

Merchants' Creditors Association of U. S.

Suite 304 Ward Building, Battle Creek, Michigan

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

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

Kent State Bank

"The Home for Savings"

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

Banking by Mail Made Easy.

Electricity Costs Less and Less.

It will be forty-five years next September 4 since Thomas A. Edison opened the country's first central generating station with a simple ceremony at the Pearl street headquarters in New York. That event marked the birth of the electric power and light industry and in a sense it marked the beginning of a long downward movement in electric rates. Almost continuously since that time reductions in the cost of domestic electricity have been in process. Figures on this movement that are revolutionary in character will be presented in Atlantic City before the National Electric Light Association by its rate research committee.

After converting the rates for residence service into 1913 cost of living dollars for purposes of comparison the committee finds that a reduction in cost has continued almost from the beginning. From a high of 27.2 cents in 1890 the average revenue per unit has fallen year after year until in 1926 it reached 4.2 cents. Those who in ignorance of the facts have maintained that electric power and light companies were asking exorbitant rates for service may profitably reflect on this showing. In the period when the commodity price level was persistently rising to new high ground the cost of electricity to resident consumers has been persistently falling.

Not only is electricity virtually the only item in the family budget that costs less than in 1913 but it represents a small proportion indeed of the total living expenditures. The rate research committee reckons that if the price of household electricity had increased since 1913 in the same ratio as the cost of living the average 1926 rate would have been 15.3 cents a kilowatt hour instead of 7.4 cents. The committee figures further that "if domestic rates had increased from 1913 to 1926 as much proportionately as the cost of living increased, it would have amounted to additional charges to the public of approximately \$500,000,000 more in 1926 than the amount actually collected by the electric light and power industry."

In more recent years industry generally has begun to learn that the way to greater prosperity lies not in heavier charges to the public for services performed but in lower prices. As the costs for service are reduced apparent losses in revenue are more than made up by increased demands for service. The electric power and light industry learned its lesson years ago and almost from its inception has worked on the principle that the surest road to business success lies in large production and small unit profits.

Paul Willard Garrett.
[Copyrighted, 1927.]

Tide of Flotations in Prospect Rises Sharply.

The flood of new capital issues offered to-day or scheduled for flotation this week lifts the 1927 total to date to a round billion dollars above that for the same period last year. Only by a glance at the statistics on new financing can the magnitude of operations

this year be appreciated. It now is all but certain that bond and stock flotations for 1927 to date will pass the \$3,600,000,000 mark this week. That compares with a 1926 total for the same period of \$2,577,000,000. It means that all previous records in new financing have been left far behind.

Now that the arrangements for Government refunding have been virtually completed it is thought that the bond market may emerge from the somewhat lethargic condition into which it had fallen. From a recent peak of \$243,000,000 early in May the weekly volume of new capital issues has been dropping steadily in the last month until a week ago it got down to \$85,000,000. Nobody in the financial district looked upon this contraction in new financing as indication of a permanent turn downward. It was widely regarded as a move on the part of bankers to give time for the digestion of securities previously marketed and to allow the Treasury Department to proceed with its refunding program unhampered.

Enough new issues now are on the fire ready for public offering to bring this week's total around the \$200,000,000 mark which means that the volume for the week will be substantially more than twice that of a week ago. Wall Street authorities trained in the old school to look upon railroad bonds as the premier American investment will be a little surprised to learn that public utility issues offered to date in 1927 represent a total twice that of railroad flotations. Public utility issues at \$818,000,000 indeed make the most important group. Industrial offerings at \$737,000,000 come second. Foreign issues at \$694,000,000, third. State and municipal bonds have been marketed to the extent of \$445,000,000. Railroad issues at \$402,000,000 represent the fifth group.

In any study of new financing the question that the banker constantly asks himself is: How will money rates move in the future? At the moment it would seem that light on his question may be gained through a close watch of member bank borrowings at the Federal Reserve system. At \$20,602,000,000 total member bank loans and investments now stand at their peak for all time. To that high total they have risen from a level roughly one billion dollars lower a year ago. It is plain that this expansion has been achieved through gains from outside sources. Member bank borrowings now are substantially under those of a year ago. Any change in the gold movement that would force member banks to borrow heavily of the Federal Reserve system would tighten money rates. Whether or not such a change is in prospect, therefore, it is a question for which bankers widely are seeking an answer.

Paul Willard Garrett.
[Copyrighted, 1927.]

Problem Solved at Last.

John: Why does Helen always keep a fellow waiting so long after she says she'll be ready in a minute?

Jim: Because she picks out a minute which is about half an hour away.

The Basic Policy

of the GRAND RAPIDS SAVINGS BANK has always been one of conservatism, but its operations are uniformly characterized by the spirit of progress.

Rigid adherence to the principles of sound banking, and keen appreciation of the needs and preferences of customers, have combined to create a quality of service that has brought this institution's Resources to a total of over \$25,000,000.00. We invite you to try out

"The Bank Where You Feel At Home"

GRAND RAPIDS SAVINGS BANK

16 Convenient Offices

\$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.

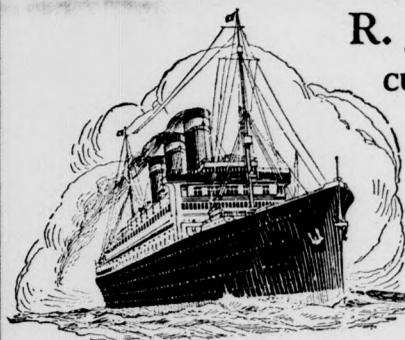
Opinion John C. Thomson, New York.

Price: Par and interest netting 5%.

If interested, please write or wire any of the offices below:

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29 So. LaSalle St., Chicago, Illinois
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452 W. WESTERN AVE., MUSKOGON, MICH.
New York - Chicago - St. Louis - Washington - Philadelphia - Boston

Rising Costs of State and Local Jurisdictions.

Despite economies in National Government the total dollar cost of Government in the United States rose to \$11,124,000,000 in 1925, according to a study just completed by the National Industrial Conference Board. That represents the aggregate expenditures of Federal, State and local governmental authorities. It includes capital outlays and debt retirements. The figure compares with \$10,983,000,000 in 1924 and with \$2,919,000,000 in 1913. The increase over the previous year was, of course, the result entirely of ever rising expenditure by the State and local governments which, in 1925, spent more money than ever before in their history.

Commenting on this trend, Magnus W. Alexander, president of the Conference Board, said: "Although the Federal Government in 1925 succeeded in checking the rising tendency of its expenditures through a consistent policy of economy and judicious debt retirement, there is little hope that departmental expenses can be much further reduced owing to the increasing demand for necessary public service of all kind. State and local governments, however, have generally followed exactly the opposite policy from that of the Federal Government, spending more and more from year to year and borrowing whatever they needed to make up the discrepancy between tax collections and expenditures. There certainly is no indication at present of any let-up in the ever increasing disbursements of state, municipal and other local governments, and they continue to finance their operations to a large extent by loans. These cause a cumulative and steadily increasing burden of interest charges and eventually of course will have to be repaid out of the pocket of the taxpayers who in the meantime have to pay also the mounting interest charges."

Undoubtedly, the National Government has been more successful in the introduction of new economies than the state or local governments. Some authorities have been hasty in jumping to the conclusion, however, that the greatly increased expenditure of our State and local governments represents outright extravagance. That certain jurisdictions have been extravagant nobody doubts. It nevertheless, must be borne in mind that as the country becomes more prosperous its people ask for more and more improvements. Better roads naturally had been demanded with the growth of the automobile industry. Likewise, a prosperous people insist upon better public buildings and parks. These demands probably count for more with the typical state or local authorities than the fact that money is available at extremely low rates.

When these figures are closely analyzed it turns out that the Nation's total Governmental expenditures have not increased so rapidly as the population. Thus, despite the greater total of public expenditures, the total per capita cost of all Government has fallen. It will be found that the per capita cost of Government in 1925 was

\$96.41 as against \$96.58 in 1924, \$91.90 in 1923 and \$30.24 in 1913. Again it must be remembered that the true picture of Governmental cost is modified when account is taken of the fluctuations in the purchasing power of the dollar since the war.

Paul Willard Garrett.
[Copyrighted, 1927.]

Is the Fire Fiend Lurking in Your Store Basement?

The spectacle of a long and trying fight between the fire department and a serious basement or cellar fire is a familiar one. In many such fires firemen have succumbed to the effects of the overpowering smoke in attempting to fight the fire at too close quarters or to rescue comrades who have fallen at the foot of stairs or ladders leading to the smoke-charged basement. In unprotected communities the likelihood of preventing a serious loss under such circumstances is very slight.

Basements, small rear rooms and the space under the stairway are frequently places of refuge for waste paper, excelsior, old lumber and other inflammable material. And strange as it may seem, these are the very places where many ill-advised attempts at economy in the matter of electric wiring are made. In the most unguarded places on the premises the lighting is often inadequate, the wiring improperly installed and the use of drop cords and extension wires is resorted to in out-of-the-way corners.

A recent study of 658 fires in retail stores developed the fact that 313, or 47.5 per cent. of them, originated below the street level. It might be contended that this record is due to the heating plant hazard. Let us see if that is true. The record shows that only 126 of the 658 fires considered in the study were due to defective or improper use of heating facilities. This leaves 187 fires, or about 28 per cent. of the total number reviewed, which may properly be charged to carelessness or poor housekeeping in the basement.

Another factor of great importance observable in basement fires is the relatively high property value destroyed. Unquestionably the difficulty of fighting such fires and the fact that they frequently gain much headway before discovery, account for the high average of property loss.

Have you formed the habit of frequent and thorough inspections of your premises? Have you the full co-operation of your employes in the matter of good housekeeping? Is there a tendency in your establishment to allow rubbish and litter to accumulate in the basement and by-ways of your premises?

The Big Idea.

Not many people pass the door of Blanford's little country store, And often those who enter stay To hear what Blanford has to say. They like the stories that he tells, And they prefer the goods he sells; He pats the children's cheeks and smiles; His fame extends a dozen miles. Although he can't expect to stand Among the great men of the land, He thinks that he has won success, And—well that's winning it, I guess.

S. E. Kiser,

WHAT CLASS ARE YOU IN?

We grade our dividends according to the nature of the class of business at risk, on mercantile and dwelling.

CLASS A 40 to 50%

CLASS B 30 to 40%

CLASS C 20 to 30%

FIRE
TORNADO
BURGLARY
LIABILITY
AUTOMOBILE
PLATE GLASS
COMPENSATION

THE
CLASS MUTUALS
AGENCY

305-06 Murray Bldg.
GRAND RAPIDS, MICH.



Driblets

Ever watch an hour glass?

You can scarcely see the sand drip from one compartment to the other.

That's the way money goes—or grows.

Better save a little.

The OLD NATIONAL BANK

MONROE at PEARL

A Bank for Everybody.

SUGGESTIONS

Michigan Tax Free Recommendations

	Coupon	Maturity	Price	Yield
Grand Rapids Trust Bldg.	5%	1955	100	5.00%
Pantlind Hotel Co. -----	5½%	1946	100	5.50%
Grand Rapids Realty Co.	5½%	1932-37	100	5.50%
Highland Park Trust Co.---	5½%	1934	100	5.50%
State Randolph Bldg. Chicago -----	5½%	1942	97½	5.75%
Washington Square Bldg.---	6%	1934-42	100	6.00%
Maryland Casualty Guar- anteed -----	6%	1931-42	100	6.00%
Alabama Water Service Co.	5%	1957	96	5.27%
Berkly, Mich., Sewer-----	5%	1954		4.35%
Berkley, Mich., Sewer ---	5%	1954		4.35%
Ashe County, No. Carolina	5¼%	1947		4.50%

(Select the Firm before the Bond)

GRAND RAPIDS TRUST COMPANY

Telephone 4391

Inspection To Reduce Residential Fires.

Statistics show an alarming increase in residential fires throughout the country and a review of the general causes of these fires proves conclusively that a reduction can very readily be made by precautionary inspection during construction as well as after completion of buildings.

Before the building is erected and during its erection the task of inspection belongs to the building inspection division of the various municipalities. The various bureaus can render invaluable aid in fire prevention work to see that such things as flue installations are correct and timbers clear of the hearths and brickwork of the chimney. Members of the building inspection bureaus should be sure that a structure is properly fire-proofed before the plans are passed upon and construction work begun.

Many communities not only have continuous fire department inspection but annual clean-up campaigns and during these periods firemen, policemen, civic organizations and individuals make innumerable inspections which are of great value in cutting down the annual fire loss of a city.

Many fire department inspectors are doing excellent work by reporting numerous hazards which exist on building premises. It would be well to list the common hazards for the novice inspector to get the most from such efforts.

All department heads should know the common causes of fire in their respective communities and I suggest that they prepare a questionnaire for every piece of residential and tenement district property to be filled out by inspectors noting the various hazards which exist thereon.

The safety of the tenant should be considered together with the actual fire hazard. Special note should be made of the gas equipemnt because the lack of fume pipes has caused monoxide poisoning and death has resulted to many victims. The fire escape is another factor which enters into the safety of tenants and should be carefully inspected.

Following is a list of items that would govern in residential and tenement district inspections in the average American city. This is made up with a view of submission to Fire Prevention Bureaus for action.

- Open flue holes.
- Flue holes covered with wall paper.
- Grates boarded up in flues where fires may be built either on floors above or below.
- Gas heaters or ranges without vent pipes.
- Gas heaters or ranges or hot plates not connected with iron pipes.
- Swinging gas brackets.
- Gas burners being used without tips.
- Rubbish in cellar, rooms, closets, attic, false attic, yard or shed.
- Inflammable material against fence.
- Is there other material in alley that may ignite outside of fence?
- Are ashes kept in metallic cans?
- If flue pipe 18 inches from joists at the flue?
- What is the condition of the electric wiring? Is insulation worn off

anywhere? Is it run through porcelain in the joists? Are all the drop lights connected with porcelain?

What is the condition of the brick and mortar of the flue? Does it need pointing?

Be sure to inspect same in false attic if there is one.

Is there any air space between the floor and the gas or coal range, heater or hot plate?

Are there any old or dilapidated sheds about the place that are a hazard and should be removed?

Is flue pipe from the furnace, stove or range properly fitted?

Is any of this pipe pinholed?

Is there any stove pipe run through partitions without thimbles?

Is stove pipe connected to a drum on the floor above? If so, is it run through a thimble?

Does any of it need to be supported by wire or should it be riveted?

Is the brickwork and mortar in good condition in the grates?

Does soot need removing from clean-out hole of flue?

Is the iron work of fire escapes in good condition?

Does same need painting?

Is there any refuse or other material on same?

Are the exits to same easily accessible?

Is the extension at bottom in free working order?

Are there any paint or oil cans near furnace or stoves?

Is coal or wood bin too close to furnace?

Are there any open gas lights too close to wood ceiling or joists in cellar?

Is there a condition of this kind anywhere on the premises?

Are all stairways clear?

Are approved fuses being used?

Is there any rubbish accumulation under the open cellar gratings?

Is the garage free of rubbish, oily rags, waste or other hazardous material?

Are wires in garage run through porcelain in uprights and cross braces?

Are the drop lights hung from porcelain rosettes?

Are there any wires hung on nails anywhere on the premises, either inside or out?

Are there any volatile oils kept on the premises and in what kind of containers?

Is there anything about the premises that should have the attention of the sanitary inspectors or building commissioner?

Fire Marshal Schraffenberger.

Much Call For Flannels.

The call for flannels is very active at the moment. Consumer demand for the goods for making up sports skirts and jackets is increasing, and reorders for quick delivery are coming through steadily from retailers. Plain and printed flannels are wanted. In the former blazer stripes in various color combinations are outstanding. These effects are used for jackets. The plain godos are wanted in cream shades for skirts. The fancy patterns are in narrow goods, while the cream shades are available in the standard 54-inch widths.

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WORDS OF WISDOM.

From the Lips of a Merchant Now Dead.*

We are very well aware that the ranks of the old soldiers are now rapidly thinning. In a few more years we will have disappeared, our name and identity will be lost, but will be living in American history, in the records of the civil war in which we took a part. That war will forever be memorable because it bestowed upon the American people a greater heritage than they ever had enjoyed before. Let me mention a few of the main benefits. It re-united a broken, dismembered Union, brought new harmony to a divided people, instilled a new spirit of patriotism where had been one of rebellion, freed an enslaved race from bondage, and removed the great evil that had caused the war.

A good memory often serves us in a new situation by comparing events of the past with the present. Our present disagreeable relation with some of the belligerents of Europe finds us in about the same helpless condition as in 1861. At present we are certainly in a curious, anxious state of mind, caused by daily events abroad. We are constantly disturbed in our effort to keep amicable relations with former friends. Only lately we have become aware that we are on a deep, rough sea, in a leaky, unsafe boat, about like the one we were on in 1860 and 1861.

We need not be scared yet; I consider that in 1861 our danger for National safety was far more alarming than now, because the enemy then was in our midst, were our own people, our own countrymen. Our present apprehension is from danger without, not within. A civil conflict is the worst, saddest of all.

Against present danger we have time left to prepare in, and we are moving to prepare and besides, we are now a strong, united, wealthy, populous people and need not be quite so much alarmed as in 1860, for our present danger is not immediate, yet it is well we should prepare, because it is uncertain who will or will not be involved. When wolves are howling all around you, it is no time to sleep and dream. Keep awake! Protect yourself!

We have now come to an end of persuasion. During the past year our National state of mind was similar to that of fifty-five years ago. For five months before the civil war, whoever could scribble wrote and offered compromise measures between North and South to conciliate the Southern people, but all were contemptuously rejected by them; they considered every and all offers a weakness, lack of manly courage, dough-faced fright; but that was bad judgment on the part of the South, which during the war they found out.

Courage belongs to no class or race exclusively. The quality of courage may vary, but it steadily improves under fire and becomes equal to the best.

Just as the South misunderstood the North, so it seems we are misunder-

*Decoration day address by the late Godfrey Gundrum, at Luther, May 30, 1916

stood by part of Europe. To avoid embroilment our President has been persuasive, but not a bit more so than was the saintly Lincoln. While our international rights have been outrageously abused, our carefully conducted neutrality has proven only irritating to the belligerents. As a rule a neutral is a nuisance to those engaged in war. "He gets in their way everywhere and all the time;" he is therefore subject to abuse, most of the time, according to his strength and spirit of resentment. For example, when a nation devotes years of preparation to commit a wicked deed, repudiates its honor, violates an international compact, calls it a scrap of paper, invades a neutral country with a powerful army, takes possession of its territory and its government and installs its own, takes possession of all public property, levies a tribute of thirteen million dollars upon the conquered people, governs that people with an iron rule, isn't it time for all to shiver with horror?

Not to run,
But load your gun!
Like the men at Lexington.

Civilization is based upon righteousness and civilization has progressed or diminished in the degree that righteousness has prevailed. Man's action is the fruit of his character and there are good, bad and indifferent, and some for the bargain-counter at Jackson. It is so with nations.

During the turbulent times of the last eighteen months, we have tried hard to occupy a fair, square, neutral position with all belligerents. That's hard to do; all expect the favor to infringe upon a neutral's rights, but howl when a like infringement is committed by their opposing belligerents. Some of us old soldiers may remember what a farce Kentucky made of it. I remember Governor Magoffin. He was a hyphen and Mormon politically; he tried to practice two allegiances, one confederate and one union. That is an awful trouble. You can't divide, dilute or adulterate love or allegiance. If you do you spoil it. It is then good for nothing.

During the past year, part of our foreign citizens have shown far more loyalty to their native country than their adopted country. The same joke ought to be played on them that Mr. Lincoln played on Vallandigham, "Send them across the line to their friends." It is quite appropriate and important nowadays to ask the question, Who is an American? It is a question I put to myself and answered it. I will repeat the question and answer, Who is an American? He is an American who consecrates himself with American principles, without reservation or equivocation. I ask again, Who is an American? He is an American who recognizes but one flag: the flag of the Union; the flag that was carried by the Continental Army and achieved our National Independence; the flag we saved in front of the Union army; that crushed the rebellion, freed the darkey from bondage, freed Cuba, Porto Rico, the Philippines and destroyed the Spanish navy. It matters not where we were born, but what is our devotion to the



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THE MICHIGAN TRUST COMPANY, Receiver

flag? When we are all wholly devoted to our country, only then can we set the world an example and say, "Here men of different races can live together in peace, and work together for the enjoyment of the best and truest American ideals.

The recent past has impressed anew with the great and serious fact that human nature is still full of serious flaws, that we are living in a world of men, where ambition overlaps all righteous bounds; where truth and falsehood, right and wrong, love and hate and the big family of vices and virtue combat each other, as they incessantly have since man's creation.

The time has not yet come to be converts to the ford-Bryan gospel; rather we must act like sensible men, act for ourselves upon man's imperfect, uncertain, perfidious nature. It is of no avail to us to shut our eyes to the facts of history and offer any amount of prayer for peace and good will. It has been tried over and over and always failing from the present nature of man.

At present, our Nation is reluctantly forced to take measures for our National safety and the preservation of the principles and ideas we hold dear.

A nation's course of life is similar to our own.

Both paths betimes with thorns are overgrown.

Now we can claim a great share in helping to win another victory of glory and honor for our country in the great kaiser's war.

A Merchant Finds His Market.

Whenever I hear a man begin ranting about the terrible younger generation I want to put a guiding hand under his elbow and lead him around to have a look at the broad plate glass of my hardware store.

My son Jim came home from college at the end of his junior year and said he didn't want to go back. Moreover, he wanted to come into the store.

"I thought you wanted to go on and be an engineer," I said.

"Changed my mind," he said. "Make more here. Want to get married."

"How soon can I have a partnership?" Jim asked.

I blinked.

"When you earn it," I said.

"Fair enough," he said. "I'll start now.

I came to have a new respect for my boy: he could get at the heart of things. In support of an argument, he said:

"This has become a commuters' town. It's a different town. You're not selling to this town at all. You're selling to the old town, or what's left of it."

And again:

"We've got to knock the partition out and have that other store room, and put in a plate glass front that lets light in and shows things up. Got to catch the commuters' eyes. I know this community."

I had to grin at that. He said something then, judging by the way I'd seen him lead the strangely clad parade of youngsters.

"All right, you're an expert," I said. "You sell the commuters. I give you a free hand."

"Then I get the other store room?" he said quickly.

I surrendered. Privately I liked the idea of seeing my name across a broader front, I suppose. I didn't think it would make any difference, and I could stand the gaff. But that was only a beginning. Such things happened as:

"Got any fire grates, Dad?"

"Yes, down the cellar somewhere."

"Gonna get 'em up and put 'em in the window."

"Who's getting old-fashioned now, Jim? This town is steam-heated. We don't sell any fire-place stuff any more, not any to speak of."

"No?" he said. "And the town full of folks who have moved out of steam-heated apartments and who'd like to look at a fire."

He not only sold what we had—which he condemned roundly as regards style—but shocked me by putting in a big order, and then again selling every last one of them.

I needn't go into detail about what happened. The kind of "hardware" I knew got shoved farther and farther back to the rear. Lawn seats, fire screens, scout knives, hunting equipment, fishing tackle, brightly colored kitchen ware, electric washers, electric irons, electric heaters, antiqued iron "baskets" for holding fire-wood, flower seeds, bulbs, tools for amateur and professional gardeners—

Well, you figure it for yourself. This

is a suburban town, but towns are changing everywhere. The motorcar helps make the change; but it is only one of dozens of factors. The change is rapid and the small merchant in any line can fall behind, lose contact in a few years.

Jim saved me. At tremendous expense. I had to trot across to the bank to raise some cash to keep pace with him once. But in three years he has increased our business to such an extent that, based on net earnings, it should be valued at about sixty thousand dollars more to-day than it was before he came home. Of course it's "our" business: he's a partner. And has given me a grandson besides.

—and at this point, though I had said nothing against the younger generation, the old hardware merchant led me out for a view of the plate glass front that had let light in on his business.

Earl Reeves.

Trends in Knicker Sales.

The early turnover of sports knickers has been affected somewhat by the unfavorable weather of the past month or so. Re-orders have been held back and some of the business to come may develop too late to be of benefit to the manufacturers. Gray flannel knickers have been gaining in popularity and are out-selling whites, it was said yesterday. Garments of fancy twist fabrics and tweed effects are also in favor, as are linen knickers in plaid and plain colors. Loud patterns in novelty woolens in garments of roomy cut continue to hold interest. Four-plus styles, 25 inches long, lead.

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DRY GOODS

Michigan Retail Dry Goods Association
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 First Vice-President—J. H. Lourim, Jackson.
 Second Vice-President—F. H. Nissly, Ypsilanti.
 Secretary-Treasurer—D. W. Robinson, Alma.
 Manager—Jason E. Hammond, Lansing.

ANTI-TRADING STAMP BILL.

Why It Failed of Enactment This Year.

Battle Creek, June 13—Now that the smoke and hot air of our recent legislative session has been cleared out of Lansing and the Senators, Representatives and hangeron of the session have departed, you and the Michigan Retail Dry Goods Association will probably realize that not one bit of constructive legislation was passed which would be of direct benefit to the retail merchants of Michigan.

You will recall that at the Mackinac convention last summer our organization passed a resolution condemning trading stamps as an unmitigated evil. You know that personally I have been outspoken on the subject of trading stamps and at any and all meetings where I have been, whether the meeting was under the auspices of the Michigan Retail Dry Goods Association or not and regardless of who was present, the subject of trading stamps was discussed because I always have and always will bring up this subject that to-day is of such vital importance to the retailer. Even more so than the chain store menace. And every time I have found the retailer in general in the same frame of mind that I am. Last summer, to my knowledge, at our convention in Mackinac is the first time our Association has gone on record on this subject.

Ninety per cent. of the merchants I have ever talked to who are selling stamps with merchandise have admitted that they had a phony gold brick in their hands. In fact, you know and I know and so does every other merchant in Michigan that the whole trading stamp business is a cancerous growth on the retail business of Michigan.

Merchants in other states have recognized this evil and have secured the enactment of laws ridding their states of these "grafters", at least to a certain extent.

At the last session of the Legislature (in February, I believe) Representative Dykstra, of Grand Rapids, a former grocer who knew from personal contact with the trading stamp buzzsaw just what it meant to the retailer, introduced a bill to at least curb the trading stamps and other tommy rot in the retail business in Michigan.

I am just wondering if the Michigan Retail Dry Goods Association, already on record as opposing trading stamps, rallied to the support of this measure that would remove a mill stone from their necks?

It seems to me that, with the number of merchants who attended the convention at Lansing, the time was just right and only a two minute walk would have put them in direct touch with their representatives or senators at the capitol and they could have put in a personal appeal.

A telegram was sent to the Association meeting, asking that a resolution from the convention be sent to the Senate committee who had the bill in charge.

Neither was done.

I am surprised at the attitude taken by the merchants in Jackson, Kalamazoo, Grand Rapids and Detroit and other towns, just because these towns do not happen to be 99 per cent. stamp towns, such as Battle Creek. The attitude of those merchants was indifference, cowardice and slacking.

In spite of all this, the measure passed the House and went to the Sen-

ate committee, where it died of neglect by the merchants in general and selfishness on the part of two senators from Detroit, one of whom admitted to me that he was interested in a concern in Detroit which gave premiums and that he always secured his Christmas merchandise for gifts from that source. How, then, could he vote for such a measure? Is that the kind of a man to represent all the people?

What effect do you suppose a little pressure from some of the bigger concerns in Detroit would have had on that fellow? Don't you think they could have brought him to time on such an important bill—a bill that would save the people of the State of Michigan hundreds of thousands of dollars each year? No, the selfish personal interest of those fellows from Detroit overshadowed the interests of thousands of merchants this bill would have benefitted, as well as the public they serve.

Even with all this the bill might have passed but for the perfidity of the senator who promised us his support in the committee, which would have made the committee stand 4 to 3 in our favor. On the final show down he broke his promise with us and voted with the other Detroit senators. I claim we lost this bill because of the indifference of the merchants throughout the State, at least in the towns from which pressure could be brought to bear.

Now this is the point I am getting at: The Michigan Retail Dry Goods Association is not worth two hoots in a hollow if it cannot do more constructive work for the retailers of the State.

Blacksmiths, barbers, bankers, bakers, butchers, doctors, dentists, any trade or professional association in Michigan can have legislation in Michigan enacted to improve and benefit their line of endeavor. But not the merchants with their millions invested, giving employment to thousands of people and paying thousands upon thousands of dollars in taxes. We can't get a measure enacted abolishing a recognized evil in our business.

If only a half dozen of our so-called big stores in Detroit and the other towns mentioned above had come to our support, the anti-trading stamp law would to-day be awaiting the signature of the Governor. A little support from the Detroit merchants, as well as the merchants from the other larger cities in Michigan, would have sent that bill through like a scared cat and trading stamps would have been on the run to-day. The bill was not perfect nor would it do all we would like, but it was 100 per cent. better than at present.

The Battle Creek merchants do acknowledge the fine bit of work done by Harry Hogan, of Detroit. He did come to our rescue and put in some fine work. I want the members of our organization to know these facts, because they, by a little effort, could have stopped these log rolling and back scratching practices in our legislature.

And I want them all to know that an organization is not worth a picayune when it stands by and sees a measure so important choked to death by two petty politicians from the Detroit district.

In a nutshell the merchants of the State of Michigan lost a golden opportunity for eliminating the worst parasite they have on their business and it is nobody's fault but their own.

Joseph C. Grant.

Reply by President Glasgow.

Nashville, June 14—I am pleased to reply to your inquiry relative to the action (or claimed inaction) of the Retailers Council relative to the trading stamp bill presented to the last Legislature.

The original complaint in this matter was placed, not with the Secretary, or any official of the Retailers Council, but with Mr. Scott, Secretary of the

Michigan Retail Hardware Association, who at once forwarded the same to me and I, in turn, placed it with the Legislative Committee of the Retailers Council.

The writer was present at the annual meeting of the Wisconsin Retail Hardware Association in Milwaukee and while there discussed at some length with members how the law then in effect in Wisconsin had worked out.

The Legislative Committee of the Council reported in favor of presenting a bill to the legislature and a copy of the Wisconsin law was obtained.

At the annual meeting of the Michigan Retail Hardware Association in Grand Rapids the matter was discussed. A meeting of the Retailers Council was called and held at Lansing Feb. 18, 1927, and the officers instructed to engage counsel and prepare for presentation to the Legislature a bill along the lines of the Wisconsin law then in effect. This was done and such bill was placed in the hands of Representative Dykstra, of Grand Rapids, for presentation in the House. Mr. Hammond being commissioned to watch the progress of this bill, together with Attorney Foster, the same gentleman that did the legal work for the Council last session.

Representative Dykstra did his work well, as did also attorneys Foster and Cameron. When the bill came before the House committee several members and officers of the Retailers Council went to Lansing and appeared before that committee, having been notified by Secretary Hammond, who kept us all in close touch with the measure as it advanced.

Anyone who has or did follow closely the work of the last Legislature will appreciate that, due to different influences, the work moved slowly. Eventually the bill passed the House and was sent to the Senate judiciary committee. Again a hearing was had and the officers of the Retailers Council appeared before that committee, assisted splendidly by representatives of the Battle Creek Chamber of Commerce and others. The impression was that the bill would be reported out the next day. It was close to the close of the session and for some reason unknown to the officers and members and those assisting, the committee did not report the bill out and it there died, despite all the just influence that could be brought to bear.

Everything was done that could be done even to venturing close on the line of "lobbying", which matter became the subject of so much discussion during the legislative session.

Attorney Foster, for the Council, prepared the brief after much legal research and correspondence with the officials and attorney generals of other states.

It must not be forgotten that efforts to enact an anti-trading stamp law have been unsuccessful in many states during the last ten years and the work of our attorneys, together with the opinion of our own Attorney General, laid to rest the contention that such a law would be unconstitutional under recent rulings of State and Federal courts, yet it was difficult to convince the legislators that such was the case.

In answer to the friend who complained to you as to the work of the Retailers Council, I venture the assertion that he did not write, wire or see his representative or senator when asked so to do by the Secretary of the Retailers Council, or if he did he was decidedly the exception, as has been proven conclusively through two legislative sessions.

I believe, with the start that we were able to make this last time, that we may hope to succeed the next time, it being a matter of record that seldom is such a bill successful in its first attempt at enactment.

When the Retailers Council was organized it was agreed that each organization holding membership therein



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was to pay \$150 for each year. This was later amended to mean each legislative session and it will be recalled that no payment has as yet been made or asked for for the session just closed.

At the annual meeting of the Retailers Council the report of the Treasurer showed a balance on hand of \$217.43, carried over from the legislative session of 1925. A complete report of collections and expenditures up to that time having been rendered.

A complete report since such date of expenditures will soon be made in place of the \$150 from each organization, a small assessment will be asked for to meet the expenses incurred this session, over the cash on hand as reported. I hold myself in readiness to make such further explanation as may be asked for by any member of the Retailers Council or organizations connected therewith.

C. L. Glasgow, President.

Repeats on Bathing Suits.

Although the weather has so far been against the general consumer demand for bathing suits, enough business in these garments has been done by retailers around the country to produce some repeat buying. In the orders received to date, one-piece knitted suits with short skirts covering part of the trunks are specified most, both in men's and women's garments. Solid-color suits of this type are giving way in good part to vivid stripes and novel Jacquard patterns. In women's suits some printed effects are being duplicated, but garments of this type are apparently wanted more for beach paraders than for swimmers. A feature is the steadily growing call from stores doing business in and around the larger cities for two-piece suits in which the trunks and jerseys are frequently striped and when this is the case the color of the trunks usually matches one of the shades in the jersey.

Some Novelties To Repeat.

Pony and calfskin will be among the novelty furs to repeat their Spring success this Fall, if the early buying of coats for August sales can be taken as a criterion. Caracul is also expected to repeat. In the staple furs muskrat coats promise to show up strongly, and there are prospects of a good movement of Hudson seal in spite of the stress that is being laid in certain quarters on muskrat in the natural state. From present indications the August sales this year will in good part be used to test out the public's reaction to the higher prices now asked on several lines as a result of the advanced cost of skins. There seems to be a question in the minds of some buyers as to how well the advances will be received, but manufacturers are inclined to regard these views as propaganda for lower prices.

Elaborate Dresses For Children.

As to recent comment regarding the increasing competition given to American manufacturers of children's dresses by importations of these garments from the Philippines, it was said yesterday that current imports of this merchandise from the islands show greater variety than ever. In addition to the usual hand-embroidered white cotton dresses for infants and for children up to 6 years of age, others

are shown this season in colored batiste. Some of these are adorned with scalloped edges, finished with a piping of white batiste for the collars, sleeves and hems. These dresses are made entirely by hand, but are reasonably priced. An almost endless array of elaboration is seen in the general offerings of Philippine-made dresses, the trimmings ranging from tucks and slight touches of embroidery to intricate embroidered patterns on both skirts and yokes.

Better Ties in Demand.

Advance orders for men's neckwear for Fall indicate continued preference for cut-silk merchandise, according to manufacturers. The latter commented yesterday on the strength of the demand for higher grade merchandise, which is raising the level for volume selling merchandise to \$2 and \$3, with some retailers finding a good turnover of even higher priced scarfs. Ties of heavier silks, particularly mogadores and crepe weaves, are favored in the demand for Fall. Bright colors continue their popularity and both stripes and figured patterns are being specified. Fill-in orders for Summer merchandise are being received, with foulards doing well. Bow ties are having a fair share of the demand.

Costume Jewelry Reordered.

Reproductions and adaptations of Premet jewelry continue in active demand. Cobra and golden rope effects in necklaces and bracelets are still re-ordered, and the indications are that metal work of this type will retain its popularity well into the Fall. Lelong pieces have been introduced with much success, one of the latest being the coil fringe collarette. The same festoon idea is carried out in bracelets, earrings and shoulder and hat pins. Decol adaptations are shown in gun shot chain strands in wide and narrow bracelets, drop necklaces, pins and earrings. Fall lines of costume jewelry will be ready shortly after July 4.

Demand For Velvet Ribbons.

A good call for velvet ribbons for immediate delivery is reported by wholesalers. Satin-back velvets are selling in numbers 1 1/2 to 16 in a general line of colors, with black popular in all widths. Taffeta-back merchandise is doing best in numbers 4 to 6. Four-inch ombre velvets are in request for dress trimmings and also for trimming large straw hats. The shades actively called for comprise tan, red, green and Copenhagen blue. Warm weather is expected to increase the call for these types.

Sports Garments Doing Better.

Retail sales of sports wear merchandise, after being affected adversely by the frequent rains in May, have begun to pick up, the change being reflected in an improving volume of reorders reaching wholesalers. Two-piece sports ensembles of both woven and knitted fabrics are doing particularly well. White coats are in demand from many sections of the country. Flannel garments are in excellent consumer favor.

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 Treasurer—F. H. Albrecht, Detroit.

Successful Trading Up To Too Much Volume.

Written for the Tradesman.

This letter tells so much about unconscious accomplishment, while it evinces the utter lack of exact knowledge, that I copy it virtually entire:

"I have read a great many of your interesting articles in the Tradesman and now that I need advice, I write to you for any suggestions or criticism. Outline of experience follows:

"Started three years ago last November in a corner considered one of the best in our city. Had about \$450 cash, but had to buy out the former owner. He had an unsavory reputation for uncleanness, so I felt I had a great opportunity for contrast. Landlord helped me in the clean-up. Bought stock at 75c on the dollar, after eliminating worthless, old and damaged goods, and paid \$2300 for what I took over, including some good fixtures and an old oil tank.

"Having store cleaned up and well lighted, I began to attract a nice share of high class trade, folks who look for the best of everything. Such trade necessitated the installation of some up to date equipment—self-measuring oil tank, meat slicer, cheese cutter, candy jars, cash register and McCasky system—none of which I found when I bought. All that equipment is long since paid for.

"At the start I hired a girl for \$8 per week who had some grocery experience. She has been a real help, a first-class clerk. Now gets \$10 per week. When parcels were few I carried them myself, but soon had to hire a parcel boy part time, then full time.

"Demands on my time increasing, I took in my brother. Together we were able to do everything—windows, receiving, checking, unpacking, selling—you know.

"Next I needed a second boy to keep my parcels delivered on time. Even this was outgrown and I had to buy a team, and then I let one boy go.

"So, up to January, 1926, I felt I was making fair progress, but rate of speed since is not so good. Last winter my brother left me and I took on a clerk from the biggest store here who had the reputation of being a fine store man. He has proven satisfactory on the whole.

"Such rate of growth ought to satisfy me—and it would if it continued; but we have two months each spring and fall when things are so flat that I run away behind. Such loss must be recovered before I can progress again. I will now give you a few figures:

"Carry about \$3500 stock. Have no record of sales, but have of purchases, which for year ending November 1 last, amounted to about \$30,000. This year so far they are ahead of last. I think they will easily reach \$40,000, as trade is loosening up earlier this year than last.

"I pay my male clerk \$18 per week, per year -----\$936

My girl clerk \$10 week, per year 520
 My teamster \$8 week, per year 416
 For stabling, 25 month, per year 300
 For Rent, per year ----- 600

\$2772

"Besides heat, light, phone, general expenses, my home and myself. The myself part seems mighty darn small for the work and worry I carry; for it is real mental torture I undergo at times. We own our home and I support my father, sister, her child as well as myself and none gets more than bare necessities, living economically as possible.

"I sometimes consider cutting out my delivery system and my male clerk and run a smaller business, mostly neighborhood, transient and what country trade I can keep; have much less worry, better net results and this can be done with only my girl clerk. This would cut my volume in half, probably, and I don't like that; but neither do I like to go through these periods of worry.

"I feel quite plainly that my business is not in the best shape and, as I must keep going, I must try to decide now what is the best course to take to get a half decent return for my work and get clear of worry which takes all the pep out of me. Would it pay me to drop my delivery and male clerk if thus I would cut volume from \$40,000 purchases to \$20,000 or \$25,000? Or what amount of business should I handle with my present staff to make it profitable?

"I say I expect to get purchases \$10,000 more this year. Will that justify retention of male clerk's salary, figuring he gets 10 per cent. of it—\$936?"

There is more of the same, but that is the gist of it in full. But what can I say? Obviously, that nobody can answer until this man puts himself in a position to know about his business. Think of anybody in this day and age not knowing what his sales are! If I had that figure, I could stab; but now I stab in the dark if at all. And there is no way to escape the task. This man simply must get that knowledge before there is help for him from anybody on earth.

For instance, purchases of \$30,000, if sold on a 20 per cent. basis average, will yield a gross of \$7,500. We show expenses—pitifully short of the obvious total—of \$2,772. To what total do the other items listed so loosely, plus the living of three adults and a child, amount to? Can we put them in at \$2,778? If we can, we have total expense of \$5,500 and are progressing at the rate of \$2,000 a year net. But who knows? How can anyone know?

There is merit in this story. There is also plenty of evidence of progress. This boy must price his goods rather near to right and must be a good merchant or he could not have made the showing he has in three years. But as volume grows and others have to be hired, the old way of going it blind wont work out. There can be no nourishment and no solution of any problem without the knowledge I indicate; but some things seem plain.

This comes from a summer resort town. That accounts for dull spring

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

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

COOKIE CAKES AND CRACKERS ARE MOST DELICIOUS AND WHOLESOME.

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

MASTERPIECES of the Bakers Art



M. J. DARK & SONS

INCORPORATED
 GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST -- FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

ON TO OMAHA — AND IDEAS!

Be sure to attend the annual convention of the National Association of Retail Grocers at Omaha, Nebraska, June 20th to 23rd.

Find out what the other fellow is doing. Get together and swap ideas with your brother tradesmen!

Remember: Omaha . . . June 20-23rd. Make it part of your vacation trip! Get in touch with your local secretary or ask your Fleischmann man.

THE FLEISCHMANN COMPANY
 Fleischmann's Yeast Service

trade—winter gone, summer not opened up yet. What makes the dull fall I don't know. Maybe there are educational institutions and the lull comes between vacation and fall semesters. But no matter; the point is this—there are those two quiet times and the fact is known to all.

That means that help must be laid off at those times. That is the time to cut out the man clerk and drop every extra hand. I know the feeling that the organization will suffer; but maybe it won't so very much. Maybe the clerk will be glad to get odd jobs and show up for the busy season again. If not, there are always others. And while it is troublesome to break in new help, offset that against the cost of having them around "eating their heads off." I know about this—for I have been through it good and plenty.

Now a few months of keeping track of sales and purchases—with exact inventory at start and finish—will show what margin you are averaging. Absolutely accurate, detailed accounting will give you exact figures on all expenses. Do not be frightened at this. Systems are numerous to-day that almost operate themselves and they are the simplest things to learn.

Immensely important is it to get a perfect running account of every penny used by yourself and family. Let it be known that merchandise is money. Let everything taken for home use be charged at full retail price. If it be berries that are off, or mushrooms that you eat on Sunday because left over, charge an equitable price; but never let yourself think that you can have special prices. To do that is to fool yourself—the most costly fooling there is. Treat every item used by the family as cash and so enter it; and charge every cent taken the same way.

Read this and write again anything that occurs to you in the light hereof. But start the system now.

Paul Findlay.

The Wakening of the Meat Industry.

Anyone who has been close to trading in meats in this vicinity during the past two weeks or more cannot help noticing the change during the past few days. Perhaps the most vivid way to picture the whole condition is to liken it to a man who has been in bed with the flu and who awoke one morning to find the soreness out of his bones and his appetite about normal again. That's about the feeling present this week in meats. Dealers feel like taking a good stretch, a look at the bright sunshine, a breath of the fresh, crisp air and saying, "The worst is over." The present change in demand with supplies rather low does not guarantee low prices for the immediate future. Lambs are very high; several cents a pound higher than they have been at any time this year. There will be few low prices this week-end that do not represent unprofitable business. Incidentally, there are some sections of New York where a local price war has been going on for the past two weeks or so. The public is the gainer, and when legs of lamb are sold for twenty-five to thirty cents a pound when they are worth at least

thirty-two wholesale, there can be little in such transactions that spell benefit to retailers. These conditions are not general throughout the city and are mentioned here only to explain that if prices vary considerably between localities there is a reason for the variance and those who charge the higher prices may not be making unusual profits. Veal is relatively reasonable in price. This is partly due to this being a veal season, when supply is abundant, and to the importations of Canadian veal in more liberal quantities than formerly this year. Canadian veal is good, and up to the present time not abundant enough to seriously affect domestic prices, but may be considered a contribution to veal price stability, just the same. Pork has been much lower for the past two weeks than formerly, and while there is a moderate upward swing the advance has not been marked enough to make the Sunday dinner of roast pork very expensive. Beef is a little higher in price than it was, but this class of meat is not excessively high compared with other meats, even at the moderate advance. Low qualities meat is selling stronger than high quality, considering eating qualities, and this is due largely to its scarcity. Those who usually buy a fairly high quality of beef should not find present prices at all prohibitive. Rather, the contrary is true.

We know, because we have often been so told by visitors returning from Russia, that everybody is satisfied under the rule of the Soviet. The country is united and everything is lovely. It is somewhat upsetting, therefore, to read of the sending of the Red Army to suppress disturbances in Southern Russia and the Ukraine. It is even more upsetting to read that persons who are called to the colors—or, rather, the color—are refusing to present themselves, some of them hiding in cellars or the conveniently adjacent forests and others attempting to escape into Poland or Rumania. Somehow these details do not fit into the beautiful picture of a perfectly contented people. They almost suggest that Moscow does not necessarily speak for all the millions within the former empire. In some places the disturbers are reported as shouting "Hands off China!" This is a strange slogan for persons to whom the most important thing in life is a world revolution. To the powers that be at Moscow it must sound like the rankest political heresy. No wonder that the Red Army is dispatched posthaste and the Cheka set going at full speed to ferret out these unworthy citizens of the free and united Union of Soviet Socialist Republics.

Saw Far in Advance.

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

Banker—Yes, I saw it six months ago.

The worst of being careless with the small buyer to-day is that to-day's small buyers are apt to be to-morrow's large buyers, and they buy to-morrow where they got satisfaction to-day.

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
AMSTERDAM BROOM COMPANY
41-55 Brookside Avenue, Amsterdam, N. Y.

VINKEMULDER COMPANY
Grand Rapids, Michigan

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

Putnam's

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

Uncle Jake says—



Better a napkin under the chin than egg on the shirt-front.

Better to use

K. V. P. DELICATESSEN

a paper that protects, preserves and causes your customers to speak well of your store, than to slip-shod it and allow your competitors to run away with your trade.

Please ask us for samples and prices.

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

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.

New Homes Represent Potential New Customers.

Written for the Tradesman.

Every week in your community there were new homes set up—new arrivals in town, or newly married couples starting housekeeping.

The latter is particularly the case in June. While weddings occur every month in the year, June is recognized as the month of weddings. It is now that the hardware dealer concentrates on the June wedding gift trade and makes his strongest efforts to sell gift-articles.

As a rule, however, there is little or no systematic effort to follow up the newly weds for the purpose of securing their regular patronage. Yet it is in the first few months or years that the buying habits of the average household are established.

The average dealer, if he considers the matter at all, is apt to say: "The old folks bought from me. The younger generation will be pretty sure to go on buying."

Nothing could be farther from the truth. The newly weds are starting new. Their dominant resolve usually is, to avoid the mistakes of their parents. They are pretty sure things will be different with them. And this feeling extends to such minor matters as their purchases at the hardware store.

The tendency with most newly-married couples is very strong to experiment. They do anything but follow in the rut their parents have made. They shop around considerably; their attitude to the new merchant is distinctly receptive. And this furnishes strong reason why the new merchants should be encouraged to go after their trade, and why the old merchant should put forth some extra efforts to hold them as customers.

Of course whatever the merchant does in the way of advertising to attract trade will help to attract business of the newly-weds. The more striking, energetic and individual your advertising, the more likely it is to influence them.

Window displays, newspaper advertising and circular advertising are the three outstanding methods of attract-in trade. Show cards, interior display and electric signs are all helpful. But in appealing to the newly-weds, some special effort should be made outside the usual lines of publicity. Individual work is especially desirable.

Here is where the personality of the dealer can help materially. Most merchants realize the advantage of getting out and meeting folks, taking part in public movements, and identifying themselves with the everyday life of the community. The modern merchant, while he should not neglect his business for outside interests, will find that it pays to be considerably bigger than his business.

In meeting people, the pleasing, tactful, attractive personality gets the best results. This is the attitude the hard-

ware dealer should adopt in catering to the newly-weds. Avoid the appearance of running after their trade; rather adopt an attitude of friendliness and helpfulness.

An individualized follow-up campaign is probably the best method of interesting the newly-weds in your store.

The first essential is to get a line on your prospects. Right now in June the many new homes springing into existence afford the hardware dealer an opportunity to do good individual work.

To begin with, who are the newly-married couples in your community? Find this out. Finding this out is a matter of watching the newspaper columns for engagement and wedding announcements, consulting the wedding license records—if these are accessible—and keeping in friendly touch with clergymen, taxi drivers and similar sources of information. In this work every member of the store staff can be helpful. In particular, your salespeople can do a great deal to find out addresses where only names are available.

Of course a fair proportion of the people married in your community make their homes elsewhere. "There is always the chance that they will come back," is the attitude of at least one hardware dealer who, in such cases, where there is no immediate prospect of trade, nevertheless makes it a practice to write every newly married couple in his community a congratulatory letter expressing his personal good wishes.

But it is to the newly weds who remain, or who come in from other places, that the hardware dealer has to look for immediate results, and on whom he has to concentrate his efforts. What is the best method of approach?

One merchant holds periodical staff conferences at which the names of such prospects are discussed. Has So-and-So been in to buy anything? Has Mrs. So-and-So been in? Who knows them? Which member of the staff can get an introduction to one or other of them? You, Jimmy? Well, it's up to you to get personally acquainted with these people and invite them to come in and see what we've got, and show them that we're at their service.

Under this system, the individual salesman most likely to get results is detailed to work on the individual prospect with a view to getting him into the store and ultimately converting him into a steady customer.

This work isn't so much a matter of canvassing for immediate orders as of establishing a personal friendship. Every good salesman develops in time a personal following. The aggregate personalities of its salespeople have a great deal to do with the success of a business; and the possibilities of developing business in this way have rarely been worked to the limit.

Once the prospect visits the store, it is the business of good salesmanship to keep him coming. The average man will always prefer to buy from someone he personally likes.

Another merchant puts the problem

up to his salespeople in a somewhat different form. He pays a bonus to his salespeople on new customers brought in.

Another dealer says in effect: "I want you to give special attention to newly-weds and newcomers. See that they get outfitted for housekeeping in our store. For every new family that spends \$10 or more with us in outfitting, there's a little bonus to the clerk who brings them in. Turn your spare time and your personal friendships into money, boys."

The bonus idea may be easily abused. The results will depend to a large extent on the sort of salespeople you have. If taken up at all, it should be taken up very cautiously. As a stimulus to aggressive individual work on the part of salespeople it has in some cases shown its value; and hence merits some consideration.

The salesmen should by all means be encouraged to look out for new customers.

The time to reach newly-weds most effectively is when they are outfitting

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
 Goods and
 Fishing Tackle

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

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

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

GRAND RAPIDS, MICHIGAN

If You are interested in buying or selling
 a hardware stock write or call on
 us.

Foster, Stevens & Co.

Founded 1837

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

WHOLESALE HARDWARE

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes
 501-511 IONIA AVE., S W. GRAND RAPIDS, MICHIGAN

the home. There are a lot of hardware articles to be bought; and the wedding presents rarely cover the ground with any degree of completeness.

One dealer runs a little advertisement close to the marriage announcements in the local daily. These little advertisements are all variations of the same theme—how the bride may keep cool, keep beautiful, eliminate drudgery and achieve a happy home. Along this line, the merchant decided he could make his most effective appeal.

In particular, the advertising dealt especially with the use of up-to-date cooking and household devices. "Make modern invention do your hard work for you." was one of the slogans used. The advertisements stressed daintiness of kitchen and household work—the delicious salads, the flaky pastries, the cool dishes and drinks from the refrigerator, the cosy comfort of the new home, and so on.

With the same material a little booklet was prepared and a personal letter written to each bride or fiancee extending congratulations, and concluding with the suggestion that the enclosed booklet would be found to contain many useful suggestions in regard to housekeeping. Two weeks later a second letter was written containing further suggestions and inviting the recipient to call at any time and secure the advice of the "Household Assistance" department of the store.

In this department was shown a model kitchen demonstrating the various uses of the different labor-saving devices handled. To make the department really useful, the merchant devoted some of his spare time to the study of household problems. Practical hints were secured from the household magazines. The department had on file information clipped from magazines and Sunday papers on how to handle this, that or the other item of household work, how to save space, time and money, how to make an ideal home—not theoretical stuff but reasonably practical ideas.

Through this medium an effective follow-up campaign was carried on with a view to securing newly-weds as permanent customers.

In this connection it is a good stunt to keep a list of household articles likely to be needed. The housekeeper who is purchasing an outfit is apt to forget two-thirds of the articles she needs. The most experienced salesman can't remember more than a third of those the new housekeeper overlooks. A printed list meets the situation admirably.

I have at hand one such list, comprising nearly 200 articles needed to the fully equipped household. How many of these could the best salesman remember, offhand? A booklet containing such a list will be interesting reading matter for newly-weds.

It is a good stunt also to "make a price" on a kitchen or household outfit. Some merchants have printed lists showing assortments of articles in various lines with the prices of the individual articles, the total and the featured "combination price." The value of such lists is that they drive home

the idea of buying the complete outfit in the one store. It is just as easy in most instances to sell a combination of, say, aluminum, at \$25 as to sell half a dozen small articles one by one at 25 cents.

The advantage of starting the new home with as complete household equipment as possible should be stressed. Most newly-weds are very anxious to improve on their parents' methods; to have things more convenient and up-to-date; and this is the psychological moment to appeal to that tendency. Then, too, there is the desire to the average young wife to retain the bloom of youth; and one of the most effective ways of doing this is to secure household equipment that will eliminate a lot of the old time drudgery.

New homes are springing up in your community all the year round. It will pay to have some systematic method of going after their trade. If you don't get it, the other fellow will. Victor Lauriston.

Wholesome Hotel For Colored People.

Henry Milton, who was head waiter at the Pantlind Hotel many years, has engaged in the hotel business on his own account. He has leased the hotel for colored people opposite the union depot, which he will conduct under the name of the Milton Hotel. Governor Green, Fred Pantlind, E. A. Stowe and several others will be associated with him in the undertaking until such time as he is able to absorb their interests. Any one who knows Mr. Milton is assured that his hotel will be in keeping with the high character of the landlord—that no bootlegging, gambling or games of chance will be tolerated; that the food will be well cooked and served; that the sleeping accommodations will be wholesome and attractive; that the treatment accorded guests will be such as to attract, rather than repel, repeated patronage.

For the past six months Mr. Milton has served as messenger for Gov. Green, at Lansing, but because his home is in Grand Rapids and his education has been along hotel lines, he prefers to return to the business with which he was identified for so many years.

Tucked Up.

The memory lingers
of mother's care,
Caressing fingers
And gentle air,
And how at night
All gone amuck
In a weary plight
She tucked me up.

That "mother o'mine"
Long since has gone
In the way sublime
To a mother's home.
She was mothered here
As I'm mothered now
By a mother dear
Somewhat, somehow.

I remember when
The prayer was said
I was ready then
For my little bed
And I rested there
Till one more day
Of a mother's care
In the same old way.

And I love to think
As the boy-born years
Verge towards the brink
Where there might be fears,
Of how nice the call
And to have the luck
Of the mother of all
To tuck me up.
L. B. Mitchell.

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

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

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

INDUSTRIAL COMPANY

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HART BRAND CHOICE OF THE LAND



Look for the Red Heart on the Can

LEE & CADY Distributor

I. VAN WESTENBRUGGE

Grand Rapids - Muskegon
Distributor

Nucoa

The Food of the Future
CHEESE of All Kinds
ALPHA BUTTER
SAR-A-LEE
BEST FOODS Mayonaisse Shortning
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OTHER SPECIALTIES
Quality-Service-Cooperation

Corduroy Cords



THE CORDUROY TIRE CO.
GRAND RAPIDS, MICHIGAN
Sidewall Protection
(REG. U. S. PAT. OFFICE)
Added Reinforcement. An original Patented and Visible Plus Feature

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

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



FAVORITE TEA in 1/2 lb. lead packages is a strictly 1st May Picking and is one of the very highest grades sold in the U. S. If this Tea is not sold in your city, exclusive sale may be arranged by addressing

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

BIXBY
OFFICE SUPPLY COMPANY
GRAND RAPIDS, MICHIGAN

COMMERCIAL TRAVELER

Verbeck Solves Several Problems of the Universe.

Grand Rapids, June 14—No sooner has a settlement of wages and working conditions occurred between the various brotherhoods and the transportation companies than the locomotive engineers announce that at their coming convention a new wage scale will be discussed.

For a long period of years the several rail brotherhoods were accredited with a spirit of fairness and strikes were few. Their aim was by fair collective bargaining with employers to improve the lot of the workers in the matter of wages, hours and conditions of labor. To such an extent was this policy adhered to there were no strikes or talk of strikes, and delegations of workers were received by employers in a common feeling of friendliness. One of the tenets of their organization rule was a strict avoidance of every form of politics.

Lately, however, there has been a strong tendency toward radicalism and, as in the case of the Pere Marquette Railroad, a strike was threatened, the burden of which would have fallen, as usual, on the innocent public. It is an open question as to whether these workers are really entitled to greater wages than they are now receiving, which are several times higher than they ever dreamed of a few years ago. There may be working conditions which should be corrected, but, if so, the public should know about them, and possibly use their influence to correct them, but in the matter of wages, with a downward tendency in all other lines, they should watch their step very guardedly. The public are supplying the wherewithal to pay them, but they also supply the sentiment, without which no organization can get anywhere. A financial disturbance of magnitude, due some time ago, but warded off through the careful handling of the world's finances, would be a death blow to all their hopes as well as their organization.

Sometimes it looks to me like a jug-handled proposition when Americans proceed to direct the affairs of the Chinese and refuse to them privileges which they have never denied to us. Think what would happen in our own country if the Chinese, or, in fact, any other race or nationality, attempted to suggest our policies. About all the Chinese have ever asked for, was to be left to do their own housekeeping. We have been encroaching upon them in a rough-shod way for a long time, interfering in their politics and religion, and it would seem that they have become more or less peevish over the situation. Why not let them attend to their own obsequies?

To be sure President Coolidge makes the claim that we have no concessions there, hence our occupancy is not for mercenary purposes; but why are we there in any sense? If their religion is good enough for them, it is for them to decide, and not harass them with missionaries who are indisputably obnoxious to them. From time to time Chinese authorities have established zones which in the interests of amity have been accorded Americans for their activities, but we have repeatedly overstepped these boundaries, and now that China has gotten sore about it and because of our trespassing, we must needs call out our army and navy resources and hold China responsible for any indignities inflicted upon us by irresponsible individuals. Let's set ourselves aright with the Chinese, for once, and then establish an imperative rule against treading on their grass plots.

Some time ago it was estimated there were in China, of all denomina-

tions about 9,500 missionaries, backed up by an investment in missions and other accessories to the extent of eighty millions of dollars, all of which to-day seems in danger of extinction. Why? Primarily it is a foreign movement and China, just at present, is passionately and unalterably nationalistic. She identifies the missionary with the foreign gunboat in her inland waters and resents them both. The arrogance of many of the missionaries is intolerable, and when it comes to striking back by the nation, the nearest missionary is the goat.

Of course these missionaries could not be in China unless they felt they had something to teach them which is better than the Chinaman already knows. In the best of this arrogance prevails to the extent that Confucius is belittled; in the worst of them it becomes the intolerant vulgarity of the man who will rush into the dim light of an old and sacred temple and denounce loudly the superstition of those who worship there, even when they have nothing better or more tangible to offer as an offset to said Confucian theories. Hence to the man who attacks ancestral worship and endeavors to substitute for it a foreign system, of isms, there is greater hostility than would be shown to a foreign army bent on their physical overthrow.

These things are but only typical of the missionary movement, but they are part of the prejudice which prevails, and which the missionary must face, and when he is cast in the same mold with the unscrupulous business auxiliary, "getting hot under the collar" for the Chinaman is a natural sequence.

We, at home, as it were, know of the natural tendency toward intolerance among zealots who are never quite at ease unless they can regulate other people's affairs, which becomes a cause of much dissatisfaction with the Chinese when applied with less diplomacy even than they would exhibit at home.

That eminent writer, Bayard Taylor, fifty years ago said of the celestial race: 'Some splendid virtues of the Chinese impressed me deeply. I liked and admired them the more I saw of them. I have already said they are the most honest people on the globe. It seems to me an extraordinary thing that this race, the world's highest type of honesty, should be the only one to which we are inhospitable. The Chinese have been far ahead of Europeans in many ways for centuries. If they are falling behind now, it may be only because Europeans are rushing hastily through their brief civilization, while China, having enjoyed hers for ages, is content to watch others rise, flourish and decay, as we watch the passing generations of the forest and the field.

"They invented and used the things that we regard as almost the highest products of civilization. They had used the mariner's compass for centuries before we had it; they invented printing perhaps a thousand years before Gutenberg; they invented gunpowder, which they had used in war and every day life; they made the best paper ever seen long before the rest of the world had any, and the outside nations have not yet been able to duplicate it; they invented the newspaper, and have the oldest journal in the world, the Pekin Gazette; they discovered and practiced the Golden Rule; they developed philosophy—the highest system in the world, in Confucianism—before the Greeks, and, of course, long before the Germans; and they were the first people in the world to appreciate education and art.

"The Chinaman is the most honest tradesman in the world and the most careful about debts. The Chinese New Year is the season when the Chinaman wipes off the slate and begins life over again with a clean record. I learned

In Detroit
It is the Tuller
For Value

Facing Grand Circus Park,
the heart of Detroit. 800
pleasant rooms, \$2.50 and up.
Ward E. James, Manager.
DETROIT, MICH.

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TULLER



Warm Friend Tavern Holland, Mich.

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

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HENRY M. NELSON, Manager
European Plan
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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

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Grand Rapids' Newest
Hotel

400 Rooms -:- 400 Baths

RATES

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

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"

That is why LEADERS of Business
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PANTLIND HOTEL

"An entire city block of Hospitality"

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Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop

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

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

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

WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.

Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the
Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.

Wolverine Hotel

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

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

The best is none too good for a tired Commercial Traveler.

Try the CUSHMAN on your next trip and you will feel right at home

Columbia Hotel

KALAMAZOO

Good Place To Tie To

Four Flags Hotel

Niles, Michigan

80 Rooms—50 Baths

30 Rooms with Private Toilets

N. P. NOWATT, Mgr.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon -:- Michigan

CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath.

\$2.50 up with bath.

CAFETERIA IN CONNECTION

that on this anniversary the Chinaman will sell everything he possesses, even his liberty, his person, life itself, to settle his debts, so that he may face the New Year with a clean conscience and a pure heart, as well as with no bills hanging over him."

The U. S. authorities seem to be willing to release Dr. Cook from durance vile and his parole has been recommended, but the judge who presided at his trial does not favor it. Doc. Cook was in reality tried and convicted of violations of the postal laws and sent to prison for fourteen years, an unusually severe sentence for such a violation, but the presiding judge made it plain that he had given him the limit for reason of the North Pole episode and lying about the ascent of Mt. McKinley. While neither of these offenses were punishable under the statutes, he, the judge, felt it was an opportune time for slipping over incidental and auxiliary punishment, so he handed it to him at about the rate of three and a half years for breaking the postal laws, ten years for his Polar fiasco, and six months for not climbing up Mt. McKinley when he said he did. Of course Doc. was really up against it all along the line. Whether he was guilty of the postal fraud had nothing to do with his exploration episode. Admiral Greeley, some months after the conclusion of the geographical investigation, made the discovery that Peary's observations were incorrect, according to the solar and lunar records of the Weather Bureau, and he most emphatically asserted that he did not believe in Peary's report. But, of course, it became a matter of politics, and we need not be told what happens to the private individual who runs amuck with the army and navy oligarchy. The claims were that they both lied, but Cook didn't have the proper chorus to back him up. He ought to be given another chance to perfect his Munchausen recital.

The benefits accruing from the discovery of the North Pole have never developed according to early predictions. One claim was for a shorter route to Europe. We are still using the old lanes of travel, but they seem to be short enough to allow our substantial countrymen to go over them as frequently as they desire and to permit emigration to "sneak under the canvas," as it were. Shackleton discovered the South Pole some years previous to the Peary-Cook imbroglio, but benefits derived therefrom have never been noticeable. Also there has been very little change in weather conditions. Michigan peaches just as regularly succumb to the spring frosts and just as regularly rot on the ground in autumn.

A doughnut machine is now being exploited. What we are interested in is the composition of the grist which goes through it. If we can have the same mixture which grandma used and afterward "fried in lard," we care not for the incidental details of production. But they must be fried in lard and not axle-grease or other "compounds."

The other day I ran across an anomaly—a sale of goods at a marked-up price. I might add that it was in one of those so-called tea rooms—Grandmother's Cookie Jar or Aunt Emily's Kitchen Cupboard. But the name matters little, for it will appear all the same to the sheriff when he levys on the establishment. The menu, evidently printed some time ago, was wonderfully proof panned, and prices on various articles were advanced magnificently. Where do folks get the idea that all food purchasers are "gluttons" for punishment? It is bad enough to submit to the charges made for the miserably inadequate portions served,

but it is surely an insult to human intelligence to openly mark up prices on food, when they are already more than the traffic will bear.

There seems to be a very cordial feeling between traveling men and Michigan landlords. Gradually hotel charges have been adjusted to meet changed conditions, and seldom do I hear of complaints from either side. Of course, the commercial man has had much to contend with, and he has had to readjust his methods. So has the landlord, and when he has gone at it consistently and conscientiously he has had little to fear. It has been a give and take proposition, but it has worked out satisfactorily.

The Dohertys, at Clare, are said to be doing some very efficient landscape gardening around their hotel. A large lot which has been enclosed with an ornamental fence is later to be used for a tennis court, but this year is to be an old-fashioned garden with annuals and surrounded by flowering shrubs. The spirit of improvement is always in evidence around the Hotel Doherty.

Brown & Creel, for the past four years operating the Keefer House, at Hillsdale, have dissolved partnership, and Fred S. Brown, will continue in possession of same. The Keefer is, undoubtedly, one of the most popular hotels in Southern Michigan, has always been a money maker, and its reputation will not suffer in its present hands. John Ehrman, of the Hotel Rickman, Kalamazoo, ran the Keefer several years before it came into the possession of Brown & Creel.

Coming down on the Pere Marquette train from Traverse City the other day, I ran onto Arthur S. White, known everywhere. Referring to a recent visit of mine at Omaha, something was said about its hotels. From him I learned the real story of the Cozzens Hotel, at that place, which we had both patronized on many occasions; in its prime a most wondrous affair, built by George Francis Train, a most outstanding figure in national affairs, in 1863, being the first president of the Union Pacific Railroad, a writer, platform speaker and candidate for the Presidency of the U. S. in 1872.

According to Mr. White, Train went to Omaha to break ground for the Union Pacific Railroad and stopped at the Herndon House, the only one in town. He had invited a number of prominent men, congressmen and others, to have breakfast with him, which proved to be a real function, but was hampered from the fact that one of the windows in the dining room was broken and there was an uncomfortable draft prevailing. He called a strapping colored waiter and offered him a dollar if he would present his broad back to the elements and keep up the temperature. The manager of the hotel discovered the state of affairs and ordered the negro away from the window, and Train was compelled to take his place rather than precipitate a riot.

After the completion of the meal Mr. Train walked out in front of the hotel and, pointing to a large vacant square facing it, ascertained the name of the owner and within a few hours became possessed of same.

A contractor was next asked for. "Can you build a three-story, 120-room hotel in sixty days on that plot?" asked Train. After some hesitation he said it could be done; it would merely be a question of money. "How much?" "One thousand dollars a day." Whereupon Train then and there arranged for the payment of \$60,000, pulled out an old envelope, made a sketch of what he required, and said: "I am going to the mountains and I shall want this hotel complete when I return in sixty days." When he got back the

hotel was completed, and in a very short time the Herndon House went out of business.

I am glad to hear that W. L. (Bill) Berner, has been made manager of Lee & Cady's Grand Rapids wholesale house, more especially as the appointment comes as a well deserved reward for long years of faithful service. Well do I remember when "Bill" Berner, Ernie Welton, of the Hume Grocer Co., and Herman Anderson, of the Walker Candy Co., Muskegon, used to pounce down upon my modest little tavern and try to impoverish it. Every meal was an eating contest and it was usually followed up by varied sports of the arena—to my financial discomfiture. "Bill" Berner, as I have tried hard to tell you, is a gol darned good fellow, and I am for him strong. Also he is a pretty fair cribbage player; almost in my class.

Wandering around Grand Rapids, the other day, on one of my inspection tours, I ran across my old friend and patron, A. D. Carr, now aligned with the Hart-Nash Motors, Inc., Grand Rapids. He used to bring his most estimable family up to my place and visit what he claimed was the "most delightful resort in the world." At one time he brought entire executive force of the Ohio Central (I believe it was) Life Insurance Co., some seventy of them to spend a week with me. Now that he is happily located in Grand Rapids, I am looking forward to many happy moments with him and his.

Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids, June 14—D. Hayden Brown, of Eaton Rapids, who has traveled several years for the Simmons Shoe Co., leaves soon for California, where he will devote two months to sight seeing.

A. B. Klise, of Grand Rapids, was elected a director of the Frischkorn Real Estate Co., of Detroit, at the annual meeting held a few days ago.

Among the veteran traveling men who attended the U. C. T. gathering here last week was Guy Pfander, of Bay City. Mr. Pfander lived most of his life at Battle Creek and acted as Battle Creek correspondent for the Tradesman for several years. For some time past he has been connected with the circulation department of the Detroit Free Press, with headquarters in Detroit. He is now located at Bay City, his territory covering all the towns and cities in Northeastern Michigan, including Petoskey. Mr. Pfander is an indefatigable worker and a prince of good nature. Every one who knows him is his friend—becomes so instantly and remains so indefinitely. His ability to make and retain friends accounts for the remarkable success he has achieved in the business end of the newspaper game. Mrs. Pfander accompanied him to Grand Rapids and also proceeded with him to Battle Creek, where he visited his grandmother, Mrs. Clapp.

H. D. Bullen came all the way from National City, Calif., to attend the U. C. T. Grand Lodge meeting. Mr. Bullen was Grand Counselor during the years 1922-1923, retiring four years ago while in poor health. His sojourn in California has resulted in the complete restoration of his health. Fortunate real estate investments in the city of his adoption have added to his exchequer. Mr. Bullen was Lansing correspondent for the Tradesman for many years and achieved high honors in that connection. He says that while California climate and drinking water were very efficacious in his case, many people who go to the Land of the Setting Sun find that they cannot remain there indefinitely, because California conditions make them worse instead of better.

HOTEL OPENING

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Modern Hotel Building

Prominently located in good town with modern facilities. Junction, Two Federal Highways, Railroad, Bus Lines, Theater, and Two Banks. Eight miles from Lake Michigan; Center of County in heart of Resort District, having 50 Lakes and famous Trout Streams. Progressive Agriculture and Dairying.

Fine Schools and Churches.

**Co-operation assured
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For particulars address the State Savings Bank, Scottville, Michigan.

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*A personal advisory
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231 So. La Salle Street
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New York Jackson
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On Beautiful Torch Lake Pere Marquette Beach Hotel

Spend your vacation in one of Nature's most restful places. The view from this point cannot be surpassed. Fishing and bathing.

**Beautiful Bungalows to Rent
and for Sale. All Furnished.**

Address: HELENA, MICHIGAN

DRUGS

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

Evolution of the Drug Business.

One of the most important considerations in the retail drug business under present day economic conditions is the amount of money it takes to produce a maximum volume of business. The smallest investment that will produce maximum sales should be the aim of every retailer. It goes without saying that if a retailer has idle money and space and is assured a market without taking speculative chances and can effect certain economies in purchasing by reason of his spare capital, this action is justified. On the other hand the retailer should never lose sight of this thought. He should ask himself this one question, "How long am I going to be obliged to carry this stock before I can sell it?"

Government bulletins, trade associations, the United States Chamber of Commerce, magazines such as Commerce and Finance, bankers, college professors and numerous other authorities agree that controlled buying and turnover offer a solution to some of the problems of retail management. The division of simplified practice of the United States Chamber of Commerce says controlled buying means larger return on the same volume and investment, that it eliminates interest charges, mark downs, saves salaries and rent.

Controlled buying means fresh stocks, less overhead expense, smaller investment, maximum amount of investment working to capacity, fewer sources of supply and accounts more valuable to the manufacturer or the wholesaler.

A credit man in a wholesale house remarked not long ago that he considered the leading question not "How much do you owe?" but "How many do you owe?" There is always hope for the retailer whose accounts are not scattered. His account is potentially valuable to the wholesaler who will not be as likely to cause him any trouble. On the other hand if the retailer scatters his buying, his account is not a matter of great concern to any of his creditors. Herein lies one of the sound arguments for controlled buying through a good service wholesaler.

The retail drug business is essentially a business in which turnover is particularly important and growing more important all the time. It is a business of great diversity of items and in many instances duplication of investments, especially in the prescription department.

The fur business might be cited as one that is quite the opposite. It is speculative, margins are wide. It is seasonable.

The jewelry business is a type that is different again. It calls for heavy investment and large assortment. This also means broad margins and compensation for lack of turnover in greater profits.

The hardware business is more nearly akin to the retail drug business. It is a business of thousands of small items. The average sale is not high. The profit margin is low. Turnover and controlled buying become important considerations in a business of limited capital and diversified stocks.

Turnover will not turn a loss into a profit. It is necessary to have assortments, it is necessary to appeal to the eye of prospective customers by displays of generous quantities if sales volume of certain commodities is to be maintained. This is, however, not true of departments such as the prescription department.

There can be no doubt but that there is an additional cost every time a stock turnover is obtained. On the other hand it seems fallacious to believe that a full overhead charge applies to every turnover, in other words that it costs four times as much to turn stock four times as it does to turn stock once.

Harry S. Noel.

Synthalin—Synthetic Insulin.

The pancreas of certain warm blooded animals, extracts of organs of denizens of the deep sea, and a green plant have all in turn furnished the source of insulin, whereby sugar laden mortals might be unsweetened and made to feel better. But now it comes out of the chemist's test tube. And better than the original insulin which can be given with success only by injection, this new material may be administered by mouth. So they say.

The new compound is a derivative of guanidin, a substance long well known to organic chemists, and has been named "synthalin" by its discoverer. It is not nearly so powerful as insulin in the crystalline form, first prepared by Dr. John J. Abel of the Johns Hopkins University, but its effects are indistinguishable from those of the natural drug produced from the pancreatic gland. Injected into the blood stream of laboratory animals afflicted with diabetes, it quickly reduces their blood sugar concentration to normal, and an overdose produces the convulsions that are a symptom of excessive insulin. These convulsions can be cured by injecting sugar solution, as they are in the case of those produced by the natural insulin.

Dr. Frank of the University of Breslau, states that the new chemical will be of use chiefly in the treatment of mild and moderately severe cases of diabetes, and he cautions prospective users to be exceedingly careful in regulating the size of the dose. Synthalin alone, he says, will not avail against diabetes in its more advanced stages. In these the frequent injection of insulin is still the only effective treatment. But even here, he claims, synthalin will be useful as an auxiliary medicament, for by swallowing properly adjusted doses of it the patient can cut the number of insulin injections needed daily from three down to one.

In any event, any drug which will cut down the hideous nightmare of continued injection of insulin, will be heralded as a mighty boon to diabetes sufferers.

Graphic Glimpse of Conditions at Shanghai, China.

A. T. Benjamin, the local architect, has a cousin who is in charge of the missionary activities of the Seventh-Day Adventist church in China. He recently received a letter from the gentleman, describing conditions in one city in that country, as follows:

Shanghai, April 30—A boat is leaving tomorrow morning, and I must get you word about how we are all faring. In the first place we are all alive and well. In the second place practically all Europeans of whatever nationality, profession, or business, have come in to Shanghai from the territory now being invested by the Nationalists armies. Hankow whose troubles were supposed in a fashion to be settled weeks ago has been practically evacuated by foreigners.

The rapidity and ease with which the Nationalists took possession of Shanghai and Nanking must have surprised even themselves. Shanghai was supposed to have been defended by about thirty thousand Northern troops, but seven thousand Southerners took possession of it and the Northerners retreated as fast as they could. As I think I told you in a letter which I wrote you last week, the Southerners have carried on their campaign very largely through propaganda. They have spent great sums of money here in Shanghai converting the people to their utopian doctrines. So when the Southern army got here all the poor beguiled, infected, Chinese were ready to receive them with open arms, and it was generally thought, I think, by the Southern army, and the Chinese generally, that they would take immediate possession of the concessions, but the concessions were immediately fortified by barbed wire entanglements, and twenty thousand soldiers. The labor unions, the first of this week, sent an ultimatum to the municipal council that if they did not take down the barbed wire entanglements so that their people could come and go freely in the settlements, cease to arrest Chinese who were without authority in the settlement, and make it possible for business to be carried on as ordinarily, they would not be responsible for mob violence that might take place. The council sent back answer to the army and the labor leaders that if they didn't hold their mobs in place, the gun boats and land artillery would blow the entire Chinese portion of Shanghai into atoms, and they could do this without the least difficulty, and not hurt the concessions in any way. There are a million and a half probably at the least of Chinese surrounding the concessions, and it would mean a terrible destruction of life and property. This reply has seemed to give the enthusiasm of the Chinese leaders a setback, for there is no question but what the guns could do just that thing.

For illustration: seven of our missionaries were in the godown with forty-seven foreigners on Socony Hill in Nanking when it was surrounded by the howling mobs, bent on taking their lives. You have read about it in the papers. There were three ships, Japanese, American and British, in the river, to whom a seaman upon the house top wigwagged orders to fire. He told them by signals just where to fire. At his direction they landed one shell on a house in which a number of the mob were located, demolishing it and them. At another signal they put a shot on one side of the house and then again on the other side of the house and then exploded one right over him and the house. A shot was fired at his direction by each of the three boats that landed right in one spot. These shots were fired from the boats from two miles away. That shows the accuracy of the gunners on

these boats, and when the council sent back word to the leaders of labor that all the Chinese portion of Shanghai would be blown up without molesting the concessions, they had an evidence, if they knew anything about what had taken place in Nanking, that it could be done.

We are ready to leave for gun boats or for some safety zone in Shanghai on a moment's notice. I have a war risk against mobs and war damage placed on all our personal effects, and we put three trunks and a box in the American Express Company's storehouse, or godown, as it is called here, with our most precious things for safe-keeping, and yet with it all we pursue the even tenor of our way, and are not particularly worried or excited. Everybody seems very cool, business in the settlements and outside seems to be moving on quite as usual. But you can recognize that there is a very tense feeling with it all. If things should break loose, it would mean a pretty heavy war after all. But every day that the thing is delayed makes the danger so much the less because of the heavy reinforcements which are coming from all the governments concerned.

A United States destroyer went up the river Saturday afternoon and anchored in midstream off from our college at Chiao Tou Djen. We had about twenty-five of our people there, including Donald, Lois and Gordon Philipp Griggs. The boat did not get up there until about 4 o'clock, and by the time they were all packed up and on it it was 2 o'clock in the morning. They got down here about 6 o'clock the next day, safe and sound, and so we are all well and all happy.

This morning we closed our printing plant here. We had to do this because all transportation and mail service throughout this invested area of China has practically broken down, and there was no point whatever in piling up our publications here, and then again we have a number of employees who are pretty thoroughly Red that we must get rid of, and so we have closed the office. But the American flag flies here in our compound and the sun shines and we have enough to eat and drink and wear and are well, so we have an abundance of reason for gratitude.

Frederick Griggs.

Cosmetic For Rough and Red Hands.

1. Lanolin 1000 parts
Liquid paraffin 250 parts
Vanillin 1 part
Oil of rose, enough to perfume.
2. Starch 36 parts
Glycerin, saturated with borax 36 parts
Glycerin, pure 140 parts
Water 116 parts
Benzoic acid 4 parts

Add the saturated glycerin-borax solution to the glycerin and mix with the water. Add the benzoic acid and starch and heat on the water-bath, with constant agitation until a clear, homogenous fluid is obtained. Remove from the bath, cool down slightly and perfume as desired, using ionine for violet, jasmine, etc.

Stable Iodine Ointment.

The following is said to yield a stable preparation:

- Iodine 4 grams
Cocoonut oil 80 grams
Paraffin 16 grams

The iodine is powdered as finely as possible and triturated thoroughly with the heated paraffin. The cocoonut oil added before solidification occurs and the mixture well stirred until it congeals.

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

Lamb	
Veal	

DECLINED

Maxwell House Coffee	
Smoked Meats	

AMMONIA	
Arctic, 10 oz., 3 dz. cs.	3 75
Arctic, 15 oz., 2 dz. cs.	4 00
Arctic, 32 oz., 1 dz. cs.	3 00
Quaker, 36, 12 oz. case	3 85



AXLE GREASE	
48, 1 lb.	4 85
24, 3 lb.	6 00
10 lb. pails, per doz.	8 50
15 lb. pails, per doz.	11 95
25 lb. pails, per doz.	19.15

BAKING POWDERS	
Arctic, 7 oz. tumbler	1 35
Queen Flake, 16 oz., dz	2 25
Royal, 10c, doz.	95
Royal, 6 oz., do.	2 70
Royal, 12 oz., doz.	5 20
Royal, 5 lb., doz.	31.20
Rocket, 16 oz., doz.	1 25

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

BEECH-NUT BRANDS.	
BLUING	
The Original	
Condensed	
2 oz., 4 dz. cs.	3 00
3 oz., 3 dz. cs.	3 75

BREAKFAST FOODS	
Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Corn Flakes, No. 102	2 00
Pep, No. 224	2 70
Pep, No. 202	1 75
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 25
Bran Flakes, No. 602	1 50

Post's Brands.	
Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Instant Postum, No. 8	5 40
Instant Postum, No. 9	5 00
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Postum Cereal, No. 1	2 70
Post Toasties, 36s	2 85
Post Toasties, 24s	2 85
Post's Bran, 24s	2 70

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

BRUSHES	
Scrub	
Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

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

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

BUTTER COLOR	
Dandelion	2 85

CANDLES	
Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12.3
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

CANNED FRUIT	
Apples, 3 lb. Standard	1 50
Apples, No. 10	4 50@5 75
Apple Sauce, No. 10	8 00
Apricots, No. 1	1 75@2 00
Apricots, No. 2	3 00
Apricots, No. 2 1/2	3 40@3 90
Apricots, No. 10	8 50@11 00
Blackberries, No. 10	8 50
Blueberries, No. 2	2 00@2 75
Blueberries, No. 10	14 00
Cherries, No. 2	3 75
Cherries, No. 2 1/2	4 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	3 00@3 25
Peaches, 2 1/2 Cal.	3 00@3 25
Peaches, 10, Mich.	8 50
Pineapple, 1 sl.	1 75
Pineapple, 2 sl.	2 60
Pineapple, 2 hr. sl.	2 40
Pineapple, 2 1/2, sl.	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	3 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 60

CANNED FISH	
Clam Ch'der, 10 1/2 oz.	1 35
Clam Ch., No. 3	3 50
Clams, Steamed, No. 1	2 00
Clams, Minc'd, No. 1	3 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 35
Cove Oysters, 5 oz.	1 85
Lobster, No. 1/4, Star	2 00
Shrimp, 1, wet	2 00
Sardines, 1/4 Oil, K-less	6 10
Sardines, 1/4 Smoked	6 50
Salmon, Warrens, 1/2s	2 75
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, Albocore	95
Tuna, 1/4s, Curtis, doz.	2 20
Tuna, 1/4s, Curtis, doz.	3 50
Tuna, 1s, Curtis, doz.	7 00

CATSUP.	
B-nut, small	1 90
Lily of Valley, 14 oz.	2 60
Lily of Valley, 1/2 pint	1 75
Paramount, 24, 3s	1 40
Paramount, 24, 16s	2 35
Paramount, Cal.	13 50
Sniders, 8 oz.	1 75
Sniders, 16 oz.	2 55
Quaker, 8 oz.	1 25
Quaker, 10 oz.	1 35
Quaker, 14 oz.	1 90
Quaker, Gallon Glass	13 00
Quaker, Gallon Tin	9 00

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

OYSTER COCKTAIL.	
Sniders, 16 oz.	3 30
Sniders, 8 oz.	2 30

CHEESE.	
Roquefort	65
Kraft, small items	1 65
Kraft, American	1 65
Kraft, small tins	1 65
Pimento, small tins	1 65
Roquefort, sm. tins	2 25
Camembert, sm. tins	2 25
Daisies	26 1/2
Longhorn	26 1/2
Michigan Flat	25
New York New 1926	32
Sap Sago	38
Brick	27

CHEWING GUM.	
Adams Black Jack	65
Adams Bloodberry	65
Adams Dentyne	65
Adams Calif Fruit	65
Adams Sen Sen	65

Baked Beans	
Campbells, 1c free 5	1 15
Quaker, 13 oz.	85
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, wh.	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 35
Corn, No. 2, Fan.	1 80@2 35
Corn, No. 10	8 00@10 75
Hominy, No. 3	1 00@1 15
Okra, No. 2, whole	2 00
Okra, No. 2, cut	1 65
Dehydrated Veg. Soup	90
Dehydrated Potatoes, lb.	45
Mushrooms, Hotels	35
Mushrooms, Choice, 3 oz.	40
Mushrooms, Sur Extra	60
Peas, No. 2, E. J.	1 65
Peas, No. 2, Sift.	1 85
Peas, No. 2, Ex. Sift.	2 25
E. J.	2 25
Peas, Ex. Fine, French	25
Pumpkin, No. 3	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 35
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	9 30

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

COCOA.	
Droste's Dutch, 1 lb.	8 50
Droste's Dutch, 1/2 lb.	4 50
Droste's Dutch, 1/4 lb.	2 35
Droste's Dutch, 5 lb.	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	
Bons	18 00
7 oz. Rose Tin Bon	
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, 1/2s	37
Baker, Caracas, 1/4s	35

COCOANUT	
Dunham's	
15 lb. case, 1/2s and 1/4s	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
Straided, 50 ft.	2 25
Shed Cord	3 50@4 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
X. L. O.	12
French Creams	17
Paris Creams	17
Grocers	11



GUM DROPS Pails	
Anise	16
Champon Gums	16
Challenge Gums	14
Favorite	19
Superior, Boxes	22

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

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

Cough Drops Bxs	
Putnam's	1 25
Smith Bros.	1 50

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

COFFEE EXTRACTS	
M. Y., per 100	12
Frank's 50 pkgs.	4 25
Hummel's 50 1 lb.	10 1/2

CONDENSED MILK	
Leader, 4 doz.	6 75
Eagle, 4 doz.	9 00

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

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 Dellosas	120 00
Bering Favorita	135 00
Bering Albas	150 00

CONFECTORY	
Stick Candy Pails	
Standard	16
Pure Sugar Sticks 600s	4 20
Big Stick, 20 lb. case	20

Mixed Candy	
Kindergarten	17
Leader	14
X. L. O.	12
French Creams	17
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
Champon Gums	16
Challenge Gums	14
Favorite	19
Superior, Boxes	22

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

Hard Goods Pails	
Lemon Drops	18
O. F. Horehound dps.	18

DRINK POWDER
LEMON AND ORANGE
Just Add Water



Lemonade, 2 1/2 oz. pkg., packed, 24s ----- 1 80
Orangeade, 2 1/2 oz. pkg., packed, 24s ----- 1 80

Attractive Counter Display Carton.

SURESET
ICE CREAM POWDER



6 Flavors.
4 3/4 oz., 4 doz. to case 3 60
Can be assorted with Sure-set Jell. Lemon & Orangeade for Drop Shipment.

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

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

OLIVES

Bulk, 5 gal. keg ----- 10 00
Quart Jars, dozen ----- 6 50
Bulk, 2 gal. keg ----- 4 50
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. do. ----- 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 ----- 27
2s and 5s ----- 29

PEANUT BUTTER



Bel Car-Mo Brand
24 1 lb. Tins ----- 31
8 oz., 2 do. in case ----- 27
15 lb. pails ----- 29
25 lb. pails ----- 31

PETROLEUM PRODUCTS

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 Engine ----- 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
Farowax, 100 lb. ----- 9 5
Farowax, 40, 1 lb. ----- 9 5
Farowax, 20, 1 lb. ----- 9 7



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

PICKLES

Medium Sour
Barrel, 1600 count ----- 17 00
Half bbls., 800 count ----- 9 00
5 gallon, 400 count ----- 4 75
Sweet Small
30 Gallon, 3000 ----- 42 00
5 Gallon, 500 ----- 8 25
Dill Pickles
900 Size, 48 gal. ----- 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 Str's & 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 ----- 19
Good ----- 18
Medium ----- 16
Lamb
Spring ----- 35
Good ----- 32
Medium ----- 27
Poor ----- 25

Mutton

Good ----- 18
Medium ----- 16
Poor ----- 13

Pork

Light hogs ----- 12
Medium hogs ----- 12
Heavy hogs ----- 11
Loins, Med. ----- 20
Shoulders ----- 18
Spareribs ----- 14
Neck bones ----- 12 1/2
Butts ----- 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 1/4
50 lb. tubs ----- advance 1/4
20 lb. pails ----- advance 1/4
10 lb. pails ----- advance 1/4
5 lb. pails ----- advance 1/4
3 lb. pails ----- advance 1/4
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. @24 1/2
Hams, Cert., Skinned, 16-18 lb. ----- @26
Hann, dried beef ----- @33
Knuckles ----- @16 1/2
California Hams ----- @16 1/2
Hams ----- 20 @22
Boiled Hams ----- @ 39
Minced Hams ----- @19
Bacon 4/6 Cert. ----- 24 @33

Beef

Boneless, rump 23 00@30 00
Rump, new ----- 29 00@32 00

RICE

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

ROLLED OATS

Silver Flake, 1 2 Fam. ----- 2 45
Quaker, 18 Regular ----- 1 80
Quaker, 12s Family ----- 2 70
Mothers, 12s, M'num ----- 3 25
Nedrow, 12s, China ----- 3 25
Sacks, 90 lb. Jute ----- 3 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

SALE RATUS

Arm and Hammer ----- 3 75

SAL SODA

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

COD FISH

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

HERRING

Holland Herring
Mixed, Keys ----- 1 15
Mied, half bbls. ----- 9 50
Mixed, bbls ----- 17 00
Milkers, Kegs ----- 1 25
Milkers, half bbls. ----- 10 25
Milkers, bbls. ----- 19 00
K K K Norway ----- 19 50
8 lb. pails ----- 1 40
Cut Lunch ----- 1 65
Ronded, 10 lb. boxes ----- 1 5

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 25
Dri-Foot, doz. ----- 2 00
Bixbys, doz. ----- 1 35
Shinola, doz. ----- 90

STOVE POLISH

Blackine, per doz. ----- 1 35
Black Silk Liquid, dz. ----- 1 40

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

SALT

Colonial, 24, 2 lb. ----- 95
Colonial, 36-1 1/2 ----- 1 25
Colonial, Iodized, 24-2 ----- 2 00
Med. No. 1 Bbls ----- 2 60
Med. No. 1, 100 lb. bg. ----- 85
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
24, 10 lb., per bale ----- 2 45
35, 4 lb., per bale ----- 2 60
50, 3 lb., per bale ----- 2 85
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
Grdma 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
Cocoa, 72s, box ----- 2 85
Fairbank Tar, 100 bx ----- 4 00
Trilby Soap, 100, 10c ----- 7 30
Williams Barber Bar, 95 ----- 50
Williams Mug, per doz. ----- 48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx ----- 3 75
Bon Ami Cake, 3 dz. ----- 3 25
Brillo ----- 4 20
Climaline, 4 doz. ----- 4 20
Grandma, 100, 5c ----- 4 75
Grandma, 24 Large ----- 3 75
Gold Dust, 100s ----- 4 00
Gold Dust, 12 Large ----- 3 20
Golden Rod, 24 ----- 4 25
Jinx 3 doz. ----- 4 50
La France Laun., 4 dz. ----- 3 60
Luster Box, 54 ----- 3 75
Old Dutch Clean. 4 dz ----- 3 40
Octagon, 60s ----- 4 00
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
Soapine, 100, 12 oz. ----- 6 40
Snowboy, 100, 10 oz. ----- 4 00
Snowboy, 24 Large ----- 4 80
Speedee, 3 doz. ----- 7 20
Sunbrite, 72 doz. ----- 4 00
Wyandotte, 48 ----- 4 75

SPICES

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

Pure Ground in Bulk

Allspice, Jamaica ----- @18
Cloves, Zanzibar ----- @46
Cassia, Canton ----- @26
Ginger, Corkin ----- @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 25
Poneltz, 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. ----- 3 80

Zion Fig Bars
Unequalled for Stimulating and Speeding Up Cookie Sales
Obtainable from Your Wholesale Grocer
Zion Institutions & Industries
Baking Industry

TEA

Japan
Medium ----- 27@33
Choice ----- 37@46
Fancy ----- 54@59
No. 1 Nibbs ----- 54
1 lb. pkg. Sifting ----- 13

Gunpowder

Choice ----- 40
Fancy ----- 47

Ceylon

Pekoe, medium ----- 57
English Breakfast
Congou, Medium ----- 28
Congou, Choice ----- 35@36
Congou, Fancy ----- 42@43

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 ----- 26
White Wine, 80 grain ----- 20
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 ----- 95
Market, single handle ----- 1 60
Market, extra ----- 8 50
Splint, large ----- 7 50
Splint, medium ----- 6 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 16

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

Traps

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 ----- 8 00
Double Peerless ----- 7 50
Single Peerless ----- 7 50
Northern Queen ----- 5 50
Universal ----- 7 25

Wood Bowls

13 in. Butter ----- 5 00
15 in. Butter ----- 9 00
17 in. Butter ----- 18 00
19 in. Butter -----

Some Interesting Facts About Cheese

One of the most expressive slang phrases is that used to denote a perfect thing: "That is the cheese."

We borrowed that bit of slang from far-off India, where people rightly place the highest food value upon cheese.

A native nabob or even rajah may be styled "the big cheese," signifying he is at the head of the procession, generally speaking.

It is a fact, but one not widely known, that cheese is a more universally used article of food than wheat bread, which Americans call the staff of life.

The writer has been in countries where wheat bread was not the backbone of the daily diet, but he found cheese all around the world.

A fresh egg is only that all over the globe, but there are more varieties of cheese than are easy to enumerate. Yet every kind of good cheese ranks right at the top of human food when measured by its concentrated value to support life and generate strength.

It is curious that Americans are the smallest cheese eaters on earth, although Americans picture themselves as never overlooking the best bet in anything.

Last year Americans consumed more than their total weight of sugar. To allay the desires of our sweet tooth required an average of about 100 pounds for every person in the United States.

And the consumption of sugar was just about twenty-five times as great as our consumption of cheese. Americans got along with only four pounds of cheese.

That ration is remarkably small. It compares with an average of twenty-eight pounds per person in some countries and from ten to twenty pounds in all European lands.

It is a fact that in some countries the amount of cheese eaten in a year exceeds that of sugar, which sets out the American peculiarity of its cheese and sugar diet in striking contrast.

Primitive man made cheese, and the source of it comes from three of mankind's leading domesticated animals, the cow, goat and sheep.

It is not commonly known that Roquefort, one of the most widely known members of the great cheese family, is manufactured entirely from the milk of ewes. Although some, so called, is made from cow's milk.

Yes, the builders of the great wall of China ate cheese, and a regular ration of the pyramid constructors was a crude cheese of what we call the soft variety as much of the Oriental product is to-day.

It is extremely probable that dwellers on Noah's ark utilized the cows, goats and sheep on board to produce a home-made variety of cheese. And why should they not, when it is recalled what a concentrated life preserver that food has proved to be?

One pound of our best American-made cheese equals in food content two and a half pounds of beef or twenty-five eggs.

Noah could not afford to provide beefsteaks for his family during the

long voyage on the ark. He did better by keeping his cows and making cheese.

And that is an economic truth which might profitably be more widely applied in the United States to-day. As a milk, butter and cheese factory, any good cow will do a dozen times more to feed the human race than if she be driven to an abattoir and converted into beef.

But if cheese is, and since the very dawn of man has been, a universal food, there is a vast difference between the home-made varieties and a good factory cheese.

It required centuries for English dairy maids to learn that they didn't know how economically to produce first-class cheese. So it is no wonder that nearly all American cheese is made in bulk in factories.

Science only found out in the recent past that you must have something more than good clean milk to yield high-grade cheese. What is that indispensable ingredient?

Lactic bacilli! These are cultivated to the highest degree in ripened cheese. Indeed, the aging or ripening of cheese is merely the time needed for fermentation. And fermentation is the multiplication of bacilli.

America has gone through a yeast-eating phase. Why yeast? The ingredients of fermentation (vitamin).

Indeed, one of Europe's greatest medical authorities of the past century urged that fermented milk products held the secret of far longer human life. He seemed to find definite proofs of it among these central European peasants of Slavic origin, whose diet consisted mainly of that very thing and who frequently are found to be a century old.

Thousands of tons of fine milk were spoiled before cheese makers discovered that they should begin with the fermentation element.

Here in the United States cheese-making is upon a purely scientific basis. In the dairy districts of New York, Michigan and Wisconsin, where nearly all of our country's marketable cheese is produced, they guess at nothing. Enlightened research has shown just what to do in order to produce a uniform quality of product.

That accounts for a far better uniformity in our great standard of so-called American cheese than is true of leading kinds of British cheese.

There are, for example, almost as many kinds of the well-known Stilton as there are makers of it. There is no standard.

American cheese is really a development of the widely distributed Cheddar cheese of England.

Cheshire cheese is known in fiction as well as in fact and gave its name to the most widely known restaurant in London. It was in the "Cheshire Cheese" that Dr. Sam. Johnson and his famous cronies, Goldsmith and David Garrick, met and made literary history.

France is noted for its soft cheese, such as Camembert and Brie. Roquefort is made in the little town of that name and is ripened in the mountain caves,

Edam, of course, is Dutch; Gorgonzola, Italian, while Germany's most famous brand is Limburger.

Switzerland has its name attached to a celebrated variety also, and it is sometimes made in a bulk big as a cartwheel and weighing 300 pounds.

Some of the highly colored and flavored cheese of Europe is artificially dyed and flavored. Marigold flowers give a bright yellow tinge to one. Carrots, color and flavor to another.

American cheese, barring the soft cream cheese for which Philadelphia is especially noted and that made on farms and usually called by Germans "schmierkase," is generally of a standard type.

The agricultural authorities in Wisconsin have made more researches in cheese than any other agency in the world. And they found out many truths which had baffled the less progressive cheese makers of Europe for generations.

They found out about thirty years ago that milk contains an inherent enzyme, which they called galactase and which has the power of digesting the casein of milk and produces chemical decomposition similar to that found in ripened cheese.

These and other facts were at once translated in practical way to the factory processes in cheese. Canada borrowed many of the ideas and has developed an important cheese industry of its own.

Of the Cheddar family of cheese, it takes about four quarts of milk to yield a pound.

Cheese, as before indicated, is a highly concentrated food. For that reason not much of it may be eaten at one time.

The French say that cheese will digest all food except itself. There is more than a half truth in that. Ripened cheese is an aid to digestion.

Europeans like a well-ripened and "strong" cheese. Were people in the United States to become better acquainted with similar cheese in this country, it would add greatly to the amount eaten.

The school mistress would explain to her pupils: "The lactic bacilli are good little bugs which attack the bad little bugs in your tummy and destroy these enemies which poison you on the inside."

It is a wonder that the cheese industry has not taken a leaf from the books of other industries and attempted to educate the American public to the value of a larger cheese diet.

The apple propaganda has been well managed, and "an apple a day keeps the doctor away" is now a well-known slogan. And we have on the calendar a regularly appointed "Apple Week."

Citrus fruit growers of Florida and California, as well as raisin producers, extol the virtues of their output in nation-wide advertising campaigns.

Secretary Hoover said recently that a united effort of dairymen and dealers to advertise milk had greatly increased the consumption in large cities.

Why not a similar campaign for cheese?

The writer scores of times has seen a well-to-do East Indian make a full

meal on lettuce leaves and a little cheese.

Americans eat more meat and more sugar per capita than any other race, but in cheese we are at the foot of the world column.

Waterproof Bathing Suit Pocket.

A water-tight pocket for bathing suits is being placed on them market. It is available either as an individual item or already attached in both men's and women's suits. The pocket is made of sheet rubber of double thickness, one layer being separated from the other so that a vacuum effect results between the layers. The latch fastening is of rust-proof metal and is arranged so that a water-tight closing results. The pocket is 6½ inches long, 5 inches wide, and the circumference of the top opening in ten inches. It is designed to be worn at the left side and fits in with the natural lines of the body so that a minimum bulkiness results even when the pocket is filled. It may be used for one or two-piece suits and is easily inserted, a knitted part to match the suit being provided on one side. As individual items the pockets wholesale at \$18 per dozen. Wool suits having the pockets inserted are priced at \$60 per dozen.

Stockings Made Longer.

Assured that women's skirts will continue short for some time to come, one of the manufacturers of women's full-fashioned silk hosiery is now putting out a chiffon stocking that is an inch longer than the general run of these goods. While it is said to be of particular value to both tall girls and those of athletic inclinations, it is designed for general wear. When chiffon, or sheer, hose were first introduced, the maker of the new stocking said recently, they were turned out 29 inches long. As skirts gradually grew shorter, the stockings were lengthened to 30 inches. Now come the 31-inch hose. In bringing them out the factor of great shrinkage in chiffon hosiery after several washings was taken into consideration. The new goods are available in full color range at \$18 to \$22.50 per dozen.

Suspenders in Renewed Favor.

Retailers have been having a pretty fair consumer demand for suspenders, these no longer being in the class of slow-moving merchandise which they occupied some seasons ago. Much of the increase in sales is due to the favor with which young men and youths now regard "galluses." Novelty silk or rayon effects are featured in the elastic materials, the range of patterns being described as larger than ever before. The biggest turnover is in merchandise to retail up to \$2.

The New Boy.

The new boy was ready to begin work for Schultz, the butcher.

"You know what Bologna looks like?" asked the merchant.

"Sure," returned the lad. "It's hot dog with a superiority complex."

The quickest way to convince the boss you can't do a job is to go at it expecting to fail.

TAKING TIME TO THINK.

Prize Aright the Real Value of Life.

When one of the greatest thinkers of all times and one of the first citizens of which we have any record was closing a letter which he wrote to the City of Philippi almost twenty centuries ago he said, "Finally, Brethren—that was the underscored part, the italics of it—finally, Brethren, whatsoever things are true, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report, if there be any virtue and if there be any praise t-h-i-n-k on these things."

In other words, the great philosopher and thinker, Paul, was a graduate of the University of Tarsus, a citizen of Rome, a practical executive as well as writer, and valued the power of thoughtfulness. Unless the men of our present generation, business men, professional men and financial leaders guard and protect the quality of thoughtfulness, their minds will be narrowed in their abilities, intellects dulled, vision befogged and good fellowship injured.

Thoughtful men have guided and moulded the principles of the world. We are living in a day of great congestion, not only in our city streets and avenues from the influence of the automobile and general transportation, but throughout the whole realm of mind and soul as well as the body.

In getting from one place to another and transporting the greater and lesser agencies of life we are very liable to become confused. The ordinary expression "I have not time to think it over," is often used and the impulsive action is sometimes substituted for consideration, and the man is rare, although extremely valuable, who is able to think quickly and effect his judgment with wisdom.

The retention of thought throughout one's life is an evidence of genuine educational and intellectual worth. Moral and spiritual forces are related to this peculiar gift, and the man who has the courage and the wisdom to take time to think is the man who will ultimately wield an influence over his fellow men and strengthen the age in which he lives.

Let us realize as business men and citizens that the thoughtful life is the life that takes present conditions into account and let us have the things that are worth while: and let us take time to think it through and to prize aright the real values of life.

In this connection let me say, first of all, that the power to think or taking time to think, is a very essential fact in the safety of our city and our manhood. We face a condition in the United States of America which is unparalleled among civilized nations, and sometimes when we consider the prime conditions which exist and which we are seeking to eliminate and overcome, we must recognize the vast number of deaths and injuries that occur in our city constantly from accidents. It is safe to say that nine-tenths of the accidents, not using the hackneyed phrase nine-tenths but literally, it is safe to

say that nine-tenths of the accidents in our city are not due to ill machinery or poor adjustment, but are due to thoughtlessness.

Now the second thought is that it is not only related to the protection or safety of life, but it has an immense amount to do with that which keeps a man an all around decent sort of a citizen. You take the demoralizing influences of society, and any man who thinks he is a saint better look in the glass and think again, because every man has a great deal of humanity in him and has the kind of humanity which will yield on impulse to the thing which is beneath him unless he is careful. But the impulse is not a prompter of thought. It is a prompter of immediate action, and because he does not think and think of results, with the desire of his own indulgence, call it what you may, he lets that thing go through his life and become a part of his habit before he knows it—which is nothing more or less than thoughtlessness.

I talked to a physician the other day and I said, "Can we do anything for that child?" He said, "No, we have had a consultation." The child was unknown, one of a group of a hundred or more in a hospital, but your heart went out when you saw that poor little palsied paralytic sort of a child. I said, "Can't anything be done for that child? These other children don't seem to be as helpless as she." He said, "No, we have had the same consultation that we would have had if she had been related to one of our best families." The best physicians of this city are giving their time willingly and gratuitously, and let me say, that we ought to be proud that the ablest skill we have among our physicians and surgeons is just as freely given to the poor as it is to the rich through our hospitals.

He said, "No, the trouble with this child is that it dates back to a thoughtless father. That was the physician's reply. This disease and this condition dates back to thoughtless parenthood, and it is nothing more nor less than the indulgence, whatever you may call it, of the immediate, irrespective of the thoughtfulness or the responsibilities of fatherhood and parentage and citizenship and all that we mean by that which is true and noble.

Now no man would bring such a condition upon his offspring. There is not a man who has not sympathy enough and manhood enough to just free himself from all such contamination and from such evil responsibility, but the trouble is that in the day of his youth or older life he is thoughtless, and thoughtlessness is one of the most peculiar and vital forms of selfishness that we have in all the world.

The third matter is this that the lack of thought is robbing the fine, splendid intellectual caliber of the minds of business men from self expression outside their own narrow channel. There are a lot of splendid men with degrees from our universities and colleges and from the splendid higher education of a fine fellowship with their fellow men wherein many men have obtained degrees who have

never seen the inside of a college, but I want to tell you that the splendid constructive and mental training of those men have reached a point where, through lack of thought, they can never do anything but talk shop.

Let me tell you that the great influence of thoughtfulness in this country must come back. Europe has a great deal to say undoubtedly from her angle in opposition to America and we as citizens do not agree with her. We would like her to take the broader view and some time when American citizens will give their time to the great philanthropies and the eleemosynary facts she will think differently of us, but she thinks now simply on the basis of a great debt. It is very seldom that a man or a nation can owe another man or another nation a great debt and keep friends with him, but you know the trouble is this: Europe sees some American citizens and American statesmen who cannot talk anything but business, or talk anything but money. I don't believe it, but I tell you the thoughtful business man and the thoughtful, considerate soul who looks to the interests of a world or a nation aside from the mere narrow field of his own commercial relationships is demanded in the United States to-day.

The splendid returns we have had in education, the splendid opportunities we have in the literature of to-day, the splendid representations we have in those who write a thing as to giving to us the broader and more intelligent basis of thought all along the line ought to teach us as Americans to think and to do our own work better. It will help you in your own business. You will become a more commanding figure and personality, and that has so much to do with successful business, when you and I have realized that, aside from the individual duties which are ours in our business, we by a greater culture may learn to think and to talk, then we will do our business better.

I want to bring out again as the fourth point this fact that a man owes it to his age and to his child and to his constituency, whatever it may be, to think on the things that last. Now, I have never hedged, and I never will. I will never be intolerant if God gives me wisdom. I will never speak from any sect or denomination or religious preference as strongly as I may feel, but you not only owe it to your business and to your fellow men, and to your home, but you owe it to your own soul and to your God to think more of the things that last.

I don't care whether a man is a Jew or a Gentile, a Romanist or a Protestant, an Evangelical or un-Evangelical, an atheist or an unbeliever I want to tell you that God made these natures of ours four-fold. That is where we differ from a sheep, as the scripture says. That is where the great leader of the British Museum has said that there never has been a bridge to cover the chasm between the human mind and the brute that perisheth. What did he mean by that? He said that God gave it to us, he gave us a physical nature, he gave us a mental na-

ture, he gave us a moral nature, and he gave us a spiritual nature, and the man who leaves any one of those four out is only three-quarters of a man.

I love to be a man before I am a minister, but I never want to be a man or a minister without paying tribute to the life that has meant more to me than any life in all the world. I am willing to give the same thought and take time to think about the things which will make our children rise up and call us blessed. When that time comes our commercial and industrial and transportation agencies before which we stand in the world as leaders, will say, God has not only blessed our Nation in her fields and in her industries and in her business, but we have kept pace with her spiritual aids, and we as a people will keep pace with that spiritual standard of American citizenship which enables us to ring true to the thoughtfulness which lasts forever. John Timothy Stone.

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.

Store Fixtures For Sale—6 heavy plate glass show cases, hat cases, tables, triple mirror, clothing cabinet, etc. Hershfield Bros., Kalamazoo, Mich. 598

FOR SALE—Stock of general merchandise and fixtures, consisting of dry goods, shoes and groceries. Located on main trunk line M-10, in good community. Will also sell or rent store building. Best location in town. E. Louks, Lincoln, Mich. 599

DRY GOODS STOCK WANTED—We have a buyer for a general stock of \$5,000 to \$10,000. Must be clean stock and priced right. Address No. 600, c/o Michigan Tradesman. 600

For Sale—Men's CRAVATS. Five thousand dollar clearance. One dollar seller four-in-hand, four dollars dozen. Butterfly sport bows \$1.50 dozen. Telegraph mail orders filled. Address Sol Raduziner, 40 E. 22nd St., New York City. 601

FOR SALE—National safe 38 in. x 36 in. x 6 ft. Upper compartment for books, chrome steel screw door, time lock money chest lower chamber. Perfect condition. Act soon. S. Wm. Nielsen, Receiver, Greenville, Mich. 602

GOLF EQUIPMENT—We manufacture and offer for sale, direct to retail hardware stores, full line of GOOD GOLF CLUBS at very low prices. Retail prices \$2.75 for woods; \$2.75 for irons. Write for our circulars and proposition. I. R. Longworth Co., Somerset, Kentucky. 603

For Sale—Stock in Grand Rapids Wholesale Grocery Co., Oscar Hoklas, Marne, Mich. 604

FOR EXCHANGE—For drug or general store in Michigan, forty-four acre farm with splendid apple orchard in N. Y. fruit belt or 640 acres well-grassed Nebraska land. W. I. Benedict, Kalamazoo, Mich. 605

FOR SALE—One Brecht ice box 9x12x 10½ ft. high, beautiful opal glass front; one Brecht ice machine, two ton, five horse power motor. Good as new, used only two years. WILL SACRIFICE at \$800 for both. Phone or telegraph Bell 3469. W. J. Donald, Battle Creek, Mich. 597

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. Falling health cause of selling. A rare chance for a hustler. Address No. 589, c/o Michigan Tradesman. 589

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. 606

BEST MEETING FOR YEARS.**Annual Gathering of Michigan Grand Council, U. C. T.**

The thirty-fourth annual session of the Grand Council of Michigan and the order of United Commercial Travelers of America was held in this city June 9, 10 and 11. The delegates began arriving early, registration starting at 8:30 Thursday morning and continuing until 10:30 that night, to be resumed the following morning and kept up for the remainder of the day. It was, undoubtedly, one of the best attended Grand Council meetings held in several years.

Thursday afternoon the ladies were entertained in the English room at the Rowe Hotel with bridge and 500 under the direction of Mrs. Allan F. Rockwell and her committee. During the afternoon and evening the special and standing committees were in session, getting their reports ready for the regular session, which started Friday morning and which was held in the Elks Temple. Promptly at 9:30 a. m. Homer R. Bradfield, General Chairman of committee on arrangements, called the meeting to order and, following the singing of America in which all joined, he introduced Raymond P. Bentley, Senior Counsellor, Grand Rapids Council No. 131, who in the name of the Council welcomed the visiting hosts, expressing his pride in having them meet in Grand Rapids and also the hope that their session would be not only profitable and pleasant, but one long to be remembered by all those who attend. Alvin Swarthout, Mayor of the city, was next introduced and made a very pleasing address of welcome, which was well received by all present. Following the Mayor's address, Fred Pantlind, of the Pantlind Hotel, known all over the State as a friend of the traveling men, gave a short talk. At the conclusion of his talk the gavel was turned over to L. V. Pilkinton, Grand Counsellor, and the meeting went into executive session, continuing until 12:30 p. m., when it adjourned for lunch, to reconvene at 1:30 p. m. and continue in session until 6:45 that night. During the session of the Grand Council the ladies were being kept busy. The meeting of the Ladies' Auxiliary started at 9:30 a. m. in the ballroom of the Pantlind Hotel, being presided over by Mrs. C. W. Shoemaker, of Battle Creek, President of the order. Those who did not attend the auxiliary meeting were taken to the Putnam branch of the National Candy Co. and conducted through the plant, where each lady was presented with a box of that company's famous products. In the afternoon the ladies were all taken on a sightseeing trip around the city, visiting many points of interest. The banquet, which was supposed to start at 6:30 p. m. at the Armory, was a little late in the starting, owing to the fact that the Grand Council session was late in closing. The banquet was served by Charles Jandorf, who fed nearly 800 people, and was followed by a grand ball in which Peter Johnson, of Battle Creek led the grand march to the harmonious strains of music fur-

nished at that time by Kellogg's band of forty-five pieces. The remainder of the evening the music was furnished by Phelps' orchestra of eleven pieces.

Saturday morning the big parade in which nearly a thousand members of the order were in line. Three bands were in the lineup: Kellogg's band from Battle Creek, which was brought here by the Battle Creek Council; the band from the Industrial School at Lansing, which was provided by the Lansing Council and the Furniture City band of Grand Rapids. The line of march was from the Rowe Hotel, corner of Bridge and Monroe, to Fulton street park. The members and guests then went to Ramona base ball park, where a very strenuous baseball game was played between Jackson Council, No. 57 and Grand Rapids Council, No. 131. At the end of the dreadful battle the Grand Rapids boys were on the winning end of the score, which was 16 to 9. Then followed the awarding of a fine Nash sedan, which was given to D. A. Michelli, of Iron Mountain. This was the final and closing official act in connection with what was undoubtedly one of the most successful Grand Council meetings ever held in the State. Credit is due the committees having this matter in charge as they worked tirelessly for many weeks, whipping things into shape for the entertainment of the guests of Grand Rapids Council. The central committee consisted of Homer R. Bradfield, John B. Olney, R. W. Radcliffe, L. L. Lozier and Roy H. Randall, assisted by Raymond E. Dudley, Dan Viergever, L. V. Pilkington, ex-officio members of the committee. Allen F. Rockwell, assisted by Mrs. Rockwell, looked after the registration of the members and also the entertainments for the ladies. The hall decorations were in charge of Gilbert H. Moore; the street decorations were looked after by Henry Koessell; the sports, ball game, etc., were arranged by R. E. Bentley; while R. W. Radcliffe handled all matters in connection with the automobile, which was given away.

Delegates to attend the Supreme Council, which meets in Columbus, Ohio, on June 28, 29 and 30, were elected at this meeting and consisted of the following members: Burt Rutherford, of Saginaw; L. V. Pilkington and Homer R. Bradfield, of Grand Rapids; Fred Fenske, of Bay City; Mark Brown and Ben Mercer, of Saginaw; Mike Howarn, of Detroit; C. C. Carlisle, of Marquette and E. A. Welch of Kalamazoo.

The lineup of officers for the coming year, elected at this session is as follows:

Grand Counselor—H. L. Rutherford, Saginaw Council, No. 43.

Grand Junior Counselor—A. H. Brower, Jackson Council, No. 57.

Grand Past Counselor—L. V. Pilkington, Grand Rapids Council, No. 131.

Grand Secretary—Maurice Heuman, Jackson Council, No. 57.

Grand Treasurer—A. W. Wood, of Detroit.

Grand Conductor—E. J. Herring, Cadillac Council, No. 143.

Grand Page—D. J. Riordan, Auto City Council, No. 305.

Grand Sentinel—Chas. A. Blackwood, Kalamazoo.

Inside Lights.

Following the presentation of a fine bouquet of flowers by the Hotel Men's Association to the Grand Council, Walter S. Lawton, Grand Past Counselor, in behalf of Grand Rapids Council, No. 131, presented a beautiful bouquet of roses to Grand Counselor Pilkington, assuring the Grand Counselor that the best wishes of his own Council were extended to him in this bouquet of flowers.

Again proving the truth of the old saw that there is many a slip 'twixt the cup and the lip, Petoskey was chosen as the next meeting place for the Grand Council, although Saginaw Council came to the convention all cocked and primed to take the convention to Saginaw next year. The selection of the meeting place for the Grand Council is always the last final act of the session and several of the supporters of the Saginaw contingent had slipped out of the hall in order to get ready for the banquet and ball at the Armory. At this time W. L. McManus, Jr., of Petoskey Council, gave a very hearty invitation to the Grand Council to meet at Petoskey next year, describing the beauties of Northern Michigan, the cool temperature which he claimed prevailed at Petoskey all through the heated months and stating that the money was all raised and in sight at the present time to finance the entire undertaking if they would only come to Petoskey next June. When the ballots were counted Petoskey was in the lead and will undoubtedly entertain the Grand Council in June, 1928. The way Bill McManus sold Petoskey to the delegates would indeed demonstrate his right to be the member of a salesman's organization, based upon salesmanship alone. Prior to his talk it was generally conceded that Saginaw had a walk away for the convention in 1928.

Mike Howarn, of Cadillac Council, No. 143, Detroit, was referred to by Mark Brown, of Saginaw, as the wisest man in the U. C. T. organization of

Michigan. He says the load of dignity which Mike carries is responsible to quite an extent for the credit which Mike gets for being wise and astute.

It was a matter of great regret to the committee that, owing to the lateness of arrival and the failure to register, some of our local members had to be switched to the hotels for the meal on the night of the banquet. This expense, however, was taken care of by the committee, as it was next to impossible to continue serving meals in the banquet hall beyond a certain time. The banquet, which was supposed to be served at 6:30, was all prepared and ready at the specified time. Many of the guests however did not arrive until 7 and some came even as late as 7:45 p. m.

Much credit is due Battle Creek Council and Lansing Council for bringing bands which each one had with them, as these two bands added very materially to the success of the parade. The Grand Rapids boys wish at this time to acknowledge and publicly express their appreciation.

Eugene Welch, of Kalamazoo, has lost none of his oratorical powers or ability. The speech which he made in placing in nomination the name of Charles A. Blackwood, of Kalamazoo, who was elected Grand Sentinel, would have done credit to William Jennings Bryan.

When it comes to efficiency, R. W. Radcliffe, who looked after the handling of the tickets for the field day sports and the awarding of the automobile, has no superior. Although the license bureau closes at 12 o'clock on Saturday noon, yet "Rad" as he is familiarly called, secured the plates for the new car and the car was driven to Grand Haven by Mr. Norton, of Iron Mountain, put on the boat and taken through to Iron Mountain to be delivered to the owner, Mr. Michelli. These two men were the delegates from Iron Mountain and are both officially connected with the Iron Mountain Council, which is known as the baby council, having been organized and instituted on April 2 of this year.

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40%

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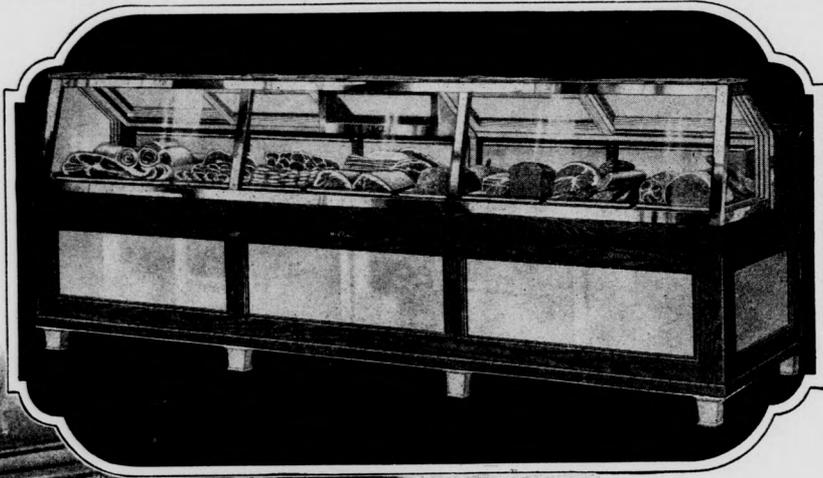
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A REFRIGERATOR that sells food by displaying it temptingly, at the customer's eye-level — by keeping it fresh, wholesome, appetizing in appearance as well as flavor!

This is the McCray 103, shown above, with which merchants everywhere are building bigger business, cutting operating costs, avoiding spoilage and increasing profits.

Used with Electric Refrigeration

or ice, every McCray model insures efficient, economical, enduring service. Built upon basic patents, in accord with an unyielding ideal, McCrays are the accepted standard of refrigerator quality.

For 37 years McCray refrigerators have been giving daily proof in service of the staunchness which marks every hidden detail of construction—in stores, markets, hotels, clubs, restaurants, hospitals, institutions, florist shops, homes. Send the coupon for details about refrigerators for your needs.

McCray Refrigerator Sales Corporation
739 Lake St., Kendallville, Ind.

Salesrooms in All Principal Cities (See Telephone Directory)

McCRAY REFRIGERATORS

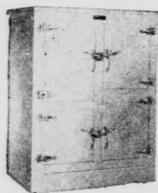
for all purposes

**For further information
MAIL COUPON**

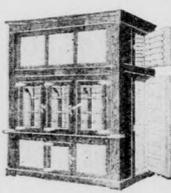
McCray Refrigerator Sales Corporation,
739 Lake St.,
Kendallville, Ind.

Please send further information regarding refrigerators for stores, markets hotels, restaurants, clubs hospitals, institutions florist shops homes.

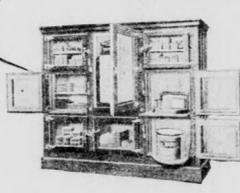
Name
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City
State
 for electrical refrigeration for ice



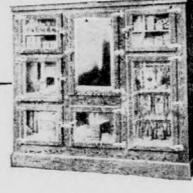
McCray No. 150



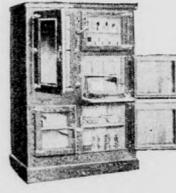
McCray No. 185



McCray No. 410



McCray No. 411



McCray No. 405