

Open Letter to Henry ford

Grand Rapids, July 26—Now that you are in the apologizing business, coming out with a fresh apology nearly every day, I suggest that you apologize to the American people for the treasonable utterances you gave public expression to during the war over your own signature. Two of these utterances were as follows:

“The word murderer should be embroidered on the breast of every soldier and naval sailor.”

“When this cruel war is over the American flag comes down from over my factory and the flag of internationalism will take its place.”

I regarded these utterances with such horror and contempt that I have ever since refused to use a capital letter in spelling your name.

I regard your act as treasonable as that of Philip Nolen, the person made infamous by Hale as the Man Without a Country.

This is a good opportunity to square yourself with the patriotic portion of the American people by humbly apologizing for such treasonable and un-American utterances.

The columns of the Tradesman are at your disposal without charge.

E. A. Stowe.

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

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

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To Dealers

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[Heavy]

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

Standard Oil Company

Indiana

MICHIGAN TRADESMAN

Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, JULY 27, 1927

Number 2288

MICHIGAN TRADESMAN E. A. Stowe, Editor

PUBLISHED WEEKLY by Tradesman Company, from its office the Barnhart Building, Grand Rapids.

UNLIKE ANY OTHER PAPER. Frank, free and fearless for the good that we can do. Each issue complete in itself.

DEVOTED TO the best interests of business men.

SUBSCRIPTION RATES are as follows: \$3 per year, if paid strictly in advance. \$4 per year if not paid in advance. Canadian subscription, \$4.04 per year, payable invariably in advance. Sample copies 10 cents each. Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

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END OF FORTY-FOURTH YEAR.

This week's edition of the Tradesman marks the close of the forty-fourth year of successful publication.

In the early days of the Tradesman I undertook to maintain an impersonal relation to the publication, but as the years have gone by I have noted that the personal element has crept in more and more; that the relation between reader and editor has become so close and cordial and frequently so friendly that I no longer aim to seek obscurity behind the editorial "we" or the impersonal assumption which precludes conscious individuality. As the result of the calls I have made on my customers and the calls they have made on me—not to mention the correspondence on mercantile topics which has gradually increased until it averages about forty letters per day—I have come to know a considerable percentage of my readers almost as well as though we lived in the same town and exchanged greetings daily.

As I review the years which have glided by so quickly and so pleasantly I wish I had adopted this policy earlier. It would have enabled me to have assisted my readers as frequently and as effectively as I do now through the various departments of the Tradesman and the numerous functions we call into play in the administration of our business.

One feature of the Tradesman has continued to expand until it now overshadows any other department of the paper in importance and usefulness. I refer to the Realm of Rascality, which I confidently believe is now saving the merchants and business men of Michigan a million dollars per year. Notwithstanding the effort made to keep the losses from this source down to the minimum, the number of freaks, cranks and crooks who seek to prey on the credulity of business men appears to be constantly growing in numbers and audacity. Not content with launching swindling schemes of large magnitude which they undertake to carry into execution with great skill and boldness, they employ high priced

attorneys in the attempt to throttle those who spouse the cause of the victims and challenge the right of the swindlers to precipitate pernicious and illegal campaigns which are tintured with fraud, deceit and disaster. I frequently express the hope that I have succeeded in putting the last crook out of business, but before another week rolls round I find I have a fresh crop to cripple or extinguish by means of exposure and condemnation. This is not pleasant work for me, but it appears to be necessary in order to save my readers from annoyance and loss. Some one must do it, and as I happen to have access to a medium which circulates with sufficient volume and thoroughness to reach the eye and understanding of the great mass of retailers, I naturally become the humble instrument of warning.

The past year has been one of the most strenuous periods in the history of the Tradesman, due largely to the gradual liquidation of the high prices which have been maintained on many lines of staple merchandise ever since the kaiser's war. This has called for much extra endeavor on the part of the Tradesman to induce merchants as a class to hold their purchases down to actual and immediate requirements, so that a declining market may not find them with enough stock on hand to impair their capital to any considerable extent. This has been a difficult task in many cases, because the temptation to overbuy has been very strong. The alluring offer of an extra box of soap or baking powder "free" with round orders has been a difficult problem to face, especially where the buyer was young or inexperienced. The Tradesman has labored earnestly to abolish or curtail this evil and in many cases has succeeded in converting its readers to the idea that net profit is not made in buying so much as in selling; that surplus goods on the shelves or in the warehouse are about as poor an asset as a merchant can have, next to uncollectible book accounts. The seasoned merchant is almost invariably amenable to argument and proof, but the young man in trade is quite likely to be headstrong and resent any importunities to guide him along the lines of safety, which alone lead to permanent success.

The chain store problem is still acute, but marked progress has been made by thinking merchants in meeting and facing what was originally regarded as a menace, but is no longer so considered by those who have learned how to profit by the example set before them. The Tradesman has published many illuminating articles on this subject during the past year and hopes to be able to continue to maintain the reputation it has long

enjoyed as a safe adviser, a valiant champion and a sincere friend of the legitimate merchant.

Alien ownership in the wholesale line is quite as unfortunate as in the case of the chain stores, because it deprives the retailer of the sympathetic co-operation he would otherwise receive from his friends of the jobbing trade. A house which has no contact with local conditions and which exists solely to extract as much money as possible from the community, without regard for the service which should be rendered in exchange for the patronage bestowed, is anything but desirable, no matter from what standpoint it is measured or regarded.

In common with manufacturers and wholesalers, the retail dealer has entered upon a period of intense competition which requires that volume be increased in every department of merchandising and overhead be reduced to the lowest possible notch. Unless both of these requirements are met few dealers will be able to survive the ordeal which confronts the trade. There never was a time when expert knowledge, adequate experience and energetic effort were needed more than at present; likewise there never was a time when these essentials to success in merchandising produced better results than under existing conditions.

As most of my readers already know, I have a consuming ambition to round out fifty years with my mercantile friends as editor of the Tradesman. The margin is gradually narrowing. Six years from to-day—the Lord willing—I will have accomplished the aspiration of a lifetime.

So far as the future of the Tradesman is concerned, I will have to ask my patrons to consider the past as a criterion of what they have in store. I will do my best to maintain the high standard I have aimed to accomplish in the past. I will undertake to do the greatest good I can to the greatest number and make the publication so valuable to its readers that they will decline to part with it so long as they remain in trade or continue to participate in any gainful business occupation. I realize how impossible it is to meet the exacting demands and expectations of every reader, but I shall labor to satisfy as many as possible and do all I can in all the ways I can to see that every reader gets his money's worth.

E. A. Stowe.

THE HOME OWNED STORE.

It is certainly very commendable on the part of the Michigan Wholesale Grocers Association to present a plan to the retail trade of the State which will have a tendency to establish the status of the independent merchant by

means of attractive signs on his front windows, announcing that his establishment is a Home Owned Store. The President and Secretary of the organization have worked out this plan after long and careful investigation and consideration and believe it will contribute largely to the prestige, standing and success of any retail merchant who enters into the spirit of the undertaking and co-operates with his fraters in making the plan as effective as possible in every community.

Full details regarding the plan are set forth on page 16 of this week's issue and detailed information as to how the working plans can be obtained and utilized is given in the advertisement on page 17.

While the proposed plan may not usher in the millennium, it will surely do much to cement the pleasant relations which should exist at all times between wholesale and retail dealers and enable them to work together for the common aim, actuated by a common purpose. The tendency will be to elevate the retail business to a higher standard, create a more cordial feeling between the dealer and his customers and make both merchant and patrons feel that they possess many points in common in the work of social improvement and community betterment.

The Tradesman was made acquainted with the proposed plan about a month ago, but was requested by the officers of the Association to refrain from giving out the details until the project was formally and officially adopted by the organization at its annual meeting, which was held in Detroit yesterday. The entire matter was gone over carefully and unanimously adopted.

The Tradesman bespeaks for the new plan the hearty co-operation of the retail trade.

DRY GOODS CONDITIONS.

The primary markets are showing more signs of life than is customary at this period of the year. Much of this is due to the general impression that there will be price advances in various directions before very long. There should be some very active trading in the course of the next three or four weeks. Meanwhile, reports from various sections of the country indicate that general conditions remain quite favorable and point to a good average amount of Fall buying by consumers.

Roadside notice posted in New Hampshire: "By order of the selectmen, cows grazing by the roadside or riding bicycles on the sidewalks is hereby forbidden."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Downs, Kans., July 25—In a recent issue of the Topeka Trade Journal we noted a letter from you to the Apple Hat Co., St. Louis, on merchandise sent out to merchants not ordered. About a year ago we took the same position. J. G. Carter & Co. of Sheridan, Mich., are taking. After receiving the goods not ordered we stored it away and in about thirty days we notified the parties that the goods were received and the storage charges were so much and our expense of handling the package was \$1. By sending a representative to take up the package and paying the \$1 and storage we would then release the package and if not the package would be held for such charges as may have accrued, and for each statement received we advised that an additional charge will be made and for each letter we sent, either to the firm or to their attorney, another charge of 50c was made and added. Paunee Bill (the supposed Blind Tie man) has three accounts here now waiting his remittance of \$1.50 for three ties he billed at \$1.25. We notified him that storage and our expense of handling these ties was \$1.50 and to remit and he made no reply and we don't expect him to. We have about cooked these pesters from sending us a lot of junk not ordered, and when we did return this stuff we generally had to write about four or five letters pertaining to its return. We are laying for a San Francisco, Calif., firm which sends out collar buttons on the not-order style. They haven't sent us any stuff now for a year. The late postal ruling does not compel any one to return or pay for goods not ordered. We decided some time ago to keep everything sent us not ordered or make the concern pay well for our trouble in handling the return goods.

We are pleased to note your stand pat position in calling this hat house to a turn and hope you show them where they get off. We know this outfit had a roundup with them some eight years ago.

Downs Cash Shoe Store.

Charlotte, July 23—What is considered one of the biggest swindles ever perpetrated in Eaton county was revealed to Prosecutor C. B. Fisk Bangs by the victim, J. A. Ahlem, an aged well-to-do farmer living at Mulliken. Ahlem paid two alleged eye specialists \$5,615 for treatments for his wife which proved to be of no value.

A. M. Addison was the name of the first bogus eye doctors. He treated Mrs. Ahlem and demanded \$615 as his fee, which was paid.

Later on "Dr." J. W. Harper appeared on the scene and gave the information that "Dr." Addison had been killed in an automobile accident and that he had taken over his practice. He then treated Mrs. Ahlem's eyes, but instead of making the same asked by the first swindler, he demanded \$5,000 for his services, and this was also paid. Certificates of deposit in the bank of Mulliken were given for the greater portion of the amount, \$3,500 of the cancelled paper having been returned.

Finally, awakening to the deception practiced upon him, Ahlem consulted the prosecutor, who took action to locate the alleged physicians, who said they came from Buffalo, N. Y. Enquiries were wired to the chief of police at Buffalo, and also in Kansas City, Mo., where certificates of deposit were cashed. Replies have not been received.

A man who gives his name as S. L. Jones is covering Michigan in behalf of an alleged manufacturer of hydraulic jacks at Orlando, Florida. His meth-

od of operation is thus described by a New Buffalo correspondent:

New Buffalo, July 25—Enclosed is the duplicate contract used by the fake salesman, S. L. Jones, representing Frank W. Osmun, of Orlando, Florida. Am enclosing a communication from Osmun with his statement. Jones said he lived at Orlando and was headed for Detroit, from which place he most likely left the State. His description

His game is to have you order 300 hydraulic jacks on a contract and to get the contract you have to deposit 25c on each jack. You can't get a contract less than an order of 300, then he states that two demonstrating salesmen will sell jacks for thirty days in the territory assigned and the dealer is to deliver and collect for same. The jack sells for \$5 and the dealer discount is 50 and 10. He asks that

After he had decided he had been stung, Mr. Krueger wrote Frank W. Osmun, at Orlando, who replied as follows:

"Jones is a crook. He beat me. He ought to be arrested, but I am unable to catch him."

This is a case where a merchant took up with a stranger and advanced \$75 on a contract which is evidently a bogus one. The man Osmun is not rated by the mercantile agencies, which could be ascertained by calling on any bank having a reference book on hand. There is little satisfaction in undertaking to assist a merchant who is so careless in his business methods as Mr. Krueger appears to be.

The Federal Trade Commission, in disposing of its complaint against Hobart Bradstreet, Inc., Chicago, seller of gymnastic and physical exercise instructions by mail, the Kling-Gibson Co., a Chicago advertising agency, and William R. Durgin, the agency's chief copy writer, issued an order directing Hobart Bradstreet, Inc., to discontinue the use of false and misleading advertising and dismissed its complaint against Kling-Gibson Co. and William R. Durgin.

The selling of a course called "Spine Motion" constitutes the principal proportion of the Bradstreet business, according to the findings, and this course has been extensively advertised since 1922 in magazines of large circulation. One of the "Spine Motion" advertisements given wide circulation contained two pictures of the same man, under the first of which appeared the words "Before taking Bradstreet's Spine Motion." Under the second appeared "After—the same man after taking Spine Motion just five weeks." The statements made in this advertisement the Commission found to be false, as the pictures were of a professional model taken but a few minutes apart. The difference in appearance was due to the use of light extremes and retouching—not to Spine Motion.

Another advertisement given wide circulation, and found by the Commission to be false, contained a two-column picture of a white-haired, dignified appearing man of advanced age on whose shoulder leaned a young woman. The illustration was titled "Bride and Groom." Copy beneath read as follows:

"A man who is almost youthful at 58 because he keeps his spine one-half inch longer than it would ordinarily measure;" "December and May. Once I would have condemned any mating of age with youth. Yet a month ago I was best man for my old friend, Col. Bemis—and 'old' friend he is, for the Colonel is in his fifty-eighth year—and his petite bride who then lacked a few days of being twenty. There isn't a happier couple in the state. But I wonder what others would think if they had seen Col Bemis as I saw him less than a year ago—before he had taken the big brace that two physicians said a man of his age could never take! Bemis had let-up and slowed-down; he had become a mere spectator in life's race when something happened. The remarkable means by which this man

Only A Passer By

If there were only a passer by
Cheer laden and large of heart
That would the best in our lives descry
It would much of joy impart.
The roses would e'en the brighter glow
And the thorns less sharp would be,
And the cheer of a new born joy would glow
In a blest humanity.

If there were only a passer by
To accord to our lives their right,
To encourage and smooth and simplify
And illuminate its night,
To add to the commonplace its cheer,
To brighten its leaden skies,
It would bring to hopes deferred more near
To the joy fulfilled—the prize.

If there were only a passer by
Who measured things by the heart,
Instead of the sordid, 'twould dignify
Life's living into an art.
It would be to soul its very own
Star chamber, pure and white,
It would be indeed the good seed sown
That would harvest its delight.

If there were only a passer by
To give of himself to man
And by cheer his labor dignify
And impart what it only can,
And in every place of toil and grime
Thus unite the morn and night
It would be something indeed sublime
That would help make toil more light.

If there were only a passer by
Of the soulful heart and mind
That would brighten up the human sky
By the art of being kind,
The heart-songs would the sweeter ring
And the "music of the spheres,"
Would be echoing back the very thing
That consciousness endears.

If there were only a passer by
Whose pleasure is in the art
Of being kind and in living vie
For the best in soul and heart,
There could be no mission for man more blest,
No privilege sweeter given,
And which, after all, may be the test
For all that is named as heaven.

Then let us all, like the passers by
That I've tried to visualize,
With one another vie
For the best things 'neath the skies.
We will "pass this way but once" and thus
We should live the reasons why
Those who know best can write the "plus,"
Of the ideal passer by.

L. B. Mitchell.

is this: Light complexioned, grey suit, grey hair, grey mustache, about five feet four inches tall, 128 pounds, Englishman, sagging cheeks, grey eyes, gold filled teeth, mechanic's hands, very smooth talker, smiles good deal, not nervous, has plenty of time. Essex car. States car belongs to his salesman by the name of Wilson; about 40 or more years old, very erect stature, pleasing manners.

checks be made to his name, as he is the general factory representative. Talks good deal of Mr. Osmun as a millionaire and his good salesman, Mr. Wilson. Carries two samples of jacks with him to demonstrate. Very good article. I wish I could sell them.

If you hear of him any way let me know by wire at my expense and if possible hold him by law. I will try and get him.
H. J. Krueger.

regained an almost youthful energy should interest any man who has lost even part of his normal capacity for work and play. This is the story: Did you ever hear of Spine Motion? Neither did I until two years ago. Neither did Col. Bemis until less than a year ago. But within a month Spine Motion moved him up several notches physically and his energies have been on the rise ever since. Spine Motion is absolutely all that Col. Bemis used to recover the energies nature had provided so liberally."

The "Bride" in the picture was not a bride but a professional model. The "Groom" was not a groom and not Col. Bemis, but was a jewelry salesman employed at times as a model. He had never used Spine Motion.

In connection with Kling-Gibson Co. and William R. Durgin, the Commission found that in July, 1922, Hobart Bradstreet, Inc., employed the Kling-Gibson Co. as its advertising agent and that the agency, acting through its chief copy writer, Durgin prepared and placed the advertisements mentioned; with the approval of Hobart Bradstreet, Inc. In December 1924, over eighteen months before issuance of the complaint, Kling-Gibson severed all business relations with Bradstreet and the Commission therefore dismissed its complaint against Kling-Gibson and Durgin for the reason that they had ceased doing the things charged against them, long prior to the issuance of the complaint

High Stock Turnover By Retailer.

Herbert Bell and Ernest Williams, who operate a retail store at Osborne, Kan., made a stock turnover twenty-one times in 1926. They carry about \$2,500 in merchandise. The store was opened January 1, 1926. Mr. Bell and Mr. Williams do all the work during the week, without outside help. On Saturday Mrs. Bell and Mrs. Williams help. The partners each draw a salary of \$150 a month, and including these salaries in the overhead, the cost of doing business is 19.2 per cent. That was what the books showed for the opening year, but Mr. Williams says this will be cut down somewhat for 1927. The store has two display windows, and the partners change the window trim at least once a week, and sometimes oftener. Both of the partners can write advertising, and paint price cards, and nearly everything in the store bears a price label. The store does a conservative credit business, the agreement and understanding being that all bills shall be paid within thirty days. Personal letters are written to those who get behind.

Not Eager To Advance Towels.

Although some mills making Turkish towels are sold up for the next two months, there is still a quantity of Fall orders to be placed. Sellers are not very eager to advance prices, despite the rise in cotton, since they are afraid of the discouraging effect of higher quotations on the tendency of buyers to place advance orders. Nevertheless, manufacturers say that it is only a question of time before their stocks of low cost cotton will be exhausted, and advances on the towels will be necessary.

Our Confab at Geneva a Mistake.

Grandville, July 26—While the trio, America, England and Japan are still at it trying to solve the riddle of naval armaments, some of the other nations of Europe are laying plans for a get ready condition in order to meet the exigencies which will arise when the next war starts in Europe.

You will be told by some wisecracks that it is silly to talk about war, now that Europe lies in an invalid's cradle, consequent upon the last great debacle of recent times.

This may be true, and yet all the prominent nations of the world are talking, dickering and making strenuous efforts to secure the best position in the battle line when the next war comes.

Why is all America interesting itself in the Geneva conference if it is not to be properly prepared when a new war breaks into life? All these various conferences, including that of the league of nations, hinge on the probability of another war. It is pretended that these confabs are made in order to secure enduring peace, but why such hot efforts to keep the peace when the nations are so sick and tired of war?

The fact remains that however tired of war some of the nations that did not get what they wanted at the end of the last war, are determined to make good at some future time, and two of these nations are a menace to the peace of Europe and the world at the present moment—Italy and Germany.

Mark well how this drifting toward another war is manifesting itself among the central powers of Europe. The Chinese eruption is but a small matter when compared with what is taking place under the surface right now in the land of the Hun and his friendly neighbors, the most important of which is Austria.

The Teutonic race has a deadly hatred for those Franks across the line who still hold onto some of the military stations once under the flag of Germany. German and French hostility is as deadly as death itself, and there can be no lasting peace until one or the other of these powers is wiped out of existence.

Germany is even now plotting for the future. Secret plans are being laid by which Austria will come into the German league with these two nations united in a war upon France.

A little lower down where the Mediterranean washes its shores, the Italian sits at apparent ease, yet with an eye out for the main chance. Since Austria and Italy have been traditional enemies it may be argued that she will in case of trouble, ally her legions on the side of France.

Be that as it may there are surely new plots hatching for a restarting of hostilities along the old battle lines, and it is good that Yankeeedom is not in the plot. Americans do not usually enter into secret plottings when clouds of war are rising along the disturbed horizon of the old countries.

It is very much a mistake that America has entered into a confab at Geneva taking into account the regulating of naval armaments. The only safe way is to stand aloof from anything of the kind. Let Britain and the Japs go to it if they wish. They each know a little something about the temper of this Yankee nation. They know that America's boys in khaki know how to fight on occasion, and neither one of these nations will risk running into battle with us.

By standing aloof America could occupy the most commanding position in the world; in fact, her smile or frown would make monarchies tremble. We have our foot on the throbbing fate of nations, and there is little danger of Britain stepping over the danger boundary and going in for a big navy without the approval of Uncle Sam.

That approval Britain is now trying to obtain. Aloofness on her part

would have been our trump card had it been properly played. However, since America has fallen partially into the trap set for her it may be well to make the best bargain possible and withdraw from all further bickerings in the matter whatever.

This secret plotting between Germany and Austria is agitating France to an unwonted degree. With the whole Germanic world united against France there can be little doubt of the result when the clinch of battle again frets the air of Europe.

Because of this France did a very foolish thing when she broke old time friendship for America, and suffered an ill feeling to grow between the men representing Lafayette and those of Washington. This secret plotting on the part of Germany and Austria has but recently come to be known, and it is causing no end of speculation on the part of the other nations of continental Europe.

It is plain as a pikestaff that Britain engineered the Geneva conclave for the purpose of compromising the position of the United States. This she is doing in considerable measure, and it is a wonder our Yankee keenness has not before now caught on to the facts and saved us from any bargains whatever with the nations across the sea.

The easiest way out of the mess Uncle Sam has got himself into over there would be to disagree in toto with Britain and Japan and return her commissioners at once. It may be that this will be done even before this article meets the eyes of Tradesman readers. If so, all will be well, otherwise no end to bickering and false positions for our people that may in the end bring America once more into the flame of war.

Plainly our meeting with Britain and Japan at Geneva to talk over naval disarmament was a sore mistake.
Old Timer.

Jobbers Do Well With Woolens.

Dry goods jobbers, particularly those in the Middle West, are said to have done very well with woolen and worsted dress goods. In a number of instances, according to a mill executive who has dealings with the biggest jobbers, these firms exceeded their June, 1926, figures by a substantial margin and July to date is showing up well. Moreover, he said, there has been a trading-up movement in the wool goods, although the opposite has been the case with silks. Fabrics from \$1 to \$1.75 have met with the best demand in the former, while in silks there has been a call for fabrics below \$2 a yard, although the year before the call had been more active for silks above that figure. This executive mentioned a rayon Ottoman as having had an excellent demand, with rayon decorated fabrics generally doing well.

Good Outlook For Velvets.

The Fall outlook for velvets and velveteens is considered good. Substantial orders are being placed for these fabrics, both by retailers and cutters-up. Chiffon velvets are said to be doing particularly well. Transparent velvets to be used for blouses, which are worn with satin crepe skirts, are likewise in good call by the better class trade. Black is the outstanding color, with importance also attaching to marron glace, Malaga red, dark green, Mother Goose and Napoleon blue.

Pity the mortal who has ceased to chase at least one rainbow,

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MOVEMENTS OF MERCHANTS.

Stanton—The Stanton Elevator Co. has increased its capital stock from \$12,000 to \$25,000.

Detroit—The Detroit Wholesale Rug Co., 345 East Jefferson avenue, has changed its name to McGuire & Hansen, Inc.

DeWitt—Charley Smiley is closing out his stock of groceries at special sale and will retire from trade, owing to ill health.

St. Johns—J. G. Mathews, proprietor of Mathews Dairy, is erecting a modern plant for his business, on West Walker street.

Detroit—The White Hall Baking Co., 1104 Dime Bank building, has changed its capitalization from \$10,000 to 3,000 shares no par value.

Iron Mountain—Leo Tripp has sold his stock of boots, shoes, etc., to A. M. Croll, who will continue the business under the same style, The Bootery.

Battle Creek—W. P. Schuster, Jr., and C. M. Davis have engaged in business at 112 South Kendall street, under the style of the Tasty Doughnut Co.

DeWitt—Herman Letizke has traded his home and several lots for the Eugene Forbes grocery stock and store building and has taken possession.

East Lansing—The Michigan State Bank has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Detroit—The Consolidated Distributing Co., 4159 Cass avenue, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Whitehall—W. D. Springer has sold his flour, feed, hay and grain stock to A. Staffer, recently of Montague, who has taken possession and will continue the business at the same location.

Hastings—Brandstetter Motor Sales, Inc., 206 East State street, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$2,279.64 in cash and \$17,720.36 in property.

Detroit—The Parfum-Surprise Co., 116 Michigan avenue, has been incorporated to deal in toilet articles and sundries, with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—H. C. Schultz, Inc., 442 East Lafayette avenue, has been incorporated to deal in musical instruments, with an authorized capital stock of \$75,000, all of which has been subscribed and \$28,500 paid in in cash.

Monroe—John Weisel, who conducts a drug store at 24 East Front street, has purchased the stock of Hagan's Drug Store No. 2, at 8 East Front street, and will continue the business under its present manager, Carl Garn.

Kalamazoo—Miss Bertha Cavanaugh and Bert P. DeBolt have formed a copartnership and engaged in the confectionery, ice cream and fancy lunch business at the corner of South Burdick and Lovell streets, under the style of The Garden.

Hamtramck — Chavels Candy Co., 10328 Jos. Campau avenue, has been

incorporated to manufacture and sell candy, deal in tobacco, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and \$9,800 paid in in property.

Pontiac — Stephens Co., Inc., 82 North Saginaw street, has been incorporated to conduct a bakery, restaurant and confectionery store, with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in in cash.

Detroit—The John Herbst & Mark Howland Clothes Shop, 1422 Griswold street, has been incorporated to conduct a retail clothing business, with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Detroit—Munroe & French, Inc., 3010 Fenkell avenue, has been incorporated to deal in motor vehicles, accessories and parts, with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and \$18,000 paid in in cash.

Detroit—The Motive Lubricant Co., 3237 Bellevue avenue, dealer in oils for machinery, 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 cash.

Detroit—The Union Tire Stores, 2750 Grand River avenue, has been incorporated to deal in tires, auto accessories, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$4,000 in cash and \$6,000 in property.

Detroit—The Sadex Sales Corporation of Detroit, 925 Majestic building, has been incorporated to deal in automobile accessories, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in, \$750 in cash and \$250 in property.

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

Detroit—Lillian, Inc., 1230 Washington boulevard, has been incorporated to manufacture and deal in apparel and conduct a department store, with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and paid in in cash.

Ironwood — The Dishneau-Peterson Shoe Co. has merged its business into a stock company under the style of the Dishneau Shoe Co., 101 South Suffolk street, with an authorized capital stock of \$5,000, of which amount \$2,000 has been subscribed and paid in in cash.

Detroit—The Jarpe-Detroit Co., 4461 West Jefferson avenue, dealer in butter, eggs and other merchandise, has merged its business into a stock company under the same style, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Detroit—The Atlantic Baking Co., 4501 Belvidere avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$100,000, of which

amount \$70,000 has been subscribed and paid in, \$1,000 in cash and \$69,000 in property.

Litchfield—Will Anderson, Herbert Stoddard and C. E. Ayers have purchased the Litchfield hotel, recently badly damaged by fire and will remodel it for occupancy by the Stoddard & Anderson meat market and grocery stock and the C. E. Ayers hardware stock.

Fowler—M. J. Stone, of St. Johns, owner of the Gruler stock of general merchandise, has traded it to Shoemaker & Smith, of Lansing, for a farm of 154 acres, farm stock, tools, etc., north of Round lake. The new owners will continue the business under the management of M. Bryar.

Allegan—David Musk, for forty years an Allegan resident and for many years one of the city's most prominent merchants passed away last week. He had been in ill-health for about a year and his condition had been serious for some weeks. He began his mercantile experience here as clerk in the store of the late G. Stern. Following the death of Mr. Stern he, together with Ben Bush, organized the firm of Bush, Musk & Co., and they conducted it ever since that time. He first went to work in the store in which he spent more than thirty years in the year 1893.

Kalamazoo—Hidden in a bunch of bananas, a large tarantula darted at and attempted to sting David Kennedy, grocer, at 627 South Burdick street, Tuesday. Kennedy threw a burlap sack over the fruit and the poisonous insect, and then saturated it with chloroform. He now has the tarantula in a bottle of alcohol. This is the second time in the nineteen years which Kennedy has engaged in business that he has encountered a tarantula. Seven years ago, the South Burdick street grocer found a similar spider, and captured it. Both tarantulas are on display at his store. The tarantula captured is as large as a mouse. It is covered with soft fur which is almost black.

Manufacturing Matters.

Detroit—The Reeves Pulley Co., 4484 Cass avenue, has increased its capital stock from \$85,000 to \$100,000.

Detroit—The Acco Carburetor Co., 5930 Vancouver avenue, has been incorporated with an authorized capital stock of \$1,000, \$250 of which has been subscribed and paid in in cash.

Chapin—The R. W. Sprague Co., with business offices at Tuscola, has been incorporated to manufacture and sell milk products, with an authorized capital stock of \$10,000, of which amount \$3,000 has been subscribed and paid in in cash.

Kalamazoo—The Kalamazoo Regalia Co., 338 West Main street, has been incorporated to manufacture and deal in lodge and society supplies, with an authorized capital stock of \$1,000, of which amount \$500 has been subscribed and \$250 paid in in cash.

Detroit—The Johnson Manufacturing Co., 10226 Woodward avenue, has been incorporated to manufacture and deal in electrical and mechanical devices in connection with automotive,

heating and plumbing industry, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Dowagiac—James Hedden's Sons, Dowagiac fishing tackle manufacturers, have acquired the business of the Outing Manufacturing Co., of Elkhart, Ind. David Woodcock, formerly connected with the Dowagiac plant, will become superintendent of the Elkhart factory. The Indiana company manufactures outing tackle boxes.

Holland — The Artistic Furniture Co., East 14th street, recently reorganized with an authorized capital stock of \$150,000, \$75,000 of which is paid in, will erect a modern plant between 14th and 15th streets in the near future. The structure will be of brick, 54x238 feet, the main part to be three stories. The company manufactures church furniture, bank and office fixtures.

Capac—Capac's new industry, Durotex Products, Inc., has broken ground for its new factory. The product will consist of molded articles made of Durotex, a material pressed by a new process from wood fiber. Chair seats and furniture parts will probably be the principal articles manufactured. J. A. Frost, promoter of the company, says that 100 men will probably be employed.

Manistee—The Marshall Field Mills Corporation has bought additional land for use eventually for a factory addition. When the plant started operations last winter forty persons were employed. To-day there are approximately 100 workers. New machinery has been installed and several articles have been added. In addition to work shirts and mattress covers, the company now makes a line of heavy flannel shirts, pajamas and men's silk lounging robes are to be added.

Mercantile Picnic Biggest Event of the Year.

Lansing, July 27—This is mercantile picnic day with a vengeance. So thoroughly is Lansing participating in the annual mid-summer united picnic at Pine Lake that business is temporarily at a standstill, as all the grocery stores, meat markets, city offices, and most of the department and clothing stores are closed.

The united picnic was launched with a big parade, which formed at North Capitol avenue, South of Grand River avenue, moving East to North Washington avenue, and South to Michigan avenue. As a special concession, Mayor Laird Troyer granted permission to take the left turn East on Michigan avenue. Accompanied by an orchestra which furnished appropriate music, the procession of automobiles and trucks moved Eastward on Michigan avenue, arriving at Pine Lake at 11 o'clock.

In addition to the grocery stores, the meat markets and the entire group of city offices, the following stores closed to allow employees to enjoy the annual outing: J. W. Knapp's, F. N. Arbaugh's, Dancer-Brogan's, Mills Dry Goods Co., and Lansing Dry Goods Co.

Sixteen shoe stores closed by agreement of the owners and managers.

Muskegon Heights—Lysander Gilmore & Son have engaged in the grocery business at the former location of Leo Lenglois, 1308 Washington boulevard.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.60 and beet granulated at 6.50.

Tea—Holders of tea are complaining very bitterly that the trade are not buying. In spite of the very strong statistical position in tea in the primary markets, the movement in this country is comparatively light. Prices remain about unchanged for the week. Were there an active demand prices would undoubtedly advance, but in view of the great dullness, prices are fortunate to stay where they are. No important change in price has occurred in this country since the last report, but most of desirable teas are firm and advancing in their primary markets.

Coffee—The market has shown no especial change since the last report, either in Rio, Santos, or milds, green or roasted. There have been some small fluctuations, but the weight of the heavy forthcoming Brazil crop is hanging over Rio and Santos and the undertone is unquestionably soft. No further decline, however, has occurred since the last report. In fact there have been some slight fractional advances, but they have not amounted to much. Mild coffees also remain unchanged from the last report. The jobbing market for roasted coffee is unchanged. The demand is fair. Mild coffees are relatively firmer than Brazils.

Canned Fruits—No California fruit prices were named this week, but again the trade looks for their appearance on Monday, as it has for the past month or more. Peaches are ready to go into the can and packers realize the necessity of quoting, but they have refused to be held up by growers for a price which would handicap distribution. Even now the deadlock is said to be unbroken. Other fruits are in the background as to importance as the tonnage of peaches is heavier than the other crops. Pineapple has shown a trace of weakness as some business is reported to have been done at 2½ per cent. below the general opening. State apples are firm as old crop is virtually cleaned up at primary points and a light crop is in prospect. Opening prices on Maine blueberries were named this week at \$10 for gallons and \$2.20 for No. 2s. Confirmations have been coming in slowly, but brokers look for their usual volume of sales.

Canned Vegetables—Major and minor canned vegetables are in seasonable summer demand. As old to be delivered and many packers will be matoes are cleaning up there is a steady movement in a carload and smaller lot way. Prices have not been disturbed. New goods are being booked slowly on the basis of 50c, 80c, \$1.20 and \$4 for the four sizes. The Southern corn pack has been so reduced that many canners have withdrawn from the market and it is hard to place business, which is equally true of succotash. The stringless bean pack has been coming in slowly which allows canners to be closely sold up on their outputs. Southern peas have moved freely since the crop began to cleaned up before new peas are avail-

able in quantity. Sweets are being packed in Wisconsin but the size and quality are undetermined. Alaskas as a rule were of ordinary quality and on the reduced acreage and irregular yield per acre are being held firmly.

Dried Fruits—The trade are still talking about the low prices of raisins, which were named last week by a large factor, which immediately resulted in a reduction in all independent prices which had been named. A good many buyers appear to think that raisins having started so low might go even lower, but the packers deny this. Apricots are neglected, without change. Prunes are selling in routine fashion, with no change since last week. Apricots have rather a black eye with trade, owing to he unsatisfactory season last year and no business is expected. As to prunes, they show no change, either Oregon or California. The demand is only fair. Currants unchanged.

Canned Fish—The Alaska salmon situation overshadows other fish packs. The red pack has been concluded with an estimated output of a million cases, or less than half of that of last year. Opening prices may be \$3 or better although it is believed that as the bulk of the pack was put up by one of the leading factors in the canned food line that the same policy as last year may be followed by this packer who named a lower opening price than was expected. There is this much to be said about reds—too high a price will limit consumption and a half of last year's output may be ample if the market is opened too high. Pinks will now go into the can and as the catch cannot be estimated the size of the output and the price tendency are both undetermined. The trade looks for \$1.45 or lower. Maine sardines have been short of last year, but this shortage is partly made up by carryover and there is still time for an adequate supply of new goods if fish are plentiful during the balance of the canning season.

Salt Fish—Mackerel is selling in a moderate way, being possible now to get shore, Irish and Norwegian fish. Prices are unchanged and the market is about on an even keel. Shore mackerel are beginning to thin out as few fish from the new catch have been salted recently.

Beans and Peas—The demand for dried beans is very sluggish. There are a few, if any, changes in price since last week. Marrows are a little stronger and pea beans a little easier. The balance of the list is unchanged. Dried peas are also dull and unchanged.

Cheese—Cheese is coming to be wanted, although not in very large quantities. Offerings of cheese are light, the market therefore rules steady to firm.

Syrup and Molasses—Sugar syrup is still in light demand, owing to the season, but as the supply is comparatively light, prices are steady without change. Compound syrup is still feeling the strengthening influence of the strong corn market. The demand is quiet. New Orleans molasses is also dull with prices unchanged for the week.

Rice—Local holdings throughout the trade are light and there is no disposition to increase them as new crop

will soon be moving. Some hand cut rice will soon be milled and ready for shipment, but it will be some little before the later and preferred varieties are available. Mills are booking a fair volume of domestic and foreign business and the market in the South is classed as steady but without particular feature.

Review of the Produce Market.

Apples—Transparents, \$2 per bu.
Asparagus—\$1.50 per doz. bunches.
Bananas—6@7c per lb.
Beans—Butter, \$2.25 per bu.
Beets—Home grown, 30c per doz. bunches; \$1.25 per bu.

Blackberries—\$3.50 per 16 qt. crate.
Butter—The market has been rather weak since the last report. Demand is falling off and receipts have been adequate or really more than adequate, therefore the market is weaker on fine fresh creamery than it was a week ago. Undergrades are unchanged and dull. Jobbers hold fresh packed at 40c, prints at 41c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage—Home grown, 85c per bu.
Cantaloupes—In full supply on the following basis:

Jumbos ----- \$4.25
Standards ----- 4.00
Standard flats ----- 1.75

Carrots—20c per doz. bunches; \$1.25 per bu.

Casaba Melons—\$2.50 per crate.
Cauliflower—\$3 per doz.

Celery—Home grown is now in market, commanding 40@65c per bunch according to size.

Cherries—White Sweet, \$3; Black Sweet, \$3@3.25; Sour, \$2.50—all 16 qt. crates.

Cocoanuts—\$1.10 per doz.
Cucumbers—\$1.50 per doz. for home grown hot house; \$1.25 for Illinois hot house.

Currants—\$2.25 per 16 qt. crate.
Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$6.15
Light Red Kidney ----- 7.25
Dark Red Kidney ----- 5.75

Eggs—The hot weather has brought a lot of heated eggs into the market and these are selling only under pressure at soft prices. Strictly fresh eggs showing no heat effects are absorbed as they arrive and are firm, but prices have not changed since the last report. Local jobbers pay 24c for strictly fresh.

Egg Plant—\$2.25 per doz.
Garlic—35c per string for Italian.
Grape Fruit—\$7@7.50 per crate for Floridas.

Green Onions—Home grown silver skins, 20c per bunch.

Green Peas—\$2 per bu. for June and \$2.50 for Telephones.

Honey Dew Melons—\$2 per crate.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$10.50
360 Sunkist ----- 10.50
360 Red Ball ----- 10.00
300 Red Ball ----- 10.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s, per bu. -- \$6.00
Outdoor leaf, per bu. ----- 80c

New Potatoes—Virginia stock commands \$4.25 per bbl.

Onions—Egyptians, \$5 per 100 lb. bag; Spanish, \$2.50 for 72s and \$2.75 for 50s; Louisville, \$4 per 100 lb. sack. Home grown are now in market, commanding \$2 per bu. sack. They are good size, but somewhat green. The growing crop needs more rain at this time.

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

100 ----- \$7.00
126 ----- 8.00
150 ----- 8.00
176 ----- 8.00
200 ----- 8.00
216 ----- 8.00
252 ----- 6.50
288 ----- 6.00
344 ----- 4.75

Red Ball, 75c cheaper.
Peaches—\$4 per bu. for Elbertas from Tenn. The quality of recent arrivals is good.

Peppers—Green, 60c per doz.
Pieplant—\$1.50 per bu. for home grown.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 23c
Light fowls ----- 16c
Heavy Broilers ----- 25c
Light W. L. Broilers ----- 17c

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

Raspberries—Red \$4; black, \$3.50—16 qt. crates.

Spinach—\$1 per bu.
Sweet Potatoes—\$1.75 per hamper for Delaware kiln dried.

Tomatoes—Southern stock, 90c per 6 lb. basket; home grown hot house \$2 per 10 lb. basket.

Turnips—60c per doz. bunches.
Veal Calves—Wilson & Company pay as follows:

Fancy ----- 18c
Good ----- 17c
Medium ----- 15c
Poor ----- 12c

Watermelons—45@65c for Georgia stock.

Sea water is one of the few things of which, like air, there might seem to be enough to go around, but the inhabitants of Tunis are finding out that this is a mistake. The water of the Mediterranean which beats upon the shore belongs to the French government and no one may carry any of it away without permission duly obtained. The rule looks like an absurd regulation, but in its early days it was not absurd, being a proper part of the arrangements connected with the government monopoly of the evaporation of water for the sake of the salt, once a highly valuable operation. An association of orange growers in Tunis recently desired to use some sea water in order to destroy blight upon their trees. They asked and received permission to do so, upon these conditions: The water must be taken by a single person and only in the harbor of Tunis, it must be used exclusively for the purpose for which permission was given and the amount taken must be not more than one cubic meter a year.

Kalamazoo — Lawrence Hoff succeeds the Dearborn Grocery in business at 639 Fernmore street.

SLAVES AND SLAVE OWNERS.

Experience of Hon. A. S. With Both Classes.

Since the day when the inhabitants of the earth commenced counting the passage of the centuries, human slavery has existed. The histories of ancient people contain descriptions of various forms of slavery of the weak, the ignorant and the unfortunate by the rich and powerful. It is not my purpose, however, to undertake a review of the history of human slavery in general. My friend of many years, E. A. Stowe, learned that I had lived in the State of Missouri, where slavery previous to the outbreak of the civil war existed, and asked me to write for the Tradesman a series of articles embodying my observations of the institution and of my personal experiences with slaves and slave owners. I enter upon the task without prejudice. The average white man dislikes, if not despises, the negro, and the average negro does not hold the average white man in the greatest respect. Time has taught me to recognize and befriend worthy men whenever and wherever I may meet them. Locally, I have found many worth in John Adams, a brick layer. Adams is an industrious, honest, thrifty negro, whose life is clean and whose influence in the circle in which he moves is a valuable asset to our citizenship. Richard Dulcey, the negro custodian of the Majestic theater, is quiet, industrious and peaceful, a model in deportment. He is respected by all. He has many friends among the white race, won by so conducting himself as to deserve their confidence and sympathy. David Moore, who before his death, drove a locomotive on the rails of the New York Central Railroad a score of years, was a worthy man greatly esteemed by both races.

Negro slavery was introduced into the colonies that comprised this thirteen original states of the Union by the English. When the constitution of the United States was framed the legality of slavery was accorded to the owners of such chattels. The institution was not abolished until Congress proposed, and the states had ratified, the Thirteenth amendment to the constitution. President Lincoln's proclamation abolishing slavery applied only to the eleven states of the Union that were in rebellion against authority of the Federal Government.

Negro slavery existed in New Jersey, Delaware, Maryland, West Virginia, Kentucky and Missouri after the civil war had ceased. Those states had not been in rebellion against the Federal Government.

About the middle of the past century Louis Audrain lived in Detroit. He was active in business and politics, State and National. Through the influence of General Cass, Audrain received an appointment from the President as agent for a tribe of Indians located in the territory since known as Oklahoma. Audrain purchased slaves and engaged in various business activities, aside from the discharge of his official duties. With the adoption

of the Thirteenth amendment to the Federal constitution Audrain lost his investment in negro slaves, which represented a considerable part of an ample fortune. Robert Audrain, a son of Louis, lived in Grand Rapids many years. He served the city in minor positions from time to time and also managed the Lake House, on Fisk's Lake, several seasons. Edward Audrain, a local merchant, was a son of Robert Audrain and a grandson of the slave owner. Prior to the era of the civil war I lived in the family of a slave owner, Major John P. Bruce. Bruce published a daily newspaper, the St. Joseph (Mo.) Journal. Major Bruce, born and bred in Kentucky, honestly believed that human slavery was a divine institution. He owned several black women and children who were born from time to time. Major Bruce was not a hard taskmaster. The slaves were well cared for in every way. He was the father of children born of black mothers and did not consider the sale of a child of his own blood, mixed with that of a black woman, unjust or inhuman. Bruce had a son, Charles, who was the most independent mulatto in the city. Bruce was very fond of the boy and permitted him to become fairly well educated. Charley wore fine clothing and a tall silk hat and spent many hours in parading the streets and in the enjoyment of society and friends. Charley operated the press used in printing the Journal. He was an excellent operator and could be trusted to get the paper out on time, provided the major had met his requirements. Charley required a pint bottle of whisky and a huge plug of tobacco every night before he would set the press in motion. Before leaving the printing office at midnight the major filled Charley's requisition for liquor and tobacco.

Soon after the civil war broke out Charley crossed the Missouri river into Kansas and disappeared. Several months later Major Bruce received a letter from Charley. He stated that he had a good position with the publisher of a newspaper in Denver, Col. He hoped the old man would not be inconvenienced in the issuing of the Journal on account of his absence.

Major Bruce replied to the letter, in which he offered Charley liberty upon the receipt of \$1,000.

Charley rejected the offer. Why should I pay you \$1,000 for liberty, a condition that I now possess and enjoy? That was the last communication the major received from his runaway son.

Employees of Major Bruce not infrequently asked the question, "Who is the slave, the major or his son Charley?" Arthur Scott White.

The Vicious Circle.

Prisoner—I admit, your honor, that I was exceeding the speed limit, but I was afraid of being late at court.

Judge—And what was your business in court?

Prisoner—I had to answer the charge of exceeding the speed limit.

If you never have a moment for reflection you have little.

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham Rowena Pancake Flour
Rowena Golden G. Meal Rowena Buckwheat Compound
Rowena Whole Wheat Flour

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING COMPANY

Grand Rapids, Michigan

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes

801-811 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN

The CENTRAL

Manufacturers Mutual Insurance Company

Assets \$3,194,142.55

Surplus \$1,552,912.80

Is one of the 15 Companies that we represent

The best protection, the lowest rates on
FIRE and AUTOMOBILE INSURANCE

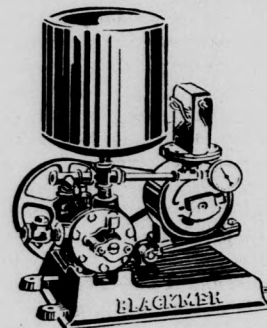
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THE CLASS MUTUALS AGENCY

305-06 Murray Building

Grand Rapids, Michigan

A Better Investment at any Price



BLACKMER HOUSE WATER PUMP

300 Gallons per Hour
Special introductory price

\$110.00

F. O. B. Grand Rapids, Mich.

Price includes 1/4 h.p. 110 V. 60 cycle A.C. Single Phase Motor or 32 V. D.C. Motor. If you do not have electric current available write for prices on gasoline engine outfits.

Through error it was announced that the price of this Blackmer Home Water System would be advanced to \$150.00 August 1. The price remains \$110.00 until Sept. 1, 1927.

All that is necessary to convince you of the superiority of the Blackmer Home Water System is to install it.

The performance will "sell" it to you stronger than anything we can say.

Ask for free booklet.

Reliable Dealers Wanted.

Blackmer Rotary Pump Co.

1809 Century Avenue

Grand Rapids, Michigan

Battle Creek Promoting Truthful Advertising and Better Business.

Battle Creek, July 26—Some members of Merchants Association, Inc., have shown impatience because truthful advertising has not developed more rapidly. This, at least, shows they are alive. Dead ones don't kick. But these members should also remember that the truthful advertising movement, more particularly as expressed in the Better Business Bureau, is very new.

Until 1925 the Truth-in-Advertising movement was a division of the Associated Advertising Clubs of the World known as the Vigilance Committee. There was no separate, nationally organized, Better Business Bureau.

There was no Better Business Bureau in the city of Chicago until the current year.

To-day there is no city in Michigan, outside Detroit, attempting so ambitious a program as that of Merchants Association, Inc.

For the first time since it was organized Merchants Association, Inc., is now set up to conduct a truth in advertising campaign. With proper encouragement it can achieve the same brilliant success in controlling advertising that it has already won in controlling solicitations in Battle Creek. This fact is very suggestive.

Short weighing of coal is under attack by the Better Business Bureau of Philadelphia.

Automobile tire advertising standards have been formulated by the Better Business Bureau of St. Louis.

Ten tons of old and filthy mattresses, pillows and comforts from twenty-two stores, Fresno, Calif., were hauled to the city dumps and burned, following inspection by public officials and the manager of the Better Business Bureau.

"Vendre" magazine (Paris, France) has issued a sixteen page report of its campaign against fraudulent and misleading advertising. Paris has no Better Business Bureau—like Battle Creek. And there is none in England, but legislation of the same purport is being enacted.

Here are four incidents, all happening within ten days, which suggest that the Merchants Association, Inc., may be carrying on the work of a Better Business Bureau, under another name, exactly as "Vendre" is doing in Paris or as is being done in England.

On June 24, through its Secretary-Manager, Merchants Association, Inc., invited to leave town two men posing as sailors, dressed as sea faring men, selling alleged oriental rugs. The bulletin of the Detroit Better Business Bureau tells of an identical incident in that city wherein the Bureau followed the same course. The Bureau says the rugs were purchased for practically nothing to be retailed at fancy figures. A bulletin from St. Louis repeats the same story in that city. The

"sailors" in St. Louis said there were about 500 men throughout the country working the scheme.

Saturday, July 2, the Enquirer News published the story of a free lot (real estate) scheme being worked on the Battle Creek public by Detroit operators. The information for the story was collected and furnished from the office of the Merchants Association, Inc. A recent Better Business Bureau Bulletin tells how the free lot scheme was worked in Finley, Texas.

For several weeks past the newspapers advertising of certain local automobile accessory stores has been exaggerated and untruthful. The Merchants Association, Inc., has cleaned up that situation. The better class of accessory stores say that such advertising is now satisfactory. This incident is particularly significant inasmuch as it is only within a few weeks that this organization has had the set-up to handle such incidents. A Better Business Bureau could not have been more efficient than has Merchants Association, Inc., and the service had cost only a fraction as much.

A woman invested several thousand dollars. Later she suspected the soundness of her investment. She came to this office. Investigation proved her investment to be of doubtful value, probably worthless. The incident is tragic because she cannot afford to lose the money. Her loss might possibly have been avoided if this organization had been in position to advertise the fact that it had added such function of a Better Business Bureau to its other activities.

It is the "when" and not the "what" that tells the story of progress. When a thing is done, rather than what is done that tells whether or not a city is progressive. Once upon a time it showed progress for a city to install a system of electrically lighted streets. That was in the long ago. To-day such action does not mark progress, although lack of such lighting shows the city to be a back number.

Battle Creek has stamped herself as progressive by her interest in and promotion of truthful and accurate advertising. She is spreading the light of knowledge. All cities will be interested in this subject in years to come. Then it will not be a mark of progress. Like electric lights it will be common.

Battle Creek is one step ahead of this procession. Battle Creek is blazing the way for truthful advertising. Battle Creek is carrying the torch that lights the way to better business.

Business men of all classes who honestly and earnestly believe in truthful and accurate advertising and who sincerely desire to eliminate fraud and fake from business will give their loyal personal and financial support to Merchants Association, Inc.

Theron M. Sawyer,
Sec'y Merchants Association, Inc.

Fifty Per Cent. Advance in Cotton Aids Prosperity.

By their climb to a new peak near 18.75 cents in a wild market this week, cotton prices, which scraped bottom around 12.50 cents only last December have made the dream of the cotton men come true. This 50 per cent. rise was a thing devoutly to have been hoped for, but scarcely expected seven months ago and, bringing, as it does, cheer into vast agricultural regions where spirits were low the turn may rightly be viewed as one destined to strengthen the foundations of 1927 prosperity.

The spectacular reversal in the trend of prices for one of the Nation's leading staples represents more than a whim of speculators. It has been an inevitable and perfectly natural result of a combination of forces unprecedented in history and favorable to the market. The happy combination in a nutshell is the record world consumption in a year of small crops.

This is the first year in which new records have been set simultaneously in domestic exports of the commodity and in consumption. Exports for the season to date or since August 1, 1926, already exceed 11,000,000 bales, which is substantially more than a year ago, and higher even than the previous record of 1911-1912. The consumption of American mills, including linters, probably will exceed 7,600,000 bales for the current cotton year, which would be nearly three-quarters of a million bales above last year and higher even than the previous record set in the war year 1916-1917.

Plainly the fall in the price of cotton has stimulated an unprecedented demand not only here but in foreign countries, especially on the Continent, in Japan and India. The world's spinners' takings should approach 18,000,000 bales and the world consumption will be close to 17,000,000 bales which, let it be noted, is a smart increase from 11,500,000 a few years ago.

On top of this rare demand for the commodity throughout the world is superimposed another condition, it just so happens, that accentuates the rise in prices. The season to date has been predominately wet and, just as in the years 1921, 1922 and 1923, the boll weevil is in the plant. In the three years previous to 1927 weather conditions were unfavorable to the weevil and production averaged around 16-

000,000 bales, as against only 9,500,000 during 1921-1923.

What the speculative market fears is that 1927 weather conditions may continue favorable to the insect and cut the yield down below 15,000,000, but in the absence of any reliable reports so early in the season the authorities themselves confess nobody knows how much cotton to expect. A dry spell even now could, by arresting the spread of the weevil, change the outlook for a short crop emphatically.

By this time a year ago the markets had begun to receive the frequent and disturbing Government estimates on yield but it will not receive the first 1927 estimates until September 8.

The enormous turnover in futures nowadays will benefit the grower by providing a hedge around present levels that would not exist except for speculation in the commodity at its primary market.

Faul Willard Garrett.
[Copyrighted, 1927]

To Play Up "Sweater Week."

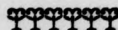
National Sweater Week, to be held during the week of Sept. 26, can only be a success if the manufacturers get to work and make it so, according to the National Knitted Outerwear Association. To this end the association has worked out a number of suggestions that manufacturers are urged to follow. It is first essential, it is pointed out, to "sell" on the event and then play up sweaters strongly to their trade. It is also urged that the jobbing customers be approached with reference to the week and be thoroughly impressed with its importance. Likewise, retail customers should be informed by letters and follow-ups. Finally, the manufacturer is urged to call upon the trade to feature the event in local advertising and to devote exclusive window space to sweaters and knitted outerwear at the proper time.

Twin Complaints.

Edward, a colored boy, had recommended his mother for the position of cook, but when she came the farmer's wife asked doubtfully: "Do you suppose you will be able to do the work? You don't look very healthy."

"Yes, ma'am, I is able. I ain't nudder been no ways sickly in my life—ain't nudder had nothin' but smallpox an' Edward."

It is sold before you buy it — you can cash in every day on millions of dollars expended in sound, sane educational work when you recommend



SHREDDED WHEAT

THE COTTON SITUATION.

Much more sensitive than the cotton plant is the course of the quotations of cotton on the exchanges just now. A generally high level of prices has prevailed since the issuance of the Government report on acreage planted. The reports on the weevil have also been of a character to induce the belief that the crop was in much peril because of infestation. On the other hand, an estimate of a probable yield of over 15,000,000 bales, made by a manufacturing concern using much cottonseed oil, had the effect of depressing prices for the time being. The weather man is receiving much attention also, and prices vary with the indications of rain or dryness. The ups and downs are to be expected at this period of the growing season, but they represent nothing more than a gamble on the probabilities. After a couple of months or so the indications will become clearer. While no one expects any cheap cotton for the twelve-month ahead, there are many who think the present quotations are not warranted by the immediate outlook. Mill men are preparing for a continuance of high prices for the raw material. Wherever the circumstances warrant, advances have been made on many varieties of cotton goods. Rises in the prices of gray goods have recently occurred and there is a probability that they will go still higher. Even sheetings, which were slow-selling for a while, have gone up in price. Flannels have been advanced in price and it is generally understood that printed fabrics will take a similar course. On the other hand, lightweight ribbed underwear has been opened at the former prices. Quite a quantity of heavyweight underwear is still to be bought. More activity in hosiery is reported.

WOOLS AND WOOLENS.

While the London auction sales of Colonial wools were in progress an apparent effort was made to give the impression that prices were advancing to a considerable extent. These sales closed during the past week and the net result shown was some slight advances on all except the finest wools. But even this result appeared to have been achieved only at the expense of numerous withdrawals of offerings for lack of adequate bids. With an unrestricted market the outcome might have been quite different. In this country most recent dealings have been in domestic wools, with buyers resisting attempts at advances. The mills continue to buy sparingly for immediate demands. During the past week attention was drawn to the plan for dealing in wool futures which was proposed by some members of the local Cotton Exchange. The plan seems to have slumbered because of a lack of support from any quarter. J. B. McPherson, assistant Secretary of the National Association of Wool Manufacturers, brought the matter to notice a few days ago in a report showing the failure of such a plan abroad. The facts adduced by him will probably aid in putting an end to the proposition. The woolen goods market is mostly concerned at present with the

offerings of tropical weaves, in which the business has been quite brisk, due in part to the hot weather that recently overspread a large portion of the country. No date has yet been set for the opening of lightweight fabrics. Women's wear cloths continue in light request and will probably remain so until the garment manufacturers begin to hear from their customers.

MAKING PILGRIMAGES.

No custom among men has persisted longer than that of making pilgrimages. Every creed has had its own shrines and its holy land. In the earlier years of our era these journeys of multitudes were religious duties. Distances were far longer and traveling more dangerous, yet masses of persons would gather and endure hardships unthinkable to us for the purpose of performing religious rites at the places which the founders of their faith had hallowed by their earthly presence. These armies often numbered 100,000 men and women, a third of whom died on the way.

We still follow this age-old habit of leaving comfortable homes to indulge in the discomforts of pilgrimages to honor past worthies, but we have divested the custom of its religious aspect and regard it more as the ancient Greeks did: an opportunity for games and pleasure.

The routes of the ancient pilgrimages were marked by the bones of those unfortunate devotees who perished on the way. While automobile pilgrims escape this catastrophe, they still must undergo trials. There are the unfailing illnesses resulting from overfeeding the children, the possibility of a punctured tire miles from a garage and, worse than all, the ever present danger of getting a "ticket" from an unsympathetic traffic cop. Even an ancient pilgrim, journeying for the good of his soul, might forget his pious intentions on meeting these difficulties and indulge in a few impious imprecations.

UNIVERSAL BROTHERHOOD.

Modern science gives us directly many of the things for which we formerly implored religion. Every man, woman and child in the United States has in steam and electric horsepower the equivalent of fifty human slaves at command.

Modern civilization cannot safely go much further unless religion is called upon to transform selfishness in human hearts into altruism.

Steam and electricity cannot change the hearts of men. Science has made the world a neighborhood, but only religion can make it a brotherhood. Nor does external authority change the lives of men. Modern sainthood cannot be legislated.

Men need ideals to which they can cling more sorely now than ever. It is the spirit of Jesus Christ, who spent himself in loyalty to God and to the good of men, which is so much needed in this inner realm. His spirit alone can eradicate ignorance, prejudice, pessimism, bitterness and selfishness; and can instill in their stead faith in God and man, hope that the kingdom of good-will shall be established, and the love which will prompt us to do

unto others as we would they should do unto us."

In co-operation with public utility and industrial corporations the Bureau of Standards has undertaken a program of research work designed to eliminate noise from city life. Recognizing that the perpetual din caused by riveting and street railways, to mention but two of the offenders, is becoming a menace to the nerves of urban dwellers, the Bureau has determined that it is high time for modern invention to marshal its forces in the development of the "engineering of silence." Dr. L. J. Briggs, acting director of the Bureau, has given out assuring reports indicating that it is no empty dream his organization is pursuing. Recent tests, he declares, show that structural girders put together by noiseless welding are amply strong and that successful efforts are being made by many industries to develop the silent operation of machinery. Equally encouraging is the report that new forms for paving streets which would tend to deaden noise are being experimented with, that traction companies are working upon devices to quiet street cars and that the elimination of noise is one of the chief aims of automotive engineers who have already gone so far in developing a quiet motor. Airplanes also come within the province of these engineers of silence, for while it may not worry us much to-day it is not too difficult to imagine that in time the airplane engine may become as much of a nuisance as the pneumatic hammer. To no more worthy cause than this campaign could we offer our support. Longingly do we look toward the day when scientific silencers are so practical that the truckman, the street car driver and the riveter may be compelled by municipal ordinance to leave us in peace and quiet.

As if it had not done enough damage and caused enough suffering since it began late in April, the 1927 flood in the Mississippi Valley is slowly inundating stretches of territory for a second time. The "June rise" pours through broken levees, and wherever the river does not send new volumes of waters over the land the new flood prevents the drowned farms from returning to a normal condition. This means that on something like half a million acres of fertile farm lands, most of it ordinarily planted to long staple cotton, there will be no harvest whatever this year, and the farmers cannot hope to receive returns from their plantations before the fall of 1928. Two of the largest and richest counties in Mississippi will make virtually no crops at all this year, and Arkansas is equally hard hit. Unless the levees can be repaired between now and next spring the ordinary rise in the river will flood all this territory once more and might easily prevent its being planted even for next year. Aside from its certain effect upon the production of long staple cotton this year, this situation is one of the gravest in all the flood-swept territory and one that is certain to bring increased demands upon relief organizations. This year's flood

will leave well-nigh ineradicable scars; it stands unique in every respect in the history of the Mississippi Valley since man began to reclaim its fat lands and put them into his service. It should mark the turning point in the nation's handling of the whole problem of flood control.

George Vingerhoets, a seafaring man, comes all the way from Belgium to show us how to make any kind of wine we desire without using grapes or fruit juices. His plan is so simple that even a child can produce the wine. Using sugared water as a base, he injects a secret substance which generates and feeds vinous microbes. These microbes do the rest. Mr. Vingerhoets proposes to demonstrate his discovery to the satisfaction of the scientists at Columbia University. Doubtless these scholars will find the experiment both interesting and satisfying. But for the mass of Americans, making wine without fruit juices and grapes is like carrying coals to Newcastle. For years the greater part of wine produced in New York City has not been made from either. Almost everything else has been used—sawdust, gum shoes, rubber coats and some more or less "cleaned denatured alcohol." We have long since outgrown the old-fashioned fruits of the vine. Our wine-drinking population has become so used to the taste of this new kind of wine that it becomes a question whether a real wine produced by good union vinous microbes would be marketable. We can, therefore, view without alarm the assertion of Mr. Vingerhoets that his method will destroy our vineyards and that we shall no longer be compelled to raise and gather fruits and grapes.

With the airplane coming rapidly into daily use, we may expect an entirely new set of laws and lawsuits. That the legal questions involved will not be confined to the persons who use these machines but are likely to affect any of us is illustrated by a decision which has been handed down by the Supreme Court of Appeals of Virginia. The town of Big Gap, in that State, maintains a park for the use of the public and for persons reaching it by airplanes. A detour road for automobiles runs across one end of the park. In attempting to make a landing an aviator struck and killed the driver of a passing automobile. The administratrix brought suit against the town to recover damages for negligence and failure to use proper care in maintaining the park. The court held that the act of the aviator was the cause of the death of the automobilist and that the town was not responsible. The decision sets a precedent in that it makes aviators liable for damages to those on land resulting from flying planes. The possibilities are many, such as the dropping of heavy material, lightening loads and the necessity of making sudden landings. Policing the air, therefore, becomes an added problem. To our old maxim "Watch your step" we shall now have to add "Look aloft."

Intelligent patience pays.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Saturday was another of those perfect summer days for which Michigan has always been noted. With blue sky, bright sunshine and a stiff Northwest breeze, the conditions were ideal for enjoyment in the open.

The first stop was at Muskegon, where a brief call was made on the oversized landlord of the Occidental. Mr. Swett informed me that he now keeps his coffee shop open until 11 p. m., seven days a week, and believes the lengthened service will prove to be very satisfactory to all concerned. I am still of the opinion that he ought to keep his main dining room open all day Sunday, instead of closing it two hours after each meal is ready for serving, but he does not agree with me in this idea. So long as he owns the hotel and conducts it very much better than I could if I were in his place, I suppose I will have to bow my head to the inevitable.

Mr. Swett informed me that the Judson theater project across the street would probably be carried into execution; and that he had abandoned the plan of erecting a theater in the rear of his hotel, utilizing the space now used as a parking area by the guests of his hotel. Personally I am glad the parking privilege is to be preserved. I think it means more to the patrons of the house than a moving picture theater would.

I was informed that the options held on a controlling interest of the stock of the Peoples State Bank for Savings by Jacob Lornbos and associates have been released and that the plan of changing the management of the institution has been abandoned.

Evidence of permanent and substantial growth are in evidence on every side at North Muskegon, which I believe is the longest and narrowest city of its size in the United States. New water mains are in evidence covering several miles, reaching out in every direction to the wonderful new homes now being completed and under construction at Interlaken Park. Some of the finest types of architecture to be found anywhere in this country are in evidence at this famous location bordering on Muskegon Lake and overlooking the city of Muskegon. I believe the time is coming when Interlaken Park will be one of the most attractive and famous show places in this country.

Although two chain stores have recently located within a hundred feet of Buwalda Bros., the three enterprising gentlemen composing this firm fail to note any difference in their volume. They were all as busy as bees when I called on them Saturday afternoon. They handle groceries, dry goods and hardware and look forward to the time when they will be forced to still further increase the size of their store. The business was started by the father of the present owners twenty years ago. Seven years ago he turned the establishment over to the three sons. I do not know of three brothers anywhere who exhibit better team work than the Buwaldas. Like nearly every

merchant on whom I call they showed me a box of Apple Hat caps safely reposing on a top shelf, awaiting the arrival of a certified check for \$1. Then the shipment will go back to St. Louis with their best wishes and the ardent hope that they be bothered with no more unasked, unordered and unwanted shipments of any kind of merchandise. As practical and successful merchants they insist that they are in a better position to select the goods required for their trade than is a jobbing house 500 miles away.

Unless I am very much mistaken the Apple Hat Co. must have \$25,000 worth of caps resting on the upper shelves of Michigan merchants, awaiting the receipt of \$1 remittances before they are again consigned to the care of the U. S. mails.

Mrs. Walker, a half mile down the pavement toward Lake Michigan, does a quiet business in a quiet way. She greets everyone with a smile and has a choice coterie of satisfied customers.

The cement on the dunes highway from Michilinda to the end of the Memorial highway at North Muskegon is completed for five miles South of the Northern terminus. The road is open to the public for four miles and is certainly entitled to the appellation of Scenic highway. That portion of the route now open winds around majestic hills, traverses beautiful valleys, runs along one edge of Duck Lake and parallels one of the finest bathing beaches on the East shore of Lake Michigan. If the remainder of the route is one-half as beautiful as the portion already developed the highway cannot fail to become one of the finest and most popular stretches to be found anywhere in the Middle West. Especially will this be so if ovals of ample size are constructed wherever the highway touches the Lake at bathing beaches, so that people who wish to utilize the bathing beaches may not be forced to park their cars on the cement.

Aside from the scenic attractions of the dunes road, the new highway will serve a useful purpose in the summer time in relieving the congestion on US 31 between Muskegon and Whitehall. On Saturday there was a constant stream of automobiles moving each way. A stoppage for any purpose soon caused a line up a mile long. The new highway will probably be completed by the end of the season, so it will be available for the use of the public during the late fall months.

The resort business on White Lake is reported a little below the average, so far as hotel and boarding house guests are concerned. The usual quota of cottage owners are in evidence, but the transient class appears to be considerably reduced. The White Lake resorts never looked more attractive than they do this season.

E. A. Stowe.

Imagination provides the wings for life's aeroplane; work, the motor.

Before you can work to some purpose you must have some purpose.

Independent Grocer Not Yet Ready For Undertaker.

All at once the retail grocer appears to have loomed up as rather the biggest thing in the American food trade. Not only does the retailer think so, but the truth has gradually at last soaked into the mind of the wholesaler that if he himself does not stem the inroads of evolutionary extinction now setting strong against the retailer, he himself might as well call in the undertaker—either that or go into some other branch of the business himself.

At the recent Omaha convention quite as much concern for the retailer was expressed at the wholesale convention as at the retail sessions; also at the various inter-trade conferences held on the side lines—and most of it was far more intelligent and constructive. As for the retailer himself, he still preferred to live in a fool's paradise of complacency, even turning down this resolution proposed by the Cleveland delegates:

Whereas — The word independent grocer is foreign to the retail grocer and

Whereas—The retail grocer is anything but independent but rather dependent on so many other factors in the distribution of foods to the consuming public; therefore be it

Resolved—That we, the delegates assembled, in this the thirtieth annual convention of retail grocers encourage and subscribe to the use of the word independent retail grocer instead of independent retail grocer.

However flattering and cajoling this may have been to the retailer's pride, it reflects little credit on his intelligence. Every retail grocer who thinks—of course, not all do—knows very well he isn't "independent" any more than the wholesaler is independent, or any other properly co-ordinated factor of food distribution. They must work together—"like the two halves of a pair of scissors wholly useless unless they do"—to borrow Ben Franklin's simile—or neither can succeed. Either the retailer must devise a wholesaler of some sort as an ally or the wholesaler evolve a retailing function in his business, or both will be forced to other channels. Of course, in some cities, both classes are evolving modified forms of dual function or of co-ordinated co-operation for both services and are making progress. Continued fighting has not yet gotten either anywhere and never will. So "that's that," so far as 'independence' goes.

Far be it from the writer to predict that either wholesaler or retailer is helpless and tagged for a through passage to the eternal bow-wows, because as a rule both admit the truth of their interdependence—however, it may please a few demagogues to blow the clarion of bumptious self sufficiency at a convention. And, after all, the distinction between a link in a chain and a separate unit is not so much "independence" as individualism. Call it what you will, the non-chain grocer and the wholesale "big brother" always have and always will co-operate and co-ordinate. Just now the "big brother" is lending a hand to make

his "kid brother" a lot more effective—at least to give him a few instructions in the noble art of self-defense. Perhaps he may need a little training himself, but that is another story.

The most encouraging sign of the times for the retailer is not his cocksureness at Omaha but rather in the calm sentiments expressed by Charles Wesley Dunn, who has just accepted the legal leadership of the retail cause:

"The trade association will become a greater factor in the life of business than it has ever been and retail grocers' associations will move to a higher level. We will, in the future, concern ourselves, not so much with the interest of the individual as with the progress of the trade as a whole, which in its much greater results will mean much more to the individual fortunate to be a member of the organization. We must avail ourselves of talented men—men of rare and high ability in merchandising, advertising, public relation service and above all in legal and legislative knowledge. We must assume full responsibility for economic food distribution and be aggressive in our confidence to service the American people."

Mr. Dunn said in his letter of acceptance:

"What the individual retail grocer wants and all he can and does ask is an equal opportunity and fair play. Given that, it is for him to achieve the measure of success which his efficiency and service provide. I believe that the greatest danger to the chain store movement is in itself, in its success, in its abuse of its great power. It cannot successfully attempt either to monopolize retail distribution or unduly to restrain trade or to use unfair and illegal methods of competition. A policy of exacting unfair secret rebates from producers or suppressing local competition by unfair local price cutting will be ultimately self-injurious." Ellis L. Howland.

Who were the dentists a hundred years ago? Almost anybody except physicians. Goldsmiths, jewelers, ivory turners, umbrella makers, blacksmiths, mechanics, wig makers, tinkers, engravers, barbers and itinerant jacks-of-all-trades would readily remove an offending molar or fashion a tooth to take the place of one departed. The chief requirement for extracting a tooth was strength. The result might be that the tooth was pulled out or only broken off. Making of artificial teeth was correspondingly simple. It required no formal training. Anybody whose mechanical proclivities and spirit of venturesomeness prompted him to try his hand at the job looked into the mouth of a customer and proceeded to make "false" teeth and fit them according to the dictates of his native ingenuity, modified by such objections and suggestions as occurred to the patient during the ordeal. It is hardly to be wondered at that physicians avoided contact with so amateurish and unprofessional an occupation. What humanity has suffered from this attitude, however, can only be imagined.

SHOE MARKET

New Plan To Sell More Men's Shoes.

The state of the men's shoes business has, for a number of years back, been a source of increasing dissatisfaction, both to retail merchants and to manufacturers engaged in this branch of the trade. Various plans have been suggested to meet the situation and to overcome the tendency toward diminished consumption of footwear by the country's male population. One definite project with this end in view was the proposed campaign of advertising to increase "shoe consciousness" among men, which was under consideration for many months by manufacturers comprising the men's group of the National Boot and Shoe Manufacturers' Association.

The unanimity of purpose and action which alone could have made such a campaign successful appears to have been lacking among the manufacturers of men's shoes. Certain of them were not convinced of the feasibility of the proposition, at least to the extent that they were willing to lend the necessary financial support. Consequently this particular plan seems to have been laid aside, for the time being at least, to the disappointment of many who had looked upon it as a project that promised much in the way of improvement for the men's shoe industry.

The basic idea of attempting to promote the men's shoe business through advertising, however, had vitality enough to survive the failure of this first attempt to make it effective. No sooner had it encountered its first rebuff than it came back with reinforcements in a fresh attempt to storm the citadel. This time it is the retailers who are first asked to enlist for the campaign to convince the men of America that, in fairness to themselves and the well dressed appearance which is a recognized asset in business and social success, they should have more regard for their footwear.

At the meeting of the directors of the National Shoe Retailers' Association in Boston recently, it was voted to endorse the new project, as submitted by a recognized advertising agency, which will undertake the rather formidable task of selling the shoe merchants of the country and likewise the other branches of the industry on the idea that they should support the plan. This is said to be conceived along lines similar to the successful campaigns of the florists, the jewelers and the laundry trade. Upon the measure in which such support is accorded will the outcome mainly depend. In the absence of more detailed information, it is too early to pass upon the merits of the proposition. In any event the matter is far too important to be disposed of by snap judgment, and it should be accorded that careful and matured consideration to which a measure of such moment is clearly entitled.

That the men's shoe business is and has for some time been in an unsatisfactory condition will be admitted without argument by most retailers and manufacturers. Whether the plan

for betterment that is now proposed can be counted upon to produce the improvement which is desired by all is the question upon which retailers of the country will now have the opportunity and responsibility of expressing their judgment—Shoe Retailer.

New Ideas in Handbags.

Several new handbag models featuring novelties in shape and leathers are being offered by manufacturers. One is called the "canoe bag" because of its shape, which resembles that of a canoe. It is made of imported Calcutta lizard calf, which is described as an entirely new leather. The canoe idea is carried out also in the interior of the bag which is divided into three spaces, suggestive of the back and front seats of a canoe. The bag is equipped with a center strap so that it may be carried on either side. Wholesale prices range from \$36 to \$72 per dozen. The same manufacturer is offering bags of real Java lizard, which shows up the reptile markings in a very fine grain. He says he has acquired control of practically all of the selected Java lizard skins. Wholesale prices of these bags are from \$6 to \$35 each. They are shown in tan, brown and gray shades, while the canoe bags referred to above come in a full range of colors.

Buyers Ordering Better Dresses.

Manufacturers of women's better grade dresses have been well pleased with the manner in which buyers have been placing Fall orders during the past fortnight. Some of the producers report that more liberal orders have been made than for several seasons. Whether this gain has been made at the expense of the cheaper dresses it is still too early to say, but one manufacturer declared yesterday that many women were dissatisfied with the poor wearing qualities of some of the low-priced garments. In the better dresses satin and velvet applied on satin have been the best selling materials. The wood-brown shades have been strong. The silhouette is practically unchanged.

Extra Length Stockings Offered.

Hosiery men are wondering whether the current demand for women's extra-length hose, running from thirty to thirty-one inches, will be an important factor in the market in the future. The special news-letter of the National Association of Hosiery and Underwear Manufacturers ascribes the trend to the short skirts being worn. The present average length of women's hosiery is twenty-eight inches. Manufacturers believe that this length will be adequate even for the shortest skirt. While many buyers were making enquiries about the extra length hose, in relatively few cases are they willing to pay the extra cost which an added two inches in the fabric entails.

Black Finds Early Favor.

While the color situation in women's wear Fall fabrics is still a matter of doubt, there is noticeable, however, a strong early trend to black. This is true of both woolens and silks, and represents somewhat of a departure from the usual color development in

which colors come first, and favor for black winds up the season. Next to black in woolens come the new blue and the tan and taupe shades. In silks the favored colors in order, besides black, are said to be marron glace, Malaga, midnight and Canton blue. Talk of a strong vogue for gray has lately developed, owing to sponsorship of this shade by leading couturiers.

Shoe Prices Going Up.

The rapidly advancing quotations of hides and sole leather are gradually forcing shoe prices higher. This situation is causing concern to manufacturers of advertised one-price lines of shoes, who are faced with the alternative of cheapening the quality of their shoes or of advancing prices. In the latter case they would lose some of the beneficial results of their advertising programs.

Shoe executives say that their prices will be higher for a year and possibly longer. The shortage of hides, which is responsible for the rise in the leather market was a development which took place over a number of years, it is pointed out, and it will take many months to grow enough cattle to correct the shortage. The higher prices for hides will encourage cattle raisers to increase the size of their herds, it is believed.

Manufacturers say that some retailers are resisting the advances in shoes. In time, however, the trade will acknowledge the necessity for the increases, it is felt, and will place orders ahead in anticipation of further mark-ups. The producers and retailers are expressing concern as to what the consumer's reaction will be to the advances of 15 per cent.

Luggage Business Is Quiet.

Sales of luggage are moderate at present, although prices are going up, following the 40 per cent. increase in leather prices. Some manufacturers are delaying sending their salesmen on the road until next month, because of the small amount of business which they believe is to be had now. Retailers are said to have small stocks and, when the demand does become evident, larger sales are inevitable, it is thought. The drastic reductions at which department stores have been selling distress merchandise has not helped retailers to get into the proper frame of mind for accepting the higher luggage prices.



MERCHANTS!

We are offering a New "Sports 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 good profit and quick turnover.

Herold-Bertsch

Shoe Company

GRAND RAPIDS, MICHIGAN

Manufacturers of Quality Footwear Since 1892

HIDDEN - PROFITS WHERE?

In the unsolicited sale of Shoe Laces, Polishes, etc. Do not loose these profits by neglecting your Findings Department and when you are thinking where to find what you need think of

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

**MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE COMPANY
LANSING, MICHIGAN**

Prompt Adjustments

Write

L. H. BAKER, Secy-Treas. LANSING, MICH.

P. O. Box 549

Let Us Hope Not Another On To Richmond.

Grandville, July 26—The great feat has been accomplished, after much advertising, and the trolley cars are once more running through Grandville from the city to Jenison.

It is an historical event for the inter-urban towns along the line, and they may well rejoice that the supposedly impossible feat has been accomplished and that the biggest stock company on earth has taken hold of the laboring oar with great promise of future success.

In ye olden time a great army of Northern farmer boys marched out from Alexandria, Virginia, with the avowed purpose of wiping out the insignificant little force of Beauregard at Manassas. What was the outcome? With blare of drums and a handsome military parade the supposed irresistible army of the Union went out to demolish.

That act of demolition was pretty well done, but it was not the sort expected. Artemas Ward, a comic writer of the day, said he did admire the magnificent advance of our army on Washington after the battle of Bull Run. It was one of the wildest, maddest retreats of an army on record.

The cause of all this was the ill-drilled, unsophisticated troops, mustered from the corn and wheat fields of the North, with scarcely any military training, going up against a better drilled, more sophisticated army of the South.

Newspapers of the North had sounded the slogan, "On to Richmond," and it was plainly evident the little Potomac army under Major General McDowell went into action before being sufficiently prepared. Let us hope such may not be the case with our army of nearly a thousand stockholders in this new enterprise for the giving of the public railway communication between the city and outlying suburban villages.

Sometimes there is such a thing as cutting off more than one can chew. Surely the men who have managed this railway comeback have studied the conditions in all their bearings and it does not seem probable there will be any Bull Run failure.

On his first visit to Grand Rapids during a political campaign, James G. Blaine remarked that Grand Rapids was the biggest city of its size in the United States and there has been no call for a redecision in that matter.

Let us hold our faith in believing that the biggest stock company ever will make a success of the shortest electric trolley line in the country.

There is one thing which has, doubtless, not been overlooked and that is the fact that every great enterprise has to have a business head. In fact, the brains of those stockholders must be confined in one head to guide and take care of conditions as they arise.

Vast bodies move slowly and such bodies have a guiding hand to steer the bark safely over uneven waters. This has been demonstrated times without number in war and business history.

Every schoolboy over ten years of age recalls that dashing poem of Thomas Buchanan Reid describing "Sheridan's Ride." How the heart quickens at sight of that gallant cavalry leader as he leaps to the saddle at Winchester twenty miles distant from Cedar Creek, whence comes the booming of guns announcing that the battle is on once more "With Sheridan twenty miles away."

Then was performed one of the greatest military feats of all time, Sheridan's ride from Winchester, down the pike at breakneck speed, while the nearer approach of those battle sounds announce to his practiced ear that his gallant troops are on the retreat.

This would never do. Sheridan reached the retreating lines, whirled them back with the cry that

"This would never have happened had I been here." His words were true. The brains of the army were absent. There was no head to guide, hence dismay and retreat.

But the head had come back. Riding down the line the gallant Phil ordered the troops to face about with the cry that "We are going to lick them out of their boots."

Such a change as came over that confused and scattered army. Reforming behind their gallant leader, they faced the foe once more, and soon the rout became a victory and the rebels were the ones in flight. The power of one man brought this about, so that Cedar Creek is known as one of the Union army's most substantial victories. Snatching victory from defeat is one of the rarest things in military records and Phil Sheridan won from that one incident everlasting fame.

To-day the Grandvillites and others are faced with a most interesting problem, one which cannot be solved and carried into execution without a guiding hand and brain. Has this big railway company such a head? Success or failure almost wholly depends on this fact and the future movements of the railway now on trial will be watched keenly, both by the friends and enemies of the enterprise.

Up to date we may commend the work of the management. The test is yet to come, however, and as I said before, the success or failure of the undertaking rests almost wholly with the man at the helm. Who that man is, or even if they have such a man, I think has not been fully developed.

It is far easier to censure than to praise. It will be well to defer our criticism for a time until events demonstrate whether or not the little big stock company has worked wisely and well in its resuscitation of the supposedly defunct interurban line. Time will tell. Old Timer.

Two New Counterfeits.

Benjamin Strong, Governor of the Federal Reserve Bank of New York, requests the Tradesman to warn the banks and Trust companies of Michigan against two new dangerous counterfeits, as follows:

"\$20 Federal Reserve note on the Federal Reserve Bank of San Francisco; series 1914; check letter D; back plate No. 939; signed with names of Frank White, Treasurer of the United States and A. W. Mellon, Secretary of the Treasury; portrait of Cleveland. This is a photomechanical production, prined on two pieces of bond paper between which coarse threads have been distributed to imitate the silk fiber. The numbering and seal are off color, having a smudgy appearance and the portraiture reflects a black tone which is due to faulty etching and printing.

"\$50 Federal Reserve note on the Federal Reserve Bank of Cleveland; series 1914; check letter D; face plate No. 30; back plate number indistinct; Frank White, Treasurer of the United States; A. W. Mellon Secretary of the Treasury; portrait of Grant. This note is printed from crudely etched zinc plates on one piece of paper with ink lines imitating the fibre. The inscriptions 'Federal Reserve Bank' in the top and bottom face border appear to have been lettered by hand by a note-raiser, while the seal and bank symbol are poorly executed. This counterfeit should be easily detected."

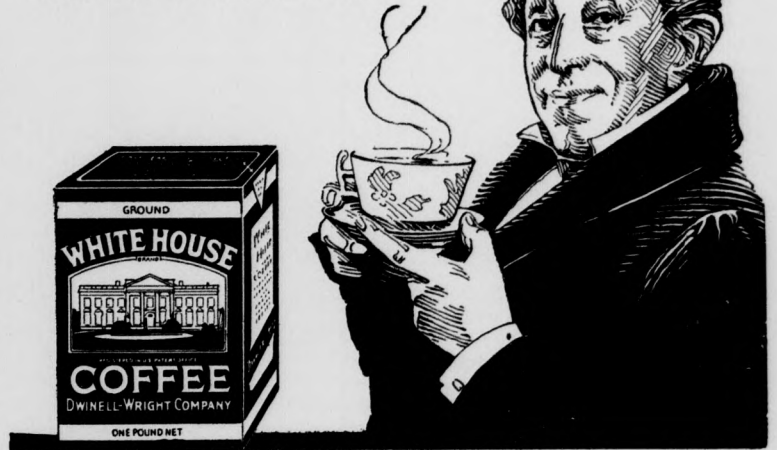
Horse sense behind the steering wheel is better than horse power under the hood.

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

Boston - Chicago
Portsmouth, Va.

Michigan Distributors—LEE & CADY

WORDEN GROCER COMPANY

The Prompt Shippers

A Big Winner

QUAKER COFFEE
HOT FROM THE POT
SATISFIES

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

Makes customers repeat

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

FINANCIAL

FRAUDULENT SECURITIES

**More Than Half a Billion Dollars
Lost Every Year.**

The swindlers who steal vast sums yearly from the pockets of investors are doing incalculable harm to corporation prestige and good-will.

The Government, through its Liberty loan drives, during the kaiser's war, educated thousands of citizens to accept a more practical theory of saving. Since then, encouraged by high wages and general prosperity, there has come about a widespread diffusion of corporate securities. The way is thus being opened to a vast and rich market, consumers, patrons, employees, who make up the great body of the public.

The growing conviction that it is more sensible to invest one's surplus dollars than to hoard them is being exploited by the swindler. To get the money he seeks, the swindler must first establish confidence in himself, his methods, and promotions. Frequently he tries to attract the individual's faith by attempting to undermine confidence in legitimate business.

Among the many devices currently employed to trap the investor is the use of misleading publications. In these, the swindler extravagantly praises his own promotions, predicting big profits to those who buy the stock at once. His scheme, he insinuates, has all the good points of legitimate big business, but none of the bad. To support this bold assertion, he offers "economic studies" of established corporations. In one column he may laud a standard security, the rise in value of which is generally conceded. But in another there will be a violent attack on a stock suffering temporary depression. Or it may be that a prosperous business is assailed because of "evil practices" which the swindler has "discovered."

The harm of this propaganda is apparent. If the criticism is read by the general public, the corporation's good-will inevitably suffers. If it goes to stockholders, the corporation certainly loses prestige. If, by chance, the reader should accept the swindler's advice and make a few dollars, or possibly be spared a loss, then it must follow in the reasoning of the credulous or uninformed, that this same swindler's advice on his own promotions is just as "reliable."

Although a corporation may do its utmost to guard its list of shareholders, there are various legal ways in which these names can be obtained and then fall into unscrupulous hands. It is conservatively estimated that these misleading publications reach more than the known total of bond and shareholders.

Where the facts are not known, the swindlers get the money—and legitimate business gets the blame.

An employe who has been swindled presents a serious personnel problem.

Whether or not a corporation promotes directly the financial interests of its employes, it is quite properly

concerned with their general welfare.

Good-will is involved in general welfare. Corporation policies may differ as to which is the best method of dealing with the personal problems of their employes, but the fact remains that swindlers are busy in the industrial districts, searching for the unspent dollars of working people.

Swindling has attained astounding proportions. If it cannot be said to be organized, in the sense of unified projects, it certainly is one vast unit in the manner in which it is presented and in its disastrous effects.

Swindlers are adroit in adapting to their own ends mental qualities or weaknesses, which are peculiar to no particular class. Big profits, credulity, ignorance, romance, flattery, "something for nothing," trustfulness, the gambling instinct, superstition, easy money, and prejudice against organized capital, are some of the beliefs which the fraudulent promoters capitalize.

In many localities, the swindlers find that the ground has already been prepared for them. Many corporations are encouraging thrift, placing in operation so-called "ready money plans," making their own stock available for purchase on instalments or setting up forms of investment trusts. It should be a matter of serious concern to such corporations, that nothing happen which may impair their employes' investments or undermine the good-will which a satisfied employe bears toward a fair employer.

Much of the enormous sum lost each year through swindling is a tribute to ignorance and is paid by industrial workers. Investigation tends to prove that a swindled employe blames capital, not himself, for his losses. He may want to punish the swindler. He may even admit he was unwise. But it was "big money" he sought and after all, the employing corporation is to him the most tangible evidence of capital in which he hoped to share.

Give this man the protection of facts. He will not resent it. Facts protect savings. Savings kept secure go far toward maintaining the invaluable good-will of labor.

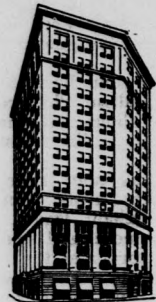
National Better Business Bureau.

Farm Prices Fall Behind Rest.

After an exact balance between agricultural commodity prices in May, correcting a maladjustment that had existed for two years, the two curves separated again in June, according to the Bureau of Labor Statistics index, published recently. Most people had thought the spectacular 1927 rise in wheat, corn and cotton might force the lines apart but the prediction was that farm products would cross industrials. The surprise in the statement is that this did not happen.

Just when it seemed that the farmer was about to gain an advantage over others in the price position a slight drop in agricultural values has forced him back again. As recently as last November the disparity between agricultural and non-agricultural prices was as wide as the difference between 141 and 154.

A spectacular climb in agricultural



"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.

Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

Detroit
2056 Buhl
Building

prices began in December and a continued fall in non-agricultural prices brought the curves together at 144 in May. The new June figures show that the former have declined to 143 whereas the latter held even at 144. It is not a change on which to lay too much stress for, of course, corn and cotton prices so far in July have improved on publication of the recent crop reports.

If the new summary of the price movement dashes down a hope that the upswing in agricultural values might continue uninterrupted until relatively higher ground was reached than that held by industrial commodities, it does support the observation made often of late that stability is more of an accomplished fact now than a far-off dream. To a degree the rising prices of wheat, corn and cotton in the last few months have so emphatically offset continued declines elsewhere on the general list that the standard compilations of average do not reveal the true picture. Nevertheless it remains true that, except for a sharp drop in late 1926 and early 1927, even the fluctuations in industrial commodities have been unimportant.

In the last two years and more that the general price level has been falling in this country it has come down from 161 to 144, 10.5 per cent., but there are groups that still tower far above the average. Clothing materials at 170 occupy a higher relative position than any other section of the list, but building materials, have not yet broken below 164, the June figure. The metal and the chemical groups, which each stand at 122, represent the nearest approach to the pre-war levels seen anywhere in the compilation.

No comments on causes for changes in the commodity price movement ever are made by the Bureau of Labor Statistics in connection with the issuance of its monthly reports, but authorities incline to the view that the impetus for the downward trend of the last two years came from conditions foreign rather than domestic.

Since the duration of the present prosperity era is related to the future price movement students of business now scrutinize every new sign of a change in the price trend.

Paul Willard Garrett.
[Copyrighted, 1927]

Expected Upturn in Trade Will Tighten Money Some.

Hope that the next move in business will be forward is held out by the National Bank of Commerce in its monthly bulletin, published recently, after a reference to the general "confidence that the current moderate recession has now pretty well run its course."

Right along this bank has clung to the view that the solid foundation on which 1927 prosperity rests gives reasonable assurance of continued good times in the months ahead. Such a prediction now does not take so much courage as it did when the bank first spoke, for, as shown in a recent survey in this paper of opinions on business, the leading authorities all expect excellent trade for the remainder of the year.

Without going into details on the matter the bank to-day puts itself on record with those who forecast somewhat tighter money in the autumn. "For a brief period the outlook is for continuing ease in the money market," says the bank. "Thereafter," it hastens to add, however, "the anticipated increase in business activity, together with the crop-moving requirements, may well occasion somewhat firmer money rates." If the fall months bring the predicted upturn in industry it would be no more than natural that money should move to higher levels but nobody figures now on a change important enough to swerve sentiment, which plainly has been improving since the turn of the half year.

It is no secret that the flow of new capital issues to this market so far in 1927, aggregating a billion dollars in excess of that for similar 1926 months, had, previous to this month, expanded the supply of securities temporarily beyond the demand and depressed the market in bonds.

Referring to this situation the bank notes: "The bond market was temporarily glutted as a result of the volume of new offerings, but these have lately been curtailed and accumulations are now being gradually worked off. There is a good demand for really prime securities; and with the reinvestment of July interest and dividend payments, the general average of bond prices has moved slightly upward from the low point reached about the end of June."

It now is clear that the normal July reinvestment demand did not assert itself this year as early as usual and the reason in part was that dealers' shelves were overloaded with high-priced issues. A check in the volume of flotations and the dissolution of numerous syndicates have combined to allow the investors themselves to take the slack out of the bond market.

Leading banks in Wall Street agree now that business should be excellent this fall and that the situation in bonds has been largely corrected already.

Paul Willard Garrett.

Why Men Fail.

Too much talk
Not enough walk
Too much sigh
Not enough try
Too much bask
Not enough ask
Too much blow
Not enough go
Too much blink
Not enough think
Too much mope
Not enough hope
Too much shirk
Not enough work
The result is
You miss the biz.

Good At Figures.

A new 5 and 10 cent store had been opened by a man named Cohen. A woman came in one day and selected a toy for which she handed the proprietor a dime.

"Excuse, lady," said Cohen, "but these toys are 15 cents."

"But I thought this was a 5 and 10 cent store," protested the customer.

"Vell, I leave it to you," came the reply, "how much is it, 5 and 10 cents?"

Just As We Advise You

to put aside part of your earnings as a protection against emergency, we ourselves follow consistently a policy of building up a surplus fund.

Today our Surplus amounts to ONE MILLION DOLLARS.

That sum, together with Capital and Undivided Profits of over another HALF MILLION, protects your money here—and you like to deal with people who practice what they preach!

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 Convenient Offices

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

WHY MANY WILLS ARE NOT MADE

"All men, think all men mortal but themselves."

Young.



GRAND RAPIDS TRUST CO.
GRAND RAPIDS, MICHIGAN

MEN OF MARK.

Guy D. Carpenter, the Well-Known Bond Salesman.

Three valued employes of Vandersall & Company, bond dealers of Toledo, have organized a new firm which will be known as Siler, Carpenter & Roose. J. W. Siler has been connected with the Vandersall house for three years and in charge of the Detroit office. Guy D. Carpenter has also been connected with the house three years in charge of the Chicago office and the Western Michigan territory. G. A. Roose has been connected with the house three years as bond buyer. He will continue in the same capacity.

Mr. Carpenter was born in Toledo, Ohio, October 15, 1877. His antecedents were English on both sides. He graduated from the high school of Toledo and later from the Michigan College of Mines at Houghton. About the time he graduated in the spring of 1898 the Spanish war broke out and he enlisted in Co. F, 34th Mich. Inf., which rendezvoused at Island Lake. He subsequently went to Cuba with his regiment and fought in the battle of San Juan Hill under General Shafter. He frequently saw Roosevelt in those days and formed a high admiration for the dash and genius of the statesman. He went through runs of typhoid and malarial fever in the military hospital at Santiago.

Upon his return from Cuba he found the profession of mining engineering at a low ebb and purchased a retail dry goods store at Port Clinton, Ohio. He continued this business three years when he sold out and removed to San Francisco, where he was employed three years as working engineer in a silver mine. He then returned to Toledo and purchased an interest in the wholesale and retail coal business of Lenper, West & Terry. He continued this connection eight years, when he sold out and engaged in business on his own account under the style of Guy Carpenter Moulding Co. Five years later he made an advantageous sale of the picture moulding business and engaged with the bond house of Graves, Blanchard & Thornbergh as Michigan salesman. He continued with this house for two years and on its reorganization as Blanchet, Thornbergh & Vandersall he transferred himself to the new firm. Three years later the business was re-organized as Vandersall & Co., during which time he not only continued to cover the banks and investors of Western Michigan, but has taken the management of the Chicago branch, which he has developed along remarkably successful lines.

Mr. Carpenter was married in 1909. Mrs. Carpenter died six years later, leaving a daughter who is now 17 years of age. The family circle comprises Mr. Carpenter, his daughter and his wife's mother, and they all reside in Mr. Carpenter's home at 806 Colfax street, Toledo. The daughter will graduate from the Toledo high school next June. Mr. Carpenter plans to have her enter the Ohio State University, at Columbus, next fall, and pursue a full four

years course. Because the wife and mother died when the daughter was quite young, he devotes his entire time when he is in Toledo to the guidance and companionship of his daughter.

Mr. Carpenter is a member of St. Mark's Episcopal church and is a Mason up to and including the Knight Templar order. His hobbies are fishing, yachting and base ball. He is fond of all kinds of outdoor sports, both on land and water, and his knowledge of sportsmen and their records is widespread and accurate. He attributes his success to hard work, but those who know him and have done business with him insist that much of his success is due to a delightful personality, to a frankness of manner, to honesty of purpose and candor and fairness in all his business relations. No bond salesman who visits this market stands higher in the estimation of bankers and security buyers than the subject of this sketch, who numbers his customers by the hundreds and makes every customer a personal friend.

Small Town Fire Protection.

The small town with inadequate fire protection is inviting a fire disaster from a source which receives little of its attention. The man who desires to have a fraudulent fire finds the small town with inadequate protection an ideal spot. While the municipal department in a large city frequently gets its machinery in operation soon enough to prevent spread of the set fire and sometimes even gets the evidence of arson before it is destroyed by the fire itself, the small town department arrives too late with inadequate equipment and the purpose of the criminal is accomplished without any effective barriers. Then the volunteer fire department is usually inexperienced in seeking evidence for fraudulent fires and this too is an advantage to the criminal. This offers an additional reason for getting sufficient equipment and protection for the village.

A new explosion hazard has been developed in the plastic floor coverings which are now being used in many school and other auditoriums and places of public congregation. The solvents used in these compounds give off explosive vapors during the drying process and great care in the matter of ventilation and possible ignition is necessary. An explosion caused by the ignition of such vapors occurred on Sept. 21, 1926, in a pipe tunnel under the floor of a newly-erected auditorium in the high school of University City, a suburb of St. Louis. One workman was killed and ten persons, including three students attending classes, were injured.

Combustion which smouldered for weeks in stacked baled hay mixed with molasses for sheep feed caused a fire last month which finally reached sufficient air to destroy 730 tons of the product store in a plant at Stockton, California. Although molasses soaked hay has been wrongly considered immune to spontaneous combustion this proves that it sometimes does occur. There were 16,375 bales in storage.

What about your Will?

YOU are devoting your time and energy to creating an Estate. What precautions have you taken to preserve your Estate?

By making a Will, you can establish Trusts to assure that your children will receive a thorough education; that your son will get a good start in business; that your wife will be relieved of the care and management of your business and other interests. Through your Will you can surround your Estate with every safeguard so that after you are gone your affairs will be administered according to your wishes and to the best advantage of your heirs.

Acting as Executor-Trustee under your will, this company will soundly manage the money or property you leave, and ultimately distribute your Estate according to your instructions.

Send for our booklet, "Descent and Distribution of Property."

THE
MICHIGAN TRUST
COMPANY

The first Trust Company in Michigan

Collections

BONDED COLLECTORS

YOUR PROBLEM:

How to SALVAGE your DELINQUENT AND SLOW PAYING ACCOUNTS.

THE SOLUTION:

Employ COMPETENT CREDIT SPECIALISTS capable of eliminating misunderstandings, re-establishing business relations thru an educational system of collections.

WE DO GET THE MONEY FOR YOU.
NO COLLECTIONS — NO CHARGES.



INTERSTATE PROTECTIVE AGENCY INC.
INTERSTATE BUILDING — 13TH & LOCUST STS.
KANSAS CITY, MISSOURI

Inspection To Reduce Residential Fires.

Statistics show an alarming increase in residential fires throughout the country and in view 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.

After the building is completed, if the inspector is schooled in proper inspection and his work is conscientiously done, much can be accomplished in fire prevention in cities.

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 equipment 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?

Is 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 crossbraces?

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?

Long Wait Ahead.

A negro called at the hospital and said: "I called to see how mah friend Joe Brown, was gettin' 'long."

The nurse said: "Why, he's getting along fine; he's convalescing now."

"Well," said the darky, "I'll just sit down and wait until he's through."

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENE, SECRETARY-TREASURER

Affiliated with
THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

An Association of Leading Merchants in the State

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

MICHIGAN MILLERS MUTUAL FIRE INSURANCE COMPANY

(MICHIGAN'S LARGEST MUTUAL)

AND ASSOCIATED COMPANIES



Combined Assets of Group

\$39,611,125.59

20% to 40% Savings Made Since Organization

FIRE INSURANCE — ALL BRANCHES

Tornado — Automobile — Plate Glass

THE HOME OWNED STORE.

Plan Devised By Wholesalers to Help Retail Dealers.

The officers of the Michigan Wholesale Grocers Association have adopted a constructive plan to assist the independent retailer to maintain his independence and establish his exact status in the community in which he does business. The plan is thus described by P. T. Green, Secretary of the organization, in a letter to the members of his association:

There is a very definite trend upon the part of the retailer to improve his position in the field of distribution, through better merchandising methods, more attractive stores and a very comprehensive realization of the fact that we are living in an era of changing conditions, and that in order to keep abreast of the times, merchandising must be done, not on the standards of yesterday, but on a plane that will meet with the schedule as we find it to-day.

We believe there never has been a period when the retail merchant was in as receptive a frame of mind or as cognizant of the truth, "In union there is strength", as we find at this time.

It is a well known fact that the newer form of competition is, in most cases at least, well and strongly organized. While it is questionable as to their so-called many advantages, all facts considered, there is one advantage they do enjoy, and that is a competitive spirit among their own stores, not on the basis of sales entirely, for those naturally vary according to location, but on the basis of attractive stores, well kept stock, attractive window displays, clean windows, well lighted and clean store fronts. There is no merchant in business to-day who cannot duplicate every one of these advantages mentioned. With a manager-operated store it is mandatory, and therefore, it is always observed. With a privately-owned store, it is up to the individual, and while many stores are well kept, just slight observation will prove that many are not.

The home-owned store has one outstanding advantage that can never be duplicated or developed in the multiple store—personality, personal interest, a keen desire to serve well, and that close contact of a friendly nature that is absolutely essential to the success of any business.

With this thought in mind, the officers of your Association, the members of your executive committee, and with the encouragement given by many of the individual members, have outlined a plan of operation which will be of practical value, and assistance, to the retail grocer in helping him to bring home to the public, the importance and necessity of the home-owned store.

This plan has been carefully considered from all angles. The work outlined will cover a reasonable period of time, budgeted to be economical, and of a nature that can be handled in a State-wide campaign. The plan has been submitted to many retailers, to jobbers' salesmen and others who are interested in the welfare of inde-

pendent grocers, and it has met with enthusiastic approval.

The plan as outlined is flexible, and if it meets with success, we hope to be able to interest such people as the electric companies for better store lighting, and many others who are in a position to render special service and practical suggestions in connection with their respective lines of business.

We realize fully that no plan that can be devised will be perfect, nor will it meet with unanimous approval, but we do believe that at no time in the history of this business was there the desire upon the part of the progressive retail merchant to improve his position that exists at the present, and we feel certain that there is not a wholesale grocery but who will be glad to lend his assistance to any constructive plan of merit.

Briefly, the work to be undertaken in the first steps of the campaign will be: First, distribution of a booklet to every retail grocery, general store and each independently owned meat dealer handling groceries. This booklet has been very carefully prepared. It is called Better Retailing and is a handbook treating with a subject in which we know every wholesaler and retailer is deeply interested. We know of nothing better in its line or as good. The work of publishing was done by experts, the instructions are boiled down and may be quickly and easily read, being written in a style which immediately appeals to the merchant of to-day.

We will include with the book a letter recommending that it be read and retained for reference, the letter to be signed by the Michigan Wholesale Grocers' Association, the letter head to carry your name and names of all other members of the Association. The letter will tell a little about the future steps in the work of the committee so as to prepare the retailers. Realizing the importance of impressing the retailer with the value of this booklet and its application to his business, the committee has prepared a mailing insert which we would like every member to put out with invoices and mail for one week. It is recommended that no other advertising be included during that period. These inserts, in a courteous, and thorough way, urge customers to be on look-out for the booklet, read and retain it, use the questionnaire, etc., and carry your firm name by rubber stamp. When every retailer receives several copies of this insert he cannot help being impressed with its importance and be on the look-out for it. It should carry your stamp. Enclosed with to-day's bulletin is a blank which should be filled out for a reasonable quantity of these inserts to be used in two weeks' mail. A supply will be billed to you at cost which will be about 60c per thousand. The booklets will be mailed out free of cost to you if our campaign is carried out in full as planned.

The committee has met with enthusiastic approval in the preparation of an emblem, or store sign, to acquaint the public with the fact that the store is home-owned. A very attractive duplex decalomania emblem

for windows or doors or both has been purchased and copyrighted to be offered to all home-owned stores selling groceries, drugs, hardware, or any other commodity. These emblems will last for a number of years and are readable from the outside and the inside of the store—the reverse side different only in color. It reads THIS IS A HOME-OWNED STORE and therefore is applicable to all kinds of businesses of home-owned stores. Each one carries printed directions to apply to windows, doors, or delivery wagons, and it is very easy to put them up.

There is a very general feeling that if the Middle West cities and towns are to go ahead and prosper there must be a stronger sentiment to patronize merchants who spend their money in the up-building and maintenance of the communities. Bankers and business men generally have become aware of this menace to the prosperity of their communities and with proper handling of the matter a spirit of mutual helpfulness can be built up among all merchants, their families, and friends in the towns and surrounding country. We do not plan a single reference of any chain stores, mail order house, or any other businesses in the nature of "knocking." The plan is for home-owned stores to boost their own businesses and those of others interested in the perpetuity of home institutions—not only business, but institutions which have been built and made a part of the community through co-operation, and which cannot be maintained or increased if that co-operation is withdrawn.

The signs will be offered as nearly simultaneously in the State as it is possible to arrange. When we are ready for that step we will ask you to take it up at your regular salesmen's meeting on a certain Saturday, or as near that Saturday as you are holding a meeting. We will give you a bulletin explaining to whom the signs are to be sold and all the details about it, including a date on which we want them all to be put up in every city, village, and cross-road store in the State of Michigan. The emblems are to be sold at cost which includes postage, labor, etc., and will carry in the mailing tube a few copies of a carefully prepared set of statements under the caption "a home-owned store". These will be the size of a mailing insert so that retailers may put them out with their mail or bills, place them in the delivery baskets, under the string of packages, or hand them out when they have enquiries about the emblems. Additional supplies of these inserts will be sold to the merchant at cost, ordered through his jobber, and offered along with the emblems by the salesmen. Order pads of 50 each will be furnished to the jobbers at cost, which will be very nominal. These order pads will carry full directions about the emblem and a home-owned store, to whom it should be sold, and the privilege of the Association to ask its withdrawal, etc.

We want the co-operation of every salesman in selling everyone of his customers whose store is home owned,

after which he or the local merchants then may sell to every other merchant in the territory whose business is home-owned.

The committee, and those consulted, believe that this is something the trade has been waiting for and with thousands of these signs appearing at practically the same time all over the State a great advertisement and boost will be given to the patronage which is deserved by home-owned businesses. Low priced electros will be offered which can be used by the merchants in their newspaper advertising, dodgers, letterheads, etc.

Another New Variety of Swindle.

Cohoctah, July 19—We are enclosing some of the material used by one of the numerous sharks running around the country living off the public.

This E. G. Harrison called on us the busiest time of the day and sold us an 8 foot freezer counter, one he claimed the company had to take back from a party in Frankfort. He asked us to pay down one-half the freight, which was \$7.40.

He was well supplied with catalogues of every kind of display counters and claimed to be a representative of the Bay State Engineering Co., jobbers of these counters. He went to the express office and bought and express order for \$14.80, payable to a party by the name of G. G. Douglas, at Frankfort. He gave his own address as Bath. He claimed he had a brother there who lost two children in the school disaster and he and his wife came out from Chicago (his home) to be with his brother during his bereavement.

We find through the postoffice that no one by the name of Harrison has been getting mail from the Bath office for years, also that the name of Douglas is unknown in Frankfort.

A letter addressed to the Bay State Engineering Co., of Worcester, Mass., was returned "Unclaimed."

Putting the whole business together we have satisfied ourselves that this party is a genuine fakir and needs picking up and given at least thirty days in a county jail.

The writer is not lousy with money, but will pay \$25 for the privilege of seeing the old boy again long enough to get his hands on him.

Do not believe but what this crook is selling this same scheme to unsuspecting merchants every day. For that reason we are writing you this letter in hopes of runing down this old carp and putting him where he belongs—pounding stone.

Most merchants are too proud to acknowledge being jipped by these robbers. For that reason they are allowed to go on and steal their way through the world.

You have permission to use any or all of this enclosure to try and tree this old bird.

The writer would be pleased to hear from any one who has donated to the upkeep of this public bloodsucker, so we may get an idea how well he is doing.

We hope this may be a benefit to the retailers of Michigan.

N. E. Miner & Sons.

The mercantile agencies fail to list the Bay State Engineering Co., of Worcester, Mass., so the whole thing, from start to finish, is probably fraudulent. Any one who is approached by the crook above described is requested to communicate with the Tradesman by wire.

The man who is continually at work is the man who is happy and continuously successful.

A Message of Vital Importance to Every Individual Retail Merchant in Michigan

THIS CAMPAIGN IS SPONSORED BY THE FOLLOWING MEMBERS

of the MICHIGAN WHOLESALE GROCERS' ASSOCIATION

who are interested in the welfare of the Individual Retail Merchant:

- Symons Bros. & Co. Alma
- National Grocer Co. Alpena
- Kyer & Whitker Ann Arbor
- Swisher Grocer Co. Ann Arbor
- Clark & McCaren Co. Bad Axe
- Davis-Mason-England Co. Battle Creek
- National Grocer Co. Battle Creek
- Herman Meisel & Son Bay City
- National Grocer Co. Bay City
- Tanner & Daily Bay City
- Kidd, Dater & Price Co. Benton Harbor
- National Grocer Co. Cadillac
- Haut Grocer Co. Cheboygan
- Southern Michigan Grocer Co. Coldwater
- Michigan Grocer Co. Detroit
- National Grocer Co. Detroit
- The Moffett Grocer Co. Flint
- National Grocer Co. Grand Rapids
- Rademaker-Dooge Grocer Co., Grand Rapids
- Hillsdale Grocery Co. Hillsdale
- Standard Grocer & Milling Co. Holland
- Davis-Mason-England Co. Jackson
- Hub Grocer Co. Jackson
- National Grocer Co. Jackson
- Spencer Grocer Co. Jackson
- A. W. Walsh & Co. Kalamazoo
- National Grocer Co. Lansing
- Hume Grocer Co. Muskegon
- Moulton Grocer Co. Muskegon
- G. E. Bursley & Co. Niles
- National Grocer Co. Owosso
- Petoskey Grocery Co. Petoskey
- Wm. Canham & Son Port Huron
- National Grocer Co. Port Huron
- Whitfield, Walter & Dawson Pontiac
- G. A. Alderton & Co. Saginaw
- Grant Grocer Co. Saginaw
- National Grocer Co. Saginaw
- Symons Bros. & Co. Saginaw
- O. P. DeWitt & Sons St. Johns
- Hannah & Lay Mercantile Co., Traverse City
- National Grocer Co. Traverse City

DURING recent years the merchandising of various commodities by foreign owned corporations both by mail and through the multiple retail store system, has grown in Michigan.

The Michigan Wholesale Grocers' Association believes that this growth is not beneficial to the communities in general or to the individual retail merchant in particular. This Association believes that **The Prosperity of Home-Owned Stores and the Community Prosperity are inseparably bound together** and it proposes to conduct an educational campaign with the help of the individual retail merchant which will show that **The Dollar Spent in the Home-Owned Store remains to work for the benefit of the community.**

On Monday, August 1st, the salesmen of the members of this Association will be given order blanks for the sale of window signs similar to the cut below.



These decalcomania signs are in two colors 15 1/2 x 8 inches and when placed on the window can be read from the inside as well as the outside of the store. Two of these signs together with 500 mail inserts will cost the dealer \$1.75 and additional large transparencies packed two in a tube will sell to the retailer at seventy-five cents per tube.

The mail inserts can be put in order baskets or put under the strings of packages and the large decalcomania signs are suitable to put on the side panels of delivery equipment, show cases or against the wall.

No profit will accrue to the individual wholesaler or the Association through the sale of this advertising matter. This is simply an effort on the part of those wholesalers who are interested in the success of the individual retail merchant to call attention to the ultimate result of a system of merchandising **which constantly depletes the soil of local prosperity as against one, the profits of which are replanted in the garden of local industries, local charities, local schools and general community welfare.**

In the event that the wholesalers representative for any reason is unable to offer this advertising matter, it can be obtained by addressing the office of the Association at 705 Second National Bank Building, Saginaw.

The further steps in this educational campaign will be announced later.

Are You with us?

"In Union there is Strength."

MICHIGAN WHOLESALE GROCERS ASSOCIATION
705 Second National Bank Bldg.
Saginaw, Mich.

GENTLEMEN:

I am interested in this Home-Owned Store Movement. Please advise me how I may obtain full information regarding the plan.

Signed.....Merchant

.....Business

.....Town

DRY GOODS

Michigan Retail Dry Goods Association
 President—A. K. Frandsen, Hastings.
 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.

Dress Outlook For Fall.

Leaders of the dress industry assert that the outlook is bright for a prosperous Fall season. David N. Mosesohn, Executive Chairman of the Associated Dress Industries of America, declares that one of the chief reasons for optimism is the reaction throughout the country against the emphasis on price alone.

"Greater stress is being placed on quality and fashion than ever before," Mr. Mosesohn said. "Buyers are judging dresses on the basis of intrinsic consumer appeal rather than on price appeal. They have learned that profits lie in individuality of style and not in competition with other stores on the low-priced dresses that seem to be made in the same mould. The price bait for moving stock is all right as a post-season move, but the retailer has found that during the season it merely causes the loss of profits.

"The new trend is indicated by a letter recently received by a manufacturer of style goods of excellent workmanship. The letter said that the writer, a retailer, was unable to make his usual Summer trip to the market. He asked the manufacturer to select forty-five dresses, each one of a different model, and to ship them to him. 'There should be a style to suit every woman,' the retailer added. Such orders have stimulated individual and original effort. The return of fashion seems definitely on its way."

Millinery Buying Backward.

Buyers of millinery have been somewhat backward in placing orders for Fall, but manufacturers believe that the next ten days will see an improvement in the situation. The slowness of the buyers has not been without good results, for it has given the retailers a chance to clean up stocks of goods. As a result larger orders are expected when the buying gets under way. Another beneficial result of the buyers' delay has been that manufacturers have been given a chance to stabilize styles to a greater extent. One of the difficult trends in the market thus far has been the wide variety of styles sponsored. Some manufacturers think this trend will continue through the season, enabling them to develop more distinctive styles than has been the case in recent years.

No Money in Remnants.

Only the very biggest stores can successfully operate a remnant department for the disposal of silks, according to a manufacturer who is familiar with the views of retail experts on this matter. "If there are twenty-five stores in the entire country that can buy goods for profitable disposal as remnants it would be surprising," said he.

He went on to tell of retailers who say they would never cut a piece of

goods for sale as remnants because they have not got the trade for them. This is particularly true of medium and small sized stores, he said. In other cases the retailers take only their odds and ends left over, and once a month they offer these as remnants. But there is little or no profit in these offerings, which are made simply to clear stocks.

Percalé Advance Impending.

An active business is being done in percales and other printed cotton dress fabrics. Fancy English printed goods are in especially keen demand. With the steady rise of gray goods, and until 64-60s are now over a cent higher than at the opening of the finished goods lines six months ago, the printers are predicting that it will be only a matter of days before percales and some other fabrics are advanced a cent a yard. The printers' plants are flooded with orders. The head of one firm declared yesterday he felt that cutters had had sufficient warning of the impending advance, and that it was their own fault if they had not covered on their requirements of goods.

Pearls Lead Novelty Jewelry.

Pearls continue to be prominent items in popular priced novelty jewelry. All through the Summer thus far there has been a good call for this merchandise, while the Fall turnover is expected to be fully as good as last year. The long sixty-inch necklaces are leading and will be featured for the coming season. Metal effects are prominent in other lines of jewelry, the trend being a continuation of that of the Spring, when varied flexible chain styles in bracelets, pendants, earrings and necklaces were sponsored by leading couturiers and found much favor here. Stone settings will be used in much of the merchandise, but not to the great extent that featured recent seasons. Rhinestones are favored in many dress ornaments.

Call For Lightweight Gowns.

Manufacturers of women's evening gowns of the better grade say that the demand of buyers has been for rather elaborately embroidered and decorated dresses, although the question of weight is of paramount importance. Only light-weight gowns are wanted. This has necessitated use of imitation pearls, sequins, Italian beads and narrow ribbons for decorative purposes in order to keep down the weight of the garments. Transparent velvets in pastel shades are the preferred materials for many of the gowns.

Price Competition in Ribbons.

Not a great deal of activity is taking place in the ribbon trade. The business being done is of restricted proportions and keen price competition is noted among the manufacturers. Belting ribbons continue to lead in the demands. Velvet ribbons are likewise well to the fore in the orders placed, with interest also shown in moires. The millinery and dress trades are doing a fair amount of buying.

Security



Security

Accumulations of a lifetime have been lost in a day through reckless "investment." Safeguard your available funds by dealing with a reliable Investment House.

Michigan Bond & Investment Company

Investment Securities
 1020 Grand Rapids National Bank Building,
 Grand Rapids.

Link, Petter & Company

(Incorporated)
 Investment Bankers
 6th FLOOR, MICHIGAN TRUST BLDG.
 GRAND RAPIDS, MICHIGAN



BUSINESS DECISIONS

Ever feel that a little sound advice may save expensive mistakes?

Make your banker a visit!

Here at the Old National you'll find a welcome—and help.

The OLD NATIONAL BANK

MONROE at PEARL

A Bank for Everybody

Hodenpyl Hardy Securities Corporation

A personal advisory service—

Our well equipped Service Department is prepared to give accurate information and sound advice to investors.

Securities carefully selected to suit the needs of Banks, Institutions and individuals.

231 So. La Salle Street
 Chicago

New York Jackson
 Grand Rapids

INSURED BONDS

paying

6%

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

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

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

INDUSTRIAL COMPANY

ASSOCIATED WITH INDUSTRIAL BANK

GRAND RAPIDS MICHIGAN

Martin Dowd & Co. Certified Public Accountants

Enrolled to practice before the Treasury Department. Registered to practice before the United States Board of Tax Appeals.

716-718 Grand Rapids National Bank Building
 GRAND RAPIDS, MICHIGAN
 Telephone 64-171

Season's Novelties Are Unique.

Like so many other masculine accessories that have been adopted by women, the cigarette lighter has undergone some changes for the better. They are made in smaller proportions than the ones shown for men, as small, in fact, as the tiny things that are supposed to fit into the corner of a tiny purse. They fit easily into the hand and may be used single-handed. The sides are curved and the apparatus on top is made to set low. In addition there is an extra wheel that on turning gives three rotations to the flint, thereby insuring almost instant ignition of the wick. This wheel is turned by a very slight pressure of the thumb. Another feature of interest is the selling price, which is well within the amount that most women want to spend for such an article. Incidentally it is also guaranteed to keep in order. These lighters are to be had silver-plated or leather-covered.

Paris has again acclaimed the long cigarette holder, although they are not in any way belittling the vogue of those in short and medium lengths. These new holders are in green, amber, ivory and black with interesting designs worked out in contrasting dots. The holders are long and slim down to the end, where they come out in squares, ovals and other shapes. The flared opening makes the holder at a distance appear to follow the general outline of a bugle.

A cigarette case that follows up the Lindbergh flight has been brought from Paris. It is not expensive, being more on the souvenir type. Some are in imitation jade, others in tortoise shell and amber. On the cover side is an outline of the plane over the sea with tiny rhinestones. These cases make attractive gifts or bridge prizes.

Another article that has for so long been made up in man's sizes only is the silver cigarette case. This season it is being brought out by one house in smaller proportions, with all of the advantages of the others. The slim lines are observed and the top springs back by a slight pressure on a center spot marked off as a place for a monogram. When opened at the top the remainder of the case opens out half-way again and shows two sides with center metal bands for holding the cigarettes in place. These cases are made in two sizes—one holds fourteen cigarettes and the other twenty. Expert workmanship is apparent on all and the designs are decidedly simple, including stripes, checks and plaids.

An oval shaped vanity case that is of a good size, not too big for an afternoon purse, is made so that there are two separate sections with individual covers. These covers are fastened on the one center hinge, one side taking care of the rouge and the other the powder. Each cover is equipped with a little mirror that is greatly magnified. These boxes are copied from antique pieces and consequently retain the rich old colors. The basis is gold in a dull finish, with a design in rococo pattern running through it, and the covers with enamel in striped effects, as well as in individual motifs in soft blues, rich old reds, pale yellows and lavender.—N. Y. Times

\$800,000**W. R. Roach & Company**
[GRAND RAPIDS, MICH.]**First Mortgage 6% Sinking Fund Gold Bonds**

Dated April 1, 1927

Due April 1, 1937

Interest payable April 1st and October 1st at the Chicago Trust Company, or the Old National Bank of Grand Rapids, Michigan, without deduction for Normal Federal Income Tax not to exceed 2%. Callable on any interest date upon 40 days notice at 103½% prior to April 1, 1934, and at 102½% thereafter. Coupon bonds registerable as to principal. Denominations \$1,000, \$500 and \$100.

CHICAGO TRUST COMPANY AND CLAY H. HOLLISTER, TRUSTEES

BUSINESS

W. R. Roach & Company maintains its headquarters in Grand Rapids, Michigan, and operates plants at Hart, Scottville, Kent City, Edmore, Crosswell, Owosso and Yale, Michigan. In addition to the canneries operated, the Company owns about 965 acres of good farm land, 200 acres of which are in orchards. There are two farms used for the purpose of special seed production, one at Northport, Michigan, and the other at St. Anthony, Idaho, the output of which is contracted for by the Company annually.

The principal products of this Company are canned foodstuffs including peas, corn, lima beans, wax and string beans, squash, spinach, beets, tomatoes, strawberries, cherries, apples, plums, pears, peaches, etc., which are sold under the Company's trademark, "Hart Brand". These quality products carry that name throughout the country and over 90% of the output is sold under this brand to distributors in practically every important city in the United States.

EARNINGS

For the past five years net earnings after depreciation, available for bond interest of \$48,000, have averaged \$243,428.84, or more than five times such interest charges, and for the year ended December 31, 1926, were over six times these charges, as certified to by Messrs. Peat, Marwick, Mitchell & Company, Certified Public Accountants.

SINKING FUND

The Trust Indenture provides that a Sinking Fund is to be created amounting to 25% of the annual net earnings of the Company, with a minimum of \$60,000 per year, to retire outstanding bonds of this issue. The operation of this fund will retire at least 75% of the entire issue by maturity.

SECURITY

These bonds will be secured by a first mortgage on all the land, buildings, machinery and equipment of the Company, having a net sound value as determined by Coats and Burchard Company, Appraisers and Engineers, of \$2,227,120.77, or \$2,780 per \$1,000 bond. Net tangible assets are \$3,941,187.48 or \$4,800 per \$1,000 bonds.

MANAGEMENT

The management of the Company is in the hands of men experienced in this industry. Four of the principal executives, including B. C. Nott, President of the Company, and W. I. Andrus, Treasurer, have been in the employ of the Company for more than twenty years. The various plants are under local managers and the entire business is directed from the Grand Rapids office by W. R. Roach as Chairman of the Board of Directors. Among the members of the Board of Directors are certain plant managers and Mr. Clay Hollister, President of the Old National Bank of Grand Rapids, Michigan.

Price, 100 and Interest, to yield 6%

Write for detailed circular

BOND DEPARTMENT**CHICAGO TRUST COMPANY**SOUTHEAST CORNER MONROE AND CLARK STREETS
CHICAGO, ILLINOIS

RETAIL GROCER

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

Complaints Against Cuts By a Chronic Cutter.

Written for the Tradesman.

"What's the matter with business?" "How do you find conditions?" These are typical questions I meet up with everywhere I go. They do not disturb me much because I have heard them in varying forms for nearly two generations. The worst has always just happened or it is just around the corner. Hard times are upon us or business is about to go to the demnition bow-wows.

So it is refreshing to go to a place like Salinas and get a different slant. The merchant I visited was typical of those who keep their eyes toward the bright future. He keeps a clean store, filled with fine merchandise, so tastefully arranged and well maintained that it could not be bettered anywhere and its equal is met with seldom. Yet he is constantly on the keen lookout for hints and suggestions as to how he may improve things.

One thing pleased me particularly. At the moment when grocers generally, especially on the West coast, are depressed because of inadequate margin on coffee, he reports his best seller to be his 50c coffee. But he has a bulk coffee he sells for 60c; and he reports sales in moderate volume of that one. That same coffee he also has in cans, packed by the roaster, and he retails that for 70c per can.

It is the old story of working for the trade that works with you. The merchant who labors to increase the advantages he already enjoys is sure to do a profitable business.

I take my title this week from the Country Gentleman for July. It is an editorial which reflects what actually is happening over the country as a whole. It relates to the farmer—and what benefits the farmer benefits grocers in city and country. My friend in Salinas says farmers in his section are going to get pretty good prices for their products this year. Let us see what the editorial says:

"Disaster is not the only news in agriculture—though in Congress last winter all farmers were pictured as dead broke and headed for the poor house. Ninety per cent. of the Mississippi flood refugees were farm families. Tornadoes, country bank failures, the corn borer, eleven cent cotton—all have been featured in the press until many have come to believe that American agriculture is a tottering wreck.

"But that is not the whole story. True as tales of sectional disaster have been, they no more reflect conditions for the majority than stories of bootleggers' wars in Chicago and Philadelphia reflect life in cities.

"During a recent week representatives of the Country Gentleman called on 1521 merchants, bankers and chambers of commerce in seventy-nine cities from the Atlantic seaboard to beyond the Missouri river.

"Thirty-eight per cent. of 1482 stores

reported farm trade better than in 1926, while thirty per cent. more said it was as good, and forty-two per cent. said farmers were buying more than in 1925.

"Twenty-five per cent. asserted that farm trade this year is better than city trade, and in cities where there have been industrial troubles the merchants stated that only the excellence of business with farmers was maintaining sales volume."

"Seventy-nine per cent. were optimistic as to trade prospects with farmers in the rest of 1927.

"Agricultural implement sales have been 5.6 per cent. greater this spring than last—24 per cent. greater than in 1925. Tractor manufacturers have been swamped with orders. Farm owned radio sets have increased from 553,000 in 1925 to 1,252,000 this spring, and Iowa has more radios on the farms than any other state.

"Less than two per cent. of the rural population was affected by Mississippi floods; an even smaller percentage of the productive land was inundated. Rehabilitation started immediately, with the possibility—which has been actually realized in other big flood years—that the rejuvenated soil would bring big crops by harvest.

"Meantime cotton has risen from eleven to sixteen cents; dairy and poultry products have enjoyed satisfactory prices the first half of the year, and indications are good for the second half; cattle and sheep prices are well maintained; wheat and corn promise to bring more than they did last year; there are not likely to be such low prices for fruit as during the last two years.

"All these optimistic facts are spread over a much wider area than are the ares of flood, tornado and other distress combined. Yet bad news takes front page space, while gain passes unnoticed.

"Cities and other industries manage adverse publicity better. That 40,000 people fled from New Orleans in fear of approaching flood was not even mentioned—though the exodus of even 1,000 farm folks from any parish was worth a news dispatch. New England's loss of capital as her cotton mills move South is scarcely whispered, but deflation of corn belt prices is shrieked from the housetops. A few days after Miami was twisted and torn by tornado her people cleared the debris and invited the world to come and enjoy the sunshine and breezes, but who wants to buy farm land when the only advertising of agriculture is the tragedy of bankruptcy and disaster?

"Nineteen twenty-seven is not the worst year the farmers have had by a long way. A lot of farmers are doing right well and there are more of them every year as greater efficiency brings greater earnings and greater buying power. Rural business will be good this year for those who know how to go out and get it. But a little more optimism is needed to bolster up farmland prices, to strengthen weak banks and improve general morale.

"Nobody gains anything by belly-aching all the time."

That last sentence is about the key-

(Continued on page 31)

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

HAVE YOU EVER THOUGHT OF THIS?

Do you ever stop to think that your customers are the readers of the magazines and newspapers which carry the Fleischmann Yeast for Health ads?

That the thousands and thousands who are finding new health through this fresh food are told in every ad to "BUY IT AT YOUR GROCERS'", and if you handle yeast, THIS MEANS YOUR STORE.

Health customers mean healthy appetites and bigger grocery sales for you.

FLEISCHMANN'S YEAST
Service

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

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

COOKIE CAKES AND CRACKERS ARE MOST DELICIOUS AND WHOLESOME.

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

MASTERPIECES of the Bakers Art



Hekman Biscuit Co.
Grand Rapids, Mich.

MEAT DEALER

What Kind of Meat Do You Like?

This sounds like a very simple question, but one would be surprised how difficult it is to get a positive answer. There are many kinds of meats and meat lovers have several favorite dishes, and to decide on a moment's notice which one is the most preferred takes an active brain or a loose conscience. On mature reflection, as public speakers sometimes say, several young ladies recently interviewed decided that steak is a safe bet. Every young swain has experienced the chill of despair when dining with his city cousin in public when she ordered the conventional steak smothered in mushrooms and the cost was noted on the inevitable right-hand side of the menu. Girls like steak, sure enough, and they like other things that are costly in the meat line as well. Perhaps it is because they like them so well that they are costly. But the fact that so many really like steak accounts for its selection on so many occasions, its high price and its familiar place in the column of known meats. Many housewives would resent the intimation that they buy steak because it is easy to prepare and demands little of their time in cooking. They would vehemently exclaim that they bought the steak because they like steak and because it always makes a hit with other members of the family. After all, steak is good when of the right grade and the sirloin and porterhouse cuts are from the tenderest part of the beef carcass. We may discount the technical knowledge of housewife buyers if we want to, but we must admit that when she buys steak she is reaching for tenderness and flavor. We may criticize her lack of economy, but we must approve of her gastronomic status. There is a definite percentage of the carcass steak and the remainder is good and must be eaten unless great waste is to occur. We find in practice that it is all eaten, but at a much lower cost than the steak cuts. We have pointed out before and will probably have to continue to state that abstinence in use of preferred cuts of meat, as in other things, is excellent for health. How much more enjoyable is the preferred steak after having done without it for a while. Steak every day becomes tiring and it loses its appeal in a short time, while used at less frequent intervals it produces comfort and satisfaction second only to that induced by the god Morpheus.

Sensible Use of Meat.

A physician who writes daily for one of the most widely read metropolitan newspapers said in an article which appeared recently that growing children need meat, bread and cereals, and need them above all things. He pointed to advantages of fruit such as oranges and figs and what recent tests have proven in connection with their use. But the part of his article that interests the meat industry most is what he says in regard to the use of meat. There is nothing particularly new in this, as it has been said again and again by experts on nutrition for

ages, but it needs to be said at regular intervals lest those who have other things to sell and who are careless in what they say about meat improperly influence consumers. There is no denying the fact that a person may eat too much meat if he happens to have an abnormal appetite and no control over his habits. He might eat too many oranges, or drink too much water and receive harm also. A sensible use of food is consistent with good health and comfort. Men have lived on meat alone for long periods of time and kept well, and it is quite possible that anyone could do the same if they were able to get over the period of change of diet without giving in to normal demand for other things. Under ordinary circumstances this is not necessary or advisable, but the fact that it can be done dissipates the theory that meat is dangerous to health when consumed by healthy persons. Living on meat alone does not mean that those who make meat their only food gorge themselves with it. Their method of eating meat is just the reverse. They eat moderately of it and as often as necessary to allay the pangs of hunger and keep them fit. Eating a two-pound beefsteak together with all the fixings usual with a dinner is quite a different thing. In one case we might consider the meat eater using sense, while in the latter case heading towards apoplexy or some other anatomical disorder. Children who are fed meat receive a sensible amount, and meat of the right kind, cooked and cut so that it will be well masticated and so subsequently well digested. Contrary to opinions sometimes expressed, meat is ordinarily well digested and assimilated; and, being very similar to the human body in composition, gives direct benefit to those who eat it.

Hides, Pelts and Furs.

Green, No. 1	15
Green, No. 2	14
Cured, No. 1	16
Cured, No. 2	15
Calfskin, Green, No. 1	16
Calfskin, Green, No. 2	14½
Calfskin, Cured, No. 1	17
Calfskin, Cured, No. 2	15½
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

On the last day of the annual convention of the National Retail Grocers' Association Ellis L. Howland, of the New York Journal of Commerce, New York, addressed the convention on "The Value of Executive Leadership." He called attention to the fact that the man behind the counter could not give the time and thought to the prevailing questions of the day, but the men who were publishing the trade papers did have that time and were devoting all their energies to their welfare.

If you use plenty of care in the selection of your words, you will never find it necessary to take them back.

Putnam's

THE GOOD CANDY

AGENTS FOR

LOWNEY'S

NATIONAL CANDY CO., INC.
PUTNAM FACTORY

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

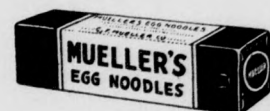
Now Offering: Elberta Peaches, Cantaloupes, New Potatoes, Lemons, Oranges, Bananas

For Warm Weather

Suggest MUELLER PRODUCTS because they are so nourishing and easily prepared. Boil nine minutes, garnish and serve.

MUELLER'S Cooked Spaghetti

Just heat and eat, as a change from potatoes. Excellent for the camper.



In a Sauce of Luscious Ingredients

C. F. MUELLER CO.

JERSEY CITY, N. J.

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.

Some Preparations For the Fall Paint Campaign.

Written for the Tradesman.

These midsummer days, when trade is normally somewhat slack, afford the hardware dealer an excellent opportunity to make his preparations for the fall paint campaign. Thorough preparation right now will produce better results than can be expected if the hardware dealer waits until the season actually arrives and then improvises his plans on the spur of the moment.

The fall painting season means much to the hardware dealer. It is the opportunity for a big drive in the paint department. So it is up to the dealer to make the most of his opportunity.

There are various ways in which the dealer can prepare now for his fall paint campaign. He has his stock to look to; his advertising campaign to map out; his selling staff to make ready.

An important item of his preparation must be a careful and thorough revision of his prospect list.

With a good many dealers the prospect list is merely a list of names and addresses hurriedly compiled each spring and fall. Names may be picked from the telephone directory, on the assumption that anyone who can afford a telephone can afford paint. Or they may be picked from the city and county directory, which is more promiscuous still. Or the dealer may, from his ledgers and from memory, jot down the addresses of people who have dealt with him in the past.

It is inevitable that, with lists thus carelessly compiled, there will be a great deal of waste of time and effort, not to say money. A great many people thus listed may have no real need for paint; and others may be poor pay, and hence undesirable, involving a risk of actual loss where the dealer's objective is profit.

The good paint prospect list must be intelligently compiled. In fact, to produce the best results, the prospect list should be in a constant process of compilation.

It should be devoted, as nearly as possible, to people who need paint, are able to buy paint, and are able and likely to pay for it.

A good card-index system facilitates revision of the list. If you make a paint sale, it is the work of a moment to enter the date on the card which can then be transferred from the "active" to the "inactive" list. For a prospect once sold will, a few years hence, be a good prospect for a repeat order. A portion of the card-index file can be devoted to actual sales; and these can be gone over from time to time, to see whether or not you should go after repeat orders.

In this connection, do not defer too long. If the facts indicate that So-and-So should not repaint until 1928 and the probabilities are that he will further postpone repainting until 1929,

it is good policy to start your drive for a repeat order in 1927. If you don't land him this year, you are paving the way for the order he should give in 1928 and might otherwise put off until 1929.

A first step in compiling your prospect list is to take last season's list and, eliminating the people who bought paint from you or someone else, include all the others in your list for the present season. The hold-over list should, however, be intelligently checked. A property owner may have sold; in which event the new owner should go on the list. If he has bought property which needs paint, he should be listed himself; if he has moved away from the community his name should be dropped.

To this list add any people who may, since last season, have indicated by enquiries or otherwise that they are thinking of painting. The manufacturers of your brand will quite often turn over to you the enquiries they receive direct. These people should also be listed.

Your entire staff should be constantly on the lookout for paint prospects. Your salespeople will run into prospects you may never meet yourself. Train them to note down the names and addresses of such people.

Every new building in the community is a prospect, and an immediate one—such prospects shouldn't be allowed to wait for any formal campaign. Go after them the moment you hear of them. If you have time, canvass them personally.

Every old house that is "peeling" is a prospect. In normal times, every rented house is a prospect; and the experienced landlord knows, even though he may be reluctant to admit the fact, that a fresh coat of paint makes a house more rentable. Every house with a "For Sale" card and a coat of weather-beaten paint represents an opportunity for your paint department.

The wideawake dealer will, these midsummer days, keep his eyes open for such opportunities, and will train his salespeople to do likewise. He will keep in touch with builders and contractors, master painters and architects. And whatever information he picks up, he will jot down at the moment for inclusion in his card-index list.

The policy of waiting until goods are strictly in season before starting to push them is a mistake. Advertising, as a rule, should start at least two weeks before the time when you expect sales to materialize. An even wider margin of time might well be allowed where, as in the paint business, the making of sales usually involves the "paint education" of the customer. To get the best results in your fall paint campaign, an early start is advisable.

Therefore, you should see that the prospect list is in shape well ahead of time.

A worth-while stunt is to go over the list beforehand with your salespeople. Your clerks—even the newly-acquired junior—may have information which you do not possess regarding

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

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.

property changes, new construction, houses that need painting and individual prospects. More than that, the clerk who is personally acquainted with a prospect can often do a lot of excellent missionary work by reason of that personal acquaintance. It will pay you to hold one, or even more, staff conferences to discuss the paint campaign, along with other prospective fall activities.

The fall advertising in your paint department should also be mapped out in advance. Advertising includes window display, newspaper advertising and circularizing.

In this connection it is worth while to form the habit of accumulating material which may help you. A drawer or filing case full of clipped advertisements (your own and those of other dealers), window display suggestions and photographs and old circular letters and other direct-by-mail paint advertising, will prove a mine of useful information when you approach the task of preparing for your fall paint campaign.

Not that you should use this material exactly as it stands. But you will find in it helpful hints on which you can improve; and suggestions which might otherwise never occur to you. From such material, aided by your trade papers and general paint literature, it is an easy matter to prepare long before the campaign starts, whatever newspaper advertising you may require; and to sketch, at least in outline, a series of window displays that will emphasize every important point in connection with paint.

It is a good idea to put on a series of displays. One might touch on the city beautiful idea, appealing to civic pride. Another might emphasize the sanitary aspects of fresh paint. Yet another might deal with the added saleability or rentability of the newly painted house. Another might touch on the insurance value of paint. And so on.

In a similar way you might very well plan a series of newspaper advertisements, taking up similar topics in connection with paint. Time your window displays and your newspaper advertising so that both window and newspapers will emphasize the same aspect of paint at the same time.

You must expect, of course, to later make minor changes in both advertising copy and display arrangements on the spur of the moment, especially if striking new ideas occur to you; but in the meantime, your preliminary planning will save you a lot of rush work and mental strain when you need all your time for actual selling.

The direct-by-mail follow up campaign is important. Practical experience shows that, to sell paint at all extensively, such a campaign is necessary.

A single circular, even a personal letter, is not enough. You must keep on hammering. Start after the prospect early and keep after him until the season is definitely closed; and if you haven't sold him by that time, get ready to go after him again next season.

Usually, such a campaign is carried on in co-operation with the paint manufacturer. The dealer should not, however, rely on the manufacturer to do it all. He should endeavor to inject into the campaign something of his own personality. Make the campaign advertise, not merely the brand of paint, but the dealer and the store.

Your staff conference should not confine itself to going over the prospect list, although that is important. When you get your salespeople together, it will be worth while to discuss the popular color combinations. The selling points of your brand, and the arguments in favor of fall painting should be carefully reviewed. The aim of such a conference is to thoroughly post every member of the staff so that even the beginner can talk to the most difficult customer on an intelligent basis.

For instance, if a customer says, "I guess I'd better wait until spring. Spring is the best time to paint," what is the answer?

Some clerks will content themselves with rehashing the time worm axiom, "Never put off till to-morrow what you can do to-day." Others will knock spring painting—which is a mistake.

Yet there are substantial reasons for fall painting, which every paint salesman should know. In the fall, after the steady summer heat, the surface is thoroughly dry. The dry wood absorbs the paint more readily and gives it a more tenacious hold, the result being a coat of greater wearing or holding quality. Then, too, in the fall, weather conditions are apt to be more settled—particularly in the early fall. And, finally, if the house needs painting at all, it needs it right now in order to protect it from exposure to the hard winter weather.

These are arguments every paint salesman should have at the tip of his tongue. He should be equally well posted in regard to the selling points of the brand of paint he is offering.

It is a good scheme, now adopted by many dealers, to have the salespeople meet the paint traveller when he comes and discuss with him various points in connection with paint selling. One traveller impersonates a difficult customer and thus trains the salespeople to deal with such folk.

As an incident of the staff conference, how many "advance orders" for fall painting can each salesman bring in as the result of his own individual efforts? A good bunch of orders brought in before the campaign really starts is a good christening. Every sale so made will help to bring others.

While the campaign is still young, the dealer and his salespeople may be able to get out and do some personal canvassing. If the time can be spared, it is worth while to do this.

A thorough housecleaning in the paint department will put everything in good shape for the fall campaign. The brush and duster must be freely used on old stock. The merchant should look well to his assortment of colors. Then, too, color slats, sample boards and other material should be cleaned and brightened in readiness for

use. To have the stock in shape to satisfy all demands and to appeal to the eye is very important.

The hit-or-miss system of doing business may seem to save effort; it is when the results are counted that its deficiencies become apparent. Systematically planned work is particularly important in the handling of exterior paints, where the actual purchase is usually made only after prolonged consideration and where it is necessary for the dealer by persistent

effort, to educate his customer to the buying point. Victor Lauriston.

The Lowly Tree.

I never see young growing trees
Outlined against the sky,
But what I think of marching men,
Like armies passing by.

Who plants a single growing tree
Sends out an army strong,
To carry on the work of faith
And help the world along.

For of their shade and fruit and wood,
Shall other generations reap,
So plant these hostages to fate,
And faith of all our fathers keep.
May T. Neff.



ASSOCIATED TRUCK LINES

OVERNIGHT SERVICE

Grand Rapids

Lansing

Detroit

EVERY LOAD INSURED

PHONE 55505



NO DUST

NO SMOKE

DAILY SERVICE

from Grand Rapids, Muskegon, Grand Haven, Holland, Benton Harbor and South Haven.

Save Money—Travel the Cool, Clean, Comfortable way.

Autos handled with safety. Unexcelled dining service on all steamers. For berth reservations, tickets and general information call on or address any office in above cities or

GOODRICH TRANSIT COMPANY

Grand Rapids, Michigan

Phones 88428—62343

W. S. NIXON—Dist. Pass. Agt.

More than 71 years of successful steamship operation.

At Ramona Park

Ramona Theatre - KEITH VAUDEVILLE

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

RESERVED SEATS AT POPULAR PRICES FOR RESERVATIONS TELEPHONE 22624

PROGRAM CHANGES THURSDAY AND SUNDAY

DANCE IN RAMONA GARDENS
where HEINIE and his Band play wonderful dance music

RIDE THE DERBY RACER
With Its Thrilling Dips

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

BRING THE FAMILY

COMMERCIAL TRAVELER

How Charlevoix Looks To a Globe Trotter.

Charlevoix, July 26—Leaving Bridge street and turning on Belvedere avenue East we find the Brown & Wallace service station, which is in charge of W. T. Driggett, who was very courteous and explained to us the service they give the traveling public and the various oils they sell.

On the other side of the street we find the Kahler & Friend service station. They also do a very good business and Mr. Friend stated that the Tradesman is an old friend of his from Boyne City, where he read it for several years.

The Charlevoix branch of the Booth Fisheries Co. next door is one of the finest fish warehouses in the country. Conveniently located on Round Lake, it is equipped to handle the production of twenty-five to forty tugs which operate at Charlevoix and at St. James, Beaver Island. Production from the latter point is forwarded to Charlevoix daily via the freight and passenger steamer James E. Sanford. Trout, whitefish, chubs, perch and menominees are the varieties handled. During the fall trout run the spacious floor of the fish house is taxed to capacity. The trout are pan frozen and stored in the refrigerators until winter, when they are boxed and shipped in refrigerator cars to cities throughout the Middle West. Shipments of both fresh and frozen fish are made to Booth branches, wholesalers and retailers. Fish are also sold throughout the year at retail. All ice used is from Pine Lake and the warehouse is a model of neatness and cleanliness at all times.

The Brady Boat Co. and gas engine hospital is the next place of business. They have two marine railways and very good facilities for winter storage. Next to it we come to Eckinger's fish market, where they handle fish, selling mostly on commission.

A very interesting place of business is the Hamilton & Son boat yard, distributors of Dodge water cars. Their place of business is 229 Belvedere avenue. They have marine railway, winter storage, marine hardware, building and rebuilding of all kinds of boats, and selling all kinds of oil and are agents for marine motors. They just launched a new thirty-two foot Atkins ketch and are building several smaller boats at present. They claim to have all they can do for the present.

After leaving this place we called at Hotel Hallett, where we had the pleasure of meeting the proprietor, J. J. Hallett.

At the end of the avenue is the Belvedere Club, where we had an interview with W. H. Miller, Secretary. He presented us with a very nicely gotten up circular, which shows the list of cottages and the members of the Belvedere Club. There are ample facilities for boating, swimming, riding, fishing and golf, and of late they are delighted with the new club house of the Belvedere Golf Club, which is now open to the public. The club house was designed by William Watson, who has laid out most of the big California courses, and was built by L. A. Miller, of Sterling, Ill. The course is not the usual ones at Northern resorts and is fully up to the finest modern courses in the country. The Belvedere Hotel is under the management of Mrs. Franklin C. Sears.

We visited a large number of merchants on Bridge street and found they are very much pleased with the Michigan Tradesman.

We overlooked Wither's store and beg to say that this store is at 409 Bridge street and handles imported and domestic dinner ware as well as notions and toys.

As we turn the corner on Antrim

street the first one to visit is the Miles Olmstead garage at 105 Antrim.

Block & Simmons, general repair shop, is at 113 and 115 and is headquarters for Chevrolet automobiles.

The Standard Oil Co. has a very large filling station which is in charge of Glenn Ingalls. It does a very good business.

We pass the court house and jail and go up the street and find a very good friend of ours, E. Johnson, who lives at his home there, which is called Fairgrove. He has been superintendent of the local bridge for the last twenty-seven years and is prominent in the Masonic fraternity, as well as in charitable undertakings. His home is a model one, governed by his wife, and he was pleased to show me his garden, where he grows all kinds of roses and vegetables for his own use. Then he was kind enough to give me a ride in his automobile to a two-acre patch which he owns and where he grows some mighty nice potatoes. He raises from 150 to 200 bushels every year.

The aviation field is in that vicinity and on coming back we found L. E. Crandall running a grocery store, lunch counter, barbecue outfit and oil station, with a free camping place and rest room; also rooms in cottages for tourists, all in a very sanitary condition.

In that vicinity is the public tourist camp in charge of H. L. Brady, which is kept in A1 condition.

J. Brice has a flower store and cultivates some of the nicest asters, which he ships all over the country.

The S. H. Smith grocery is on Antrim street. So is C. S. Dodge's tailor shop and cleaning establishment.

As we pass toward Bridge street we find Mrs. Elston's winter home at 210 and the Noble Hotel at 206. This hotel is noted for its home cooking and fish and chicken dinners. The place is open the year round and can accommodate about twenty-five people very comfortably. Mrs. Noble was pleased to show us all over her place.

The Wvers & Smith garage is 202 Antrim street and their business is very good.

Hooker's garage is located at 108 Antrim. This garage is in connection with the M. B. Hooker & Son riding paddock on Michigan avenue.

The last one on this street is the Simmons rooming house with eight rooms and two bathrooms. They rent rooms at a dollar per person and are members of the National Tourist Association.

Our last visit was at the Hallett Inn, where we had the pleasure of meeting John Hallett, who introduced us to H. R. Borgerding, sales and advertising manager of the Coca Cola Co. He is spending a little time in Charlevoix with his red devil advertising outfit and was very much pleased when we pointed out to him the description of J. W. Taylor's Coca Cola sales for the last eighteen years, as mentioned in the last issue of the Michigan Tradesman.

L. Winternitz.

The Reason.

A young mechanical engineer just out of Cornell was showing a flapper over the Baldwin Locomotive Works.

"What is that huge thing?" she asked.

"That is a locomotive boiler."

In a spirit of playfulness she asked: "Why do they have to boil a locomotive?"

"To make the locomotive tender," chirped the young M. E.

Summer Girl.

Mix crushed peaches with sliced bananas and pour a ladelful into a stem glass, add sweet cream, cracked ice and coarse stream of soda. Mix well with soda spoon and serve.



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

HOTEL KERNS

LARGEST HOTEL IN LANSING

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

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.

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

WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—

Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the

Continental-Leland Corp.

GEORGE L. CROCKER,

Manager.

Wolverine Hotel

BOYNE CITY, MICHIGAN

Fire Proof—60 rooms. THE LEAD-

ING COMMERCIAL AND RESORT

HOTEL. American Plan, \$4.00 and

up; European Plan, \$1.50 and up

Open the year around.

In Detroit
It is the Tuller
For Value

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

HOTEL
TULLER

MORTON HOTEL

Grand Rapids' Newest
Hotel

400 Rooms -- 400 Baths

RATES

\$2.50 and up per day.

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"

That is why LEADERS of Business
and Society make their head-
quarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -- Sandwich Shop

HOTEL GARY

GARY, IND. Holden operated

400 Rooms from \$2. Everything

modern. One of the best hotels in

Indiana. Stop over night with us

en route to Chicago. You will like

it. C. L. HOLDEN, Mgr.

Rockford Hotel

HARRY J. KELLOGG, Mgr.

Sunday Chicken Dinners

Rooms \$1.00 to \$1.50

ROCKFORD MICHIGAN

Recent Notable Arrivals in Charlevoix

Charlevoix, July 26—Among the regular visitors to this beautiful resort is Wm. Ornstein, of Cincinnati. As usual, he is at the delightful Elston cottage, where he has spent his summers for several seasons past. The homelike attentions to surroundings, as well as the agreeable and pleasant companionship of the other guests, many of whom like himself are regular visitors, make the summer vacation an event eagerly looked forward to. Mr. Ornstein is President of the old-established house of Ornstein & Rice Co., well known throughout Michigan, as well as every state in the Union. He reports conditions of business bright and looks for a healthy Fall trade. Despite his business activities, Mr. Ornstein always had and still has time to devote to communal and civic affairs and is well known for the interest he takes in all affairs of the Nation.

Mr. and Mrs. L. Ullmann, of Cincinnati, who made their first visit to Charlevoix last year, are with us again. On April 1 Mr. Ullmann retired from business as wholesaler of cigars and smokers' novelties and on the 15th, they celebrated the 53rd anniversary of their marriage. Both are hale and hearty and hope to visit Charlevoix for many years to come.

Mr. and Mrs. Max Katz, of Chester, Ill., clothiers, are with us again this season.

Joe Lowenback, who is interested in the Cincinnati Soap Co., is also interested in the local fox farm, which we visited as guests of Franklin Sears, the manager. The trip there was very enjoyable. We rode in his comfortable car through the country. The corn fields are green, the hay is almost ready and the foliage is admirable in its variety. The fox farm is en route to East Jordan and the approach to it is very interesting. The farm itself is a modern one and kept in tip top shape. We were introduced to a lot of silver foxes of various ages, a pretty lively bunch, more so around feeding time, after which we left for home. Mr. Sears took us over a new piece of road which is being built near the farm to shorten the trip from East Jordan to Charlevoix. En route home we visited the celebrated Loeb farm and purchased some of their celebrated cheese, which was served to us by Misses Mildred and Virginia Parker, who recognized me as the correspondent of the Michigan Tradesman, who visited them last year on the same mission. L. Winternitz.

A Case the Tradesman Cannot Handle.

Greenville, July 19—Because you are always on the lookout for crooks, whoever they are and wherever they are from, I am writing you this letter to ask you to help me investigate a certain company in Chicago, as they have, from all appearances, proved themselves to be something entirely different than they represent themselves to be.

They have written me many times, enclosing their proposition to salesmen, but only this spring did I finally tell them to send their sample outfit and I would try out their plan. They are the Taylor-made Shoe System, of Chicago, Ill., guaranteeing to make shoes to order.

Mrs. Jesse Phillips, of Greenville, a subscriber to the Tradesman, decided to order a pair of shoes through me, which she did. In the order I gave a diagram of her foot and all the measurements, as asked for on the blank, (one of which I am enclosing for your inspection), except the numbers in her old shoe, of which there were none, on account of her having had them made to order. The shoes came C. O. D. after a long delay and did not come even near fitting, although of a good quality of leather and workmanship. Mrs. Phillips returned them, and I sent in a new set of measures, according to their in-

structions, but without the number or size of the old shoes as above explained. Again after some delay another pair of shoes came, but no nearer a fit than the first ones were. So they were returned C. O. D. for the postage charges and so far, nearly a month now, they have not taken them from the postoffice, and Mrs. Phillips has not received her money back, as their guarantee states they will do at once and without question. After failing to make the second pair of shoes fit now I am of the opinion that these shoes are not made to order at all and that they only pick out the style of shoe you order, according to the size and number of your old shoes, which in this case I could not give, and therefore they could not give a shoe which would fit. I have been selling in this territory for about twelve years and I won't stand for this kind of a deal to anybody. If you can help me investigate this outfit and put them where they belong for using the mails to defraud the people and obtaining money under false pretences, let me hear from you at once, and I will send you their catalogue, so you can see for yourself what they say.

Please let me hear from you, and what should I do to make them come across and pay Mrs. Phillips the amount due her. Their shoes sell for \$6.85, the salesman collecting \$1.25 down with the order and balance paid C. O. D. L. G. Houghton,

The concern named is rated without either capital or credit. Any one who undertakes to do business with such a concern, when enquiry at any bank would result in ascertaining the standing—or lack of standing—of the crooks deserves to be swindled. Greenville is well represented in the shoe trade by reputable merchants who sell good shoes at reasonable prices. It is the duty of every good citizen who wants to build up his town to patronize home industry, home merchants and home workmen. Any one who ignores these conditions of good citizenship and chases rainbows by patronizing fakirs in trade deserves the treatment our Greenville patron received. We cannot help such people, because we cannot go out of our way to assist people who do not possess the element of local patriotism.

Bank Consolidation at Boyne City.

Boyne City, July 27—The past week has seen an amalgamation of business interests in Boyne City which promises well for the future. The First National Bank, which has been prominent in the financing of all the city's growth for forty years and the Peoples State Bank, which started about twenty years ago as the Peoples Bank, and was taken over in 1920 by a banking syndicate, having branches in several Northern towns, and re-organized into a State bank, have joined forces and the First National Bank is the stronger by the consolidation.

The transfer of the business was made last week and the banking personnel of both banks is functioning in the one office. Leo Smith, the Cashier of the First National, is in charge, and the office force comprises that of both banks, with the exception of S. I. Kidder, Cashier of the Peoples State Bank, who is leaving for other fields. We are sorry to lose Kidder, but we are sure that he will make friends in any new place as quickly as he has here.

The First National Bank will be in fine shape, as a result of this consolidation, its resources being increased to \$900,000. With the years of experience behind it, it will be able to give a very much superior service to its clients. Charles T. McCutcheon.

Frederick W. Stevens Estate.

Lemuel S. Hillman and Charles H. Bender have filed their appraisal of the estate of the late Frederick W. Stevens, as follows:

Real Estate.	
Oklahoma land	\$1.00
Cemetery lots	1.00
Bonds.	
\$2,600 Arctic Dairy Products Co.	\$2,652.00
10,000 Kingdom of Belgium	8,800.00
1,000 Book-Cadillac Hotel	970.00
2,500 James D. Lacey	2,500.00
500 Rindge Bldg.	475.00
3,000 United Fuel & Supply Co.	3,000.00
500 Winegar Furniture Co.	500.00
Stocks.	
\$7,000 American Boxboard Co., Pref.	\$6,650.00
100 Ann Arbor Chamber of Commerce	75.00
1,900 J. I. Case Threshing Machine Co.	2,128.00
3,000 Consumers Power Co.	2,940.00
11,800 Detroit Land Contract Co.	12,390.00
2,500 Det. Seamless Tubes Co.	1,250.00
2,500 Dodge Bros., Inc.	587.50
3,300 G. R. National Bank	5,940.00
5,000 Holland Furnace Co.	4,950.00
3,500 Holland Maid Co., Pref.	3,150.00
4,500 Holland Maid Co., Com.	900.00
9,400 Hoover Steel Ball Co.	1,116.25
14,000 Robert W. Irwin Co.	13,860.00
6,000 MacSimBar Paper Co.	4,800.00
21,000 Merchants Nat. Bank (Detroit)	56,700.00
16,000 Michigan Trust Co.	36,800.00
10,000 Montana Farming Corp.	1.00
3,110 Motor Wheel Corp.	6,686.50
5,000 Pantlind Hotel Co., Pref.	4,650.00
4,500 Park, Davis & Co.	23,220.00
2,000 Pere Mar. Ry. Co., Pref.	1,840.00
15,000 Pere Mar. Ry. Co., Com.	16,500.00
13,930 Reo Motor Car Co.	27,163.50
1,400 Scottion-Dillon Co.	4,340.00
1,400 State Savings Bank (Ann Arbor)	5,040.00
8,500 Sterling Co., Pref.	1.00
5,850 Sterling Co., no par	1.00
1,500 Frederick Sterns Co.	1,575.00
7,600 Trinken Det. Axle Co.	7,372.00
1,000 Welch-Wilmarth Corp.	900.00
5,840 Wurzburg Dry Goods Co.	5,548.00
Recapitulation.	
Oklahoma real estate	\$ 1.00
Cemetery lots	1.00
Bonds	18,897.00
Stock	259,074.75
Household goods	2,900.00
Automobile	300.00
G. R. National Bank	321.76
Merchants National Bank	187.76
Michigan Trust Co.	2,516.79
J. P. Morgan & Co.	567.82
Total	\$284,467.88

Flour Buying Will Soon Begin.

Written for the Tradesman.

According to the July Government crop report, the United States will harvest this year approximately 854,000,000 bushels of wheat, in round figures 22,000,000 bushels more than last year, while the Canadian crop is placed all the way from 325,000,000 to 350,000,000 bushels compared with an actual outturn last year of 406,000,000 bushels. However, there has apparently been considerable improvement since the Canadian report was issued, as private reports of the past week indicate a crop of from 380,000,000 bushels to 400,000,000 bushels, so all in all the United States and Canada will probably harvest 10,000,000 bushels more wheat than a year ago.

The world's crop of wheat is about the same in quantity as last year, according to the figures and estimates of the Department of Agriculture at Washington, the actual figures for 1926 being 2,171,000,000 bushels, and this year 2,164,000,000 bushels, a difference of only 7,000,000 bushels, Canada being the only important wheat producing country reporting a smaller estimate than last year's crop, but as stated above later reports show considerable improvement in the Canadian Province, so in all probability, from present prospects the world will undoubtedly harvest as much wheat this year as last.

Of course the crop is not all harvested and will not be until January, although 75 per cent. of the world's production is garnered during the months of June, July and August, and there is yet opportunity for severe loss in the United States and Canadian spring wheat territories, although conditions are now favorable. Of course the market will remain sensitive to damage reports both real and fancied until the grain is actually secured, but the same conditions regarding sensitiveness prevail every year, and the buyer of both wheat and flour is not going to be in too big a hurry to stock up until values have become fairly well established, or damage reports actually confirmed.

Prices are 5c to 7c lower per bushel of wheat, and about 40c per barrel lower for flour than a year ago at this time, with millfeed selling at higher prices on the whole, so it is doubtful if there is a big decline from present prices, and it appears now, if there were to be an additional decline of 25c per barrel on flour such a basis would prove a profitable one on which to purchase three or four months requirements, as there will probably be a strengthening up of wheat prices after the heavy movement, and a decline in the price of millfeed. Even present values do not appear far out of line with conditions as they appear today; 5c per bushel additional decline on wheat would make it look very good to us from our flour standpoint. Flour buying will soon develop in good volume which in itself will be a strengthening factor. Lloyd E. Smith.

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 26—Charles M. Heald has purchased one of the finest residence properties in Pasadena and he and Mrs. Heald will spend eight months each year in their new California home. The remaining four months will be spent on their farm near Bangor. The Grand Rapids home on South College avenue will be offered for sale. Mr. Heald has been an honorable and honored resident of Grand Rapids for many years. As President of two of the railways now forming a part of the Pere Marquette system, he did much to put Grand Rapids on the map and to make known to the outside world the advantages and possibilities of Michigan. He has been first and foremost in every good cause and given his time and money in unstinted measure to the development and expansion of the business, fraternal, social and moral interests of the community.

Mrs. John B. Olney, who has been ill for four weeks, is convalescent.

H. C. Sprague, Frank Hall and A. H. Goltz, Big Rapids grocers, were in town this week. They called at the Worden Grocer Co. to inspect the Gibsonian smile.

HOTELS!

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Enquiries solicited—We can save money for you.

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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.

Synthetic Versus Natural Drugs.

Drugs may be divided into two classes—the natural and the synthetic. The former, as the name indicates, are obtained from natural sources, either animal or vegetable; the latter are prepared in the chemical laboratory from coal tar products.

For hundreds of years the natural vegetable drugs were the chief medicinals used in the relief of pain and in the treatment of disease. Quinine was indispensable as a fever-reducing agent and also as a curative medicinal in malaria; cocaine, for many years was a universally used local anesthetic, and morphine was the reliable but dangerous sleep-producing drug. Today, these natural drugs are not used as extensively as formerly. In the treatment of fever quinine has been replaced to a large degree by such synthetic compounds as pyramidon, phenacetin, salol and aspirin; to combat the micro-organisms responsible for malaria the Germans have prepared, recently, a synthetic drug called plasmochin which they claim is superior to quinine. The well-known compound novocaine, or procaine as it has been called since the war, has found extensive use as a local anesthetic in place of cocaine because of its lower toxicity and the fact that no habit-forming tendency develops from its use. So far, unfortunately, no synthetic compound has been discovered which can entirely displace morphine from medicinal use. It is true that certain laboratory products such as chloralhydrate, barbital and allonal are widely used as sleep producers but in the case of severe pain these synthetics are too mild in their action to be effective. However, in view of what has already been accomplished it is by no means unreasonable to suppose that the discovery of an equally powerful but non-habit-forming synthetic to replace morphine may be merely a matter of further intensive investigation.

The natural drugs are gradually suffering the same fate which overtook the natural dyes and drove them from the market. It was inevitable that the

synthetic dyes, because of their great variety—some 8,000 are known—and their adaptability, should replace the natural dyes. In the case of the synthetic drugs, too, it is because of the great number which can be prepared and their wide variations in physical, chemical and physiological properties that they are of paramount importance.

Some adverse properties of natural drugs the chemist tries to eliminate in synthetic substitutes are the high toxicity and the undesirable by and after effects. It seems that it should be possible for a drug to possess a strong curative action and at the same time have a low toxicity toward the patient and exert no by or after effects. A drug with such qualities, of course, borders on the ideal and no such medicinal, at least among those used in the treatment of advanced pathological conditions, is known at present. However, it is among the synthetic, rather than among the natural drugs, that medicinals of such high type are to be searched for.

Natural drugs occur in plants admixed with a great variety of other compounds and their separation, in a high state of purity, from undesirable plant constituents is often a difficult matter. Impure drugs, especially, deteriorate with time hence are apt to vary in potency. Synthetic drugs, as a rule, are readily obtained in a very pure state and are less prone to undergo decomposition.

In the class of disinfectants and germicides we find a few natural products which are of considerable value but of far greater importance are such synthetic disinfectants as argyrol, mercurochrome, the chloramines and certain synthetic dyes.

For the treatment of infections caused by blood parasites—the venereal and such tropical diseases as sleeping sickness—no natural curative agents have been discovered but certain synthetic mercury, arsenic and bismuth compounds have been obtained which are of the greatest value.

We are dependent upon several foreign lands for many of our most important natural drugs; cocaine comes from Peru, quinine from Java and morphine from Turkey and Persia. This situation might, in the event that communication was interrupted with these countries, lead to a serious crisis. With a further development of syn-

thetic drugs it may be possible for a few chemical works in our own country to provide all of the types of drugs necessary in medicine.

In conclusion it should be stated that the market is usually flooded with a great variety of synthetic medicinals, some of which are of very doubtful value. It is only after years of careful, systematic investigation on the part of the chemist, the pharmacologist, the clinician and finally the practising physician that the true value of a drug can be established, and it may be added that the discovery of a new synthetic medicinal of real value is not an every day occurrence. It is earnestly to be hoped that some means may be found by which only those synthetics which have undergone the most rigid tests will find their way into actual use. F. F. Blicke.

The Development of a Pharmaceutic Consciousness.

Sometime ago Dr. H. V. Army, in one of the most splendid and brilliant articles I have read, made mention of the fact that the greatest need of present-day pharmacy is the development of a "Pharmaceutic Consciousness". There were other points he mentioned, but this struck me as the one that was most necessary to be discussed and elaborated. Taking this as a goal there are a number of obstacles to be overcome and things to be achieved, a few of which I shall now attempt to describe in the order of their importance.

A comparative survey of the various professions, reveals to me one astounding fact, namely, that pharmacy and those who practice it, are regarded as ranking just a little higher than the average layman, and a lot lower than the other professionals. Not only are we directly responsible for this poor estimation of ourselves and our accomplishments, but unless we change our mental outlook we shall always remain in a rut. There is something radically wrong; the trouble seems to be that we are suffering from an inferiority complex; and that there is no valid reason that we should feel that way, is only too evident.

We are forgetting that pharmacy has developed to an extent that is comparable to any other calling; its entrance requirements are as high; its course has been increased in time and

in substance; the student must go through a maze of difficulties before he finally becomes licensed; and yet we are considered as of no importance. The truth of the matter lies in the fact that people are considered in the light of the impression they create.

We are woefully lacking in two essentials; that is, a proper sense of dignity, and a certain amount of pride. I have seldom met a group of druggists that did not bemoan their lot; that did not look upon themselves as the worst of their professional brethren, and did not feel that pharmacy and pessimism were synonymous.

As a contrast I am reminded of the time when I commenced to study law. Every student before he even knew what it was all about, stuck his chest out, assumed a dignified air, spoke of law and lawyers as the most sacred of institutions; and yet they did not have to inhale the acid fumes and obnoxious odors of various chemicals; neither did they have to break their backs or strain their eyesight bending over a microscope. But as our friend Shakespeare so well expressed, "the fault is not in our stars but in ourselves that we are underlings."

If only we get the idea into our heads that we are as good as the next party; if only we feel and act as if our work was as important as any other professional accomplishment; then shall pharmacy and the thousands that flock to its fold no longer be compelled to regard it as a stepping stone to a higher calling; then shall it attain the distinction of being a profession like all others with an honorable standing and sufficient remuneration to warrant the efforts expended to learn it.

Humbleness and humility are the qualities of greatness; but we have neither quality in a genuine form. We just cringe and fawn and bow our heads to the public as if we were a lot of buffoons. We must draw the line; we must hold ourselves a little more erect; we must sincerely try to impress others with the greatness and importance of our work; in short we must boost our profession if we are to elevate ourselves.

Samuel Langer, Ph.G.

Too much leisure is more deadly than too much work.



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DRUG
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Recommendations to fit
individual conditions.

DRUG STORE
FIXTURES

Planned to make every
foot of store into
sales space.

Marking Ink For Rubber.

Chrome yellow (chromate of lead) has a diversity of uses, based mostly on its intense coloring qualities. One enterprising firm, ignorant of its toxic nature—and this was in those blissful days before the Food and Drugs Act came to pass—sold it to bakers as an egg substitute.

And so a little flour and butter and flavor and chrome—with much secun-dem artem—made a most delicious yellow angel cake. But the angel cake with chrome yellow complexion was mathematically accurate. For as it turned out, every cake produced an angel. One didn't have to be a painter, in those days, to have painter's colic—just a cake-eater.

But those days are gone forever. Other uses, however, still remain for chromate of lead. According to the Scientific American "difficulties in placing permanent marks on rubber goods for purposes of identification or any other reason have led to the development of a mixture of lead chromate and glycerol for use on stamp pads." This type of ink, developed by the Philadelphia Rubber Works Co., Akron, Ohio, is readily prepared by adding a solution of potassium chromate to a solution of a soluble lead salt such as lead acetate, boiling the mixture, filtering and grinding the nearly dry lead chromate in glycerol. The ink gives permanent marks on rubber which are not affected by ordi-

nary treatment given to rubber samples during laboratory tests. Hence it may be used for marking of rubber articles where ordinary inks are useless. The imprints of this ink resist fire, steam, and water, as well as the ordinary destructive forces tending to destroy the rubber. The mixture of lead chromate and glycerol tends to become hard on drying, and should be kept moist by the addition of glycerol from time to time until used.

It is the little daily experiences in trade that help the merchant to better serve his customers. Not only the patrons' needs, but their tastes, their preferences, their likes and dislikes, their peculiarities, their eccentricities, their moods, their education or ignorance, their attitudes, their standards of living, their means—abundant or scanty. All these and more may be noted and utilized by the observing merchant or clerk.

Americans are more skillful workers than players. The churches are realizing that people have to learn how to enjoy their free time. New interest in life can be developed during these leisure hours. New hobbies can be enjoyed. The solidarity of the family can be strengthened by common activities and interests of its members in the free hours.

Opportunity never seems to knock except when we are extremely busy.

WHOLESALE DRUG PRICE CURRENT

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

Acids	Boric (Powd.)	12 1/2 @ 20	Boric (Xtal)	15 @ 25	Carbonic	34 @ 40	Citric	53 @ 70	Muriatic	3 1/2 @ 8	Nitric	9 @ 15	Oxalic	16 1/4 @ 25	Sulphuric	3 1/2 @ 8	Tartaric	50 @ 60																																																																																																																																			
Ammonia	Water, 26 deg.	06 @ 16	Water, 18 deg.	05 1/2 @ 13	Water, 14 deg.	04 1/2 @ 11	Carbonate	20 @ 25	Chloride (Gran.)	09 @ 20	Balsams	Copaiba	1 00 @ 1 25	Fir (Canada)	2 75 @ 3 00	Fir (Oregon)	65 @ 1 00	Peru	3 00 @ 3 25	Tolu	2 00 @ 2 25																																																																																																																																
Barks	Cassia (ordinary)	25 @ 30	Cassia (Saigon)	50 @ 60	Sassafras (pw. 50c)	0 @ 50	Soap Cut (powd.)	30c	18 @ 25	Berries	Cubeb	@ 1 00	Fish	@ 25	Juniper	11 @ 30	Prickly Ash	@ 75	Extracts	Licorice	60 @ 65	Licorice, powd.	60 @ 60																																																																																																																														
Flowers	Arnica	@ 75	Chamomile (Ged.)	@ 60	Chamomile Rom.	@ 50	Gums	Acacia, 1st	50 @ 55	Acacia, 2nd	45 @ 50	Acacia, Sorts	20 @ 25	Acacia, Powdered	35 @ 40	Aloes (Barb Pow)	25 @ 35	Aloes (Cape Pow)	25 @ 35	Aloes (Soc. Pow.)	65 @ 70	Asafoetida	50 @ 60	Pow.	75 @ 1 00	Camphor	96 @ 1 02	Guaiaic	@ 80	Guaiaic, pow'd	@ 90	Kino	@ 1 10	Kino, powdered	@ 1 20	Myrrh	@ 60	Myrrh, powdered	@ 65	Opium, powd.	19 65 @ 19 92	Opium, gran.	19 65 @ 19 92	Shellac	65 @ 80	Shellac Bleached	85 @ 95	Tragacanth, pow.	@ 75	Tragacanth	1 75 @ 2 25	Turpentine	@ 30																																																																																																
Insecticides	Arsenic	08 @ 20	Blue Vitriol, bbl.	@ 07	Blue Vitriol, less	08 @ 15	Bordea, Mix Dry	13 @ 22	Hellebore, White	18 @ 30	powdered	13 @ 22	Insect Powder	35 @ 45	Lead Arsenate Po.	14 1/2 @ 26	Lime and Sulphur	Dry	8 @ 23	Paris Green	23 @ 38	Leaves	Buchu	85 @ 1 00	Buchu, powdered	@ 1 00	Sage, Bulk	25 @ 30	Sage, 1/4 loose	@ 40	Sage, powdered	@ 35	Senna, Alex.	50 @ 75	Senna, Tinn. pow.	30 @ 35	Uva Ursi	20 @ 25																																																																																																															
Oil	Almonds, Bitter, true	7 50 @ 7 75	Almonds, Bitter, artificial	3 00 @ 3 35	Almonds, Sweet, true	1 50 @ 1 80	Almonds, Sweet, imitation	1 00 @ 1 25	Amber, crude	1 25 @ 1 50	Amber, rectified	1 50 @ 1 75	Anise	1 40 @ 1 60	Bergamot	9 50 @ 9 75	Cajepout	1 50 @ 1 75	Cassia	3 50 @ 3 75	Castor	1 45 @ 1 70	Cedar Leaf	2 00 @ 2 25	Citronella	1 25 @ 1 50	Cloves	2 50 @ 2 75	Cocoonut	25 @ 35	Cod Liver	2 00 @ 2 50	Croton	2 00 @ 2 25																																																																																																																			
Alkanet	Alkanet	30 @ 35	Blood, powdered	35 @ 40	Calamus	35 @ 75	Elecampane, powd.	25 @ 30	Gentian, powd.	20 @ 30	Ginger, African, powdered	30 @ 35	Ginger, Jamaica, 60 @ 65	Ginger, Jamaica, powdered	45 @ 50	Goldenseal, pow.	@ 80	Ipecac, powd.	@ 60	Licorice	35 @ 40	Licorice, powd.	20 @ 30	Orris, powdered	30 @ 40	Poke, powdered	35 @ 40	Rhubarb, powd.	@ 1 00	Rosinwood, powd.	@ 40	Sarsaparilla, Hond. ground	@ 90	Sarsaparilla Mexican, Glycerine	32 @ 52	Squills	35 @ 40	Squills, powdered	70 @ 80	Tumeric, powd.	20 @ 25	Valerian, powd.	@ 1 00																																																																																																										
Seeds	Anise	@ 35	Anise, powdered	35 @ 40	Bird, 1s	13 @ 17	Canary	10 @ 16	Caraway, Po.	30 @ 30	Caradamon	3 75 @ 4 00	Coriander pow.	30 @ 35	Dill	15 @ 20	Fennel	25 @ 40	Flax	7 @ 15	Flax, ground	7 @ 15	Foenugreek, powd.	15 @ 25	Hemp	8 @ 15	Lobelia, powd.	@ 1 60	Mustard, yellow	17 @ 25	Mustard, black	20 @ 25	Poppy	15 @ 30	Quince	1 25 @ 1 50	Rape	15 @ 20	Sabadilla	60 @ 70	Sunflower	11 1/2 @ 15	Worm, American	30 @ 40	Worm, Levant	5 25 @ 5 40																																																																																																							
Tinctures	Aconite	@ 1 80	Aloes	@ 1 50	Arnica	@ 1 44	Asafoetida	@ 3 28	Roots	Alkanet	30 @ 35	Blood, powdered	35 @ 40	Calamus	35 @ 75	Elecampane, powd.	25 @ 30	Gentian, powd.	20 @ 30	Ginger, African, powdered	30 @ 35	Ginger, Jamaica, 60 @ 65	Ginger, Jamaica, powdered	45 @ 50	Goldenseal, pow.	@ 80	Ipecac, powd.	@ 60	Licorice	35 @ 40	Licorice, powd.	20 @ 30	Orris, powdered	30 @ 40	Poke, powdered	35 @ 40	Rhubarb, powd.	@ 1 00	Rosinwood, powd.	@ 40	Sarsaparilla, Hond. ground	@ 90	Sarsaparilla Mexican, Glycerine	32 @ 52	Squills	35 @ 40	Squills, powdered	70 @ 80	Tumeric, powd.	20 @ 25	Valerian, powd.	@ 1 00																																																																																																	
Acetanald	Acetanald	57 @ 75	Alum	08 @ 12	Alum, powd. and ground	09 @ 15	Bismuth, Subnitrate	2 83 @ 3 08	Borax xtal or powdered	6 1/2 @ 15	Cantharades, po.	1 50 @ 2 00	Calomel	2 70 @ 2 91	Capsicum, pow'd	35 @ 40	Carmine	7 00 @ 7 50	Cassia Buds	35 @ 40	Cloves	50 @ 55	Chalk Prepared	14 @ 16	Chloroform	53 @ 60	Chloral Hydrate	1 20 @ 1 50	Cocaine	12 10 @ 12 80	Cocoa Butter	70 @ 90	Corks, list, less	40-10%	Copperas	2 1/2 @ 10	Copperas, Powd.	4 @ 10	Corrosive Sublim	2 21 @ 2 42	Cream Tartar	35 @ 45	Cuttle bone	40 @ 50	Dextrine	6 @ 15	Dover's Powder	4 00 @ 4 50	Emery, All Nos.	10 @ 15	Emery, Powdered	@ 15	Epsom Salts, bbls.	@ 3 1/2	Epsom Salts, less 3 1/2	@ 3 60	Ergot, powdered	@ 3 60	Flake, White	15 @ 20	Formaldehyde, lb.	13 1/2 @ 30	Gelatine	50 @ 90	Glassware, less 55%	Glassware, full case 60%	Glauber Salts, bbl.	@ 02 1/2	Glauber Salts less 04 @ 10	Glue, Brown	21 @ 30	Glue, Brown Grd	15 @ 20	Glue, White	27 1/2 @ 35	Glue, white grd.	25 @ 35	Glycerine	30 @ 50	Hops	75 @ 95	Iodine	6 45 @ 7 00	Iodoform	8 00 @ 8 30	Lead Acetate	20 @ 30	Mace	@ 1 60	Mace, powdered	@ 1 60	Menthol	7 50 @ 8 00	Morphine	11 18 @ 11 93	Nux Vomica	@ 30	Nux Vomica, pow.	15 @ 25	Pepper, black, pow	45 @ 55	Pepper, White, pw.	65 @ 75	Pitch, Burgudry	20 @ 25	Quassa	12 @ 15	Quinine, 5 oz. cans	@ 50	Rochelle Salts	31 @ 40	Salt Peter	2 60 @ 2 75	Salt Peter	11 @ 22	Selditz Mixture	30 @ 40	Soap, green	15 @ 30	Soap, mott cast.	22 1/2 @ 25	Soap, white castle	@ 15 00	Soap, white castle less, per bar	@ 1 60	Soda Ash	3 @ 10	Soda Bicarbonate	3 1/2 @ 10	Soda, Sal	02 1/2 @ 08	Spirits Camphor	@ 1 20	Sulphur, roll	3 1/2 @ 10	Sulphur, Subl.	4 1/2 @ 10	Tamarinds	20 @ 25	Tartar Emetic	70 @ 75	Turpentine, Ven.	50 @ 75	Vanilla Ex. pure	1 50 @ 2 00	Vanilla Ex. pure	2 25 @ 2 50	Zinc Sulphate	06 @ 11

ELECTRIC FANS

STAR-RITE QUALITY FANS

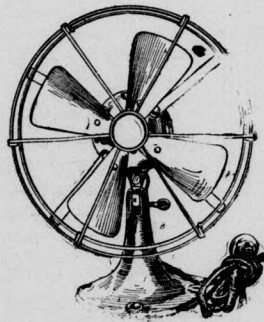
All Universal Type Motors
104 to 115 Voltage
Extensively Advertised
Low Cost—Popular Prices—Quick Sale

STAR-RITE 8-INCH FANS

A good room size fan felt base, complete with cord and plug. A guaranteed fan for AC or DC Currents.

THREE ATTRACTIVE FINISHES

No. 408 Nickel Finish
No. 409 Black and Brass Finish
No. 410 Ivory Finish
Net Prices \$4.88 Each



OLD RELIABLE 10-INCH STRAIGHT FAN No. 403

Three speed with starting switch in base, complete with cord and plug. For AC or DC currents.
No. 403—Retail \$10.00 Each, Cost You \$7.00 Each

IMPROVED 10-INCH OSCILLATOR FANS, 3 SPEED

While offered at a popular price the Star-Rite 10-inch Oscillating Fan is not to be compared with cheaply constructed Oscillating Fans now being sold.

THREE FINISHES—NET PRICES

No. 435—All Nickel Finish \$10.12 Each
No. 411—Black and Brass Finish 10.12 Each
No. 418—Ivory Finish 10.12 Each



Hazeltine & Perkins Drug Company
Manistee MICHIGAN Grand Rapids

AUDITS-SYSTEMS-TAX SERVICE

LAWRENCE SCUDDER & CO.
ACCOUNTANTS AND AUDITORS

924-927 GRAND RAPIDS NAT'L BANK BUILDING, GRAND RAPIDS, MICH.
313 PECK BUILDING, KALAMAZOO, MICHIGAN
452 W. WESTERN AVE., MUSKEGON, MICH.
New York - Chicago - St. Louis - Washington - Philadelphia - Boston

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

Some Cheese

DECLINED

Octagon Soap and Washing Powder

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



AXLE GREASE

48, 1 lb. ----- 4 35
 24, 3 lb. ----- 6 00
 10 lb. pails, per doz. 8 50
 15 lb. pails, per doz. 11 95
 25 lb. pails, per doz. 19.15

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. ----- 31 20
 Rocket, 16 oz., doz. ----- 1 25

K. C. Brand

10c size, 4 doz. ----- 3 70
 15c size, 4 doz. ----- 5 50
 20c size, 4 doz. ----- 7 20
 25c size, 4 doz. ----- 9 20
 50c size, 2 doz. ----- 8 80
 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. 103 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

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

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

BUTTER COLOR

Dandelion ----- 2 85

CANDLES

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

CANNED FRUIT

Apples, 3 lb. Standard 1 50
 Apples, No. 10 ----- 4 50@5 75
 Apple Sauce, No. 10 8 00
 Apricots, No. 1 1 75@2 00
 Apricots, No. 2 ----- 3 00
 Apricots, No. 3 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 Mich ----- 2 20
 Peaches, 2 1/2 Cal. 3 00@3 35
 Peaches, 10, Mich. ----- 8 50
 Pineapple, 1 sl. ----- 1 75
 Pineapple, 2 sl. ----- 2 60
 P'apple, 2 br. sl. ----- 2 40
 P'apple, 2 1/2, sl. ----- 3 00
 P'apple, 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 VEGETABLES.

Asparagus.
 No. 1, Green tips ----- 3 75
 No. 2 1/2, Large Green ----- 4 50
 W. Beans, cut 2 1 45@1 70
 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 1 25
 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 85
 Corn, No. 2, Fan. 1 80@2 35
 Corn, No. 10 ----- 8 00@11 15
 Hominy, No. 3 1 00@1 15
 Okra, No. 2, whole ----- 1 00
 Okra, No. 2, cut ----- 1 65
 Dehydrated Veg. Soup 90
 Dehydrated Potatoes, lb. 45
 Mushrooms, Hotels ----- 35
 Mushrooms, Choice, 8 oz. 40
 Mushrooms, Sur Extra 60
 Peas, No. 2, E. J. ----- 1 65
 Peas, No. 2, Sift. ----- 1 85
 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
 Pimientos, 1/4, each ----- 12 1/4
 Pimientos, 1/2, each ----- 27
 Sw't Potatoes, No. 2 1 25
 Sauerkraut, No. 3 1 35@1 50
 Succotash, No. 2 1 65@2 50
 Succotash, No. 2, glass 2 80
 Spinach, No. 1 ----- 1 25
 Spinach, No. 2 ----- 1 60@1 90
 Spinach, No. 3 ----- 2 25@2 50
 Spinach, No. 10 ----- 6 50@7 00
 Tomatoes, No. 2 1 20@1 30
 Tomatoes, No. 3, 1 80@2 25
 Tomatoes, No. 10 ----- 8 80

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
 Clam Ch., No. 3 ----- 3 50
 Clams, Steamed, No. 1 2 00
 Clams, Mincead, No. 1 3 25
 Flman Haddle, 10 oz. 3 30
 Clam Bouillon, 7 oz. ----- 2 50
 Chicken Haddle, No. 1 2 75
 Fish Flakes, small ----- 1 25
 Cod Fish Cake, 10 oz. 1 35
 Cove Oysters, 5 oz. ----- 1 65
 Lobster, No. 1/4, Star ----- 2 90
 Shrimp, 1, wet ----- 2 25
 Sard's, 1/4 Oil, Key ----- 6 10
 Sardines, 1/4 Oil, k'less 5 50
 Sardines, 1/4 Smoked 6 75
 Salmon, Warrens, 1/2s 2 80
 Salmon, Red Alaska 3 40
 Salmon, Med. Alaska 2 85
 Salmon, Pink Alaska 1 85
 Sardines, Im. 1/4, ea. 10@23
 Sardines, Im., 1/2, ea. ----- 25
 Sardines, Cal. ----- 1 65@1 80
 Tuna, 1/4, Albocore ----- 95
 Tuna, 1/4s, Curtis, doz. 2 20
 Tuna, 1/4s, Curtis, doz. 3 50
 Tuna, 1s, Curtis, doz. 7 00

CATSUP.

B-nut, small ----- 1 90
 Lily of Valley, 14 oz. ----- 2 60
 Lily of Valley, 1/2 pint 1 75
 Paramout, 24, 8s ----- 1 40
 Paramout, 24, 16s ----- 2 35
 Paramout, 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

CANNED MEAT

Bacon, Med. Beechnut 3 30
 Bacon, Lge. Beechnut 5 40
 Beef, No. 1, Cornead ----- 3 10
 Beef, No. 1, Roast ----- 1 35
 Beef, No. 2 1/2, Qua. sil. 1 35
 Beef, 3 1/2 oz. Qua. sil. 2 00
 Beef, 4 oz., Qua. sil. 2 25
 Beef, No. 1, B'nut, sil. 4 50
 Beefsteak & Onions, 3 45
 Chili Con Ca., 1s 1 35@1 45
 Deviled Ham, 1/4s ----- 2 20
 Deviled Ham, 1/2s ----- 3 60
 Hamburg Steak & Onions, No. 1 ----- 3 15
 Potted Beef, 4 oz. ----- 1 10
 Potted Meat, 1/4 Libby 52 1/4
 Potted Meat, 1/2 Libby 92 1/4
 Potted Meat, 1/4 Qua. 90
 Potted Ham, Gen. 1/4 1 85
 Vienna Saus., No. 1/4 1 45
 Vienna Sausage, Qua. 95
 Veal Loaf, Medium ----- 2 65

CHEESE.

Roquefort ----- 65
 Kraft, small items 1 65
 Kraft, American ----- 1 65
 Chilli, small tins ----- 1 65
 Pimento, small tins 1 65
 Roquefort, sm. tins 2 25
 Camembert, sm. tins 2 25
 Daisies ----- 27
 Longhorn ----- 27
 Michigan Flat ----- 26
 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

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 ----- 18 00
 7 oz. Rose Tin Bon ----- 9 00
 13 oz. Creme De Caraque ----- 13 20
 12 oz. Rosaces ----- 10 80
 1/2 lb. Rosaces ----- 7 80
 1/4 lb. Pastelles ----- 3 40
 Langues De Chats ----- 4 80

CHOCOLATE.

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

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



COFFEE ROASTED

1 lb. Package
 Melrose ----- 32
 Liberty ----- 24
 Quaker ----- 33
 Nedrow ----- 36
 Norton House ----- 43
 Reno ----- 33
 Royal Club ----- 37

McLaughlin's Kept-Fresh

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

Maxwell House Coffee.

1 lb. tins ----- 45
 3 lb. tins ----- 1 33

Coffee Extracts

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

CONDENSED MILK

Leader, 4 doz. ----- 7 00
 Eagle, 4 doz. ----- 9 00

MILK COMPOUND

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

EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 75
 Quaker, Baby, 8 doz. 4 65
 Quaker, Gallon, 1/2 doz. 4 75
 Carnation, Tall, 4 doz. 5 15
 Carnation, Baby, 8 doz. 5 05
 Oatman's Dundee, Tall 5 15
 Oatman's D'dee, Baby 5 00
 Every Day, Tall ----- 5 00
 Every Day, Baby ----- 4 90
 Pet, Tall ----- 5 15
 Pet, Baby, 8 oz. ----- 5 05
 Borden's Tall ----- 5 15
 Borden's Baby ----- 5 05
 Van Camp, Tall ----- 4 90
 Van Camp, Baby ----- 3 75

CIGARS
 G. J. Johnson's Brand
 G. J. Johnson Cigar, 10c ----- 75 00
 Worden Grocer Co. Brands
 Master Piece, 50 Tin. 35 00
 Master'ce, 10, Perf. 70 00
 Master'ce, 10, Spec. 70 00
 Mas'p., 2 for 25, Apollo 95 00
 In Betweens, 5 for 25 37 50
 Canadian Club ----- 35 00
 Little Tom ----- 37 50
 Tom Moore Monarch 75 00
 Tom Moore Panetris 65 00
 T. Moore Longfellow 95 00
 Webster Cadillac ----- 75 00
 Webster Knickerbocker 95 00
 Webster Belmont ----- 110 00
 Webster St. Reges 125 00
 Bering Appolos ----- 95 00
 Bering Palmitas ----- 115 00
 Bering Delosos ----- 120 00
 Bering Favorita ----- 135 00
 Bering Albas ----- 150 00

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

Mixed Candy

Kindergarten ----- 17
 Leader ----- 14
 X. L. O. ----- 12
 French Creams ----- 16
 Paris Creams ----- 17
 Grocers ----- 11

Fancy Chocolates

5 lb. Boxes
 Bittersweets, Ass't'd 1 75
 Choc Marshmallow Dp 1 70
 Milk Chocolate A A 1 80
 Nibble Sticks ----- 1 85
 No. 12, Choc., Light ----- 1 65
 Chocolate Nut Rolls ----- 1 85
 Magnolia Choc ----- 1 25

Gum Drops Pails

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

Lozenges Pails

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

Hard Goods Pails

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

Cough Drops Bxs

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

Package Goods

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

Specialties

Walnut Fudge ----- 22
 Pineapple Fudge ----- 22
 Italian Bon Bons ----- 17
 Banquet Cream Mints ----- 33
 Silver King M. Mallows 1 35

Bar Goods

Walnut Sundae, 24, 5c 80
 Neapolitan, 24, 5c ----- 80
 Mich. Sugar Ca., 24, 5c 80
 Pal O Mine, 24, 5c ----- 80
 Malty Milkies, 24, 5c ----- 80
 Bo-Ka-To-Ka, 24, 5c ----- 80

COUPON BOOKS

50 Economic grade 3 50
 100 Economic grade 4 50
 500 Economic grade 30 00
 1000 Economic grade 37 50

Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 38

DRIED FRUITS

Apples
 N. Y. Fcy., 50 lb. box 15 1/2
 N. Y. Fcy., 14 oz. pkg. 16

Apricots

Evaporated, Choice ----- 28
 Evaporated, Fancy ----- 33
 Evaporated, Slabs ----- 25

Citron

10 lb. box ----- 40

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

Dates
 Dromedary, 36s ----- 6 75

Peaches
 Evap. Choice ----- 21
 Evap. Ex. Fancy, P. P. 30

Peel

Lemon, American ----- 30
 Orange, American ----- 30

Raisins

Seeded, bulk ----- 11
 Thompson's s'dles blk 9 1/4
 Thompson's seedless, 15 oz. ----- 10 1/2
 Seeded, 15 oz. ----- 12 1/2

California Prunes

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

FARINACEOUS GOODS

Beans
 Med. Hand Picked ----- 07
 Cal. Limas ----- 09
 Brown, Swedish ----- 07
 Red Kidney ----- 07 1/4

Farina

24 packages ----- 2 50
 Bulk, per 100 lbs. ----- 08 1/2

Hominy

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

Macaroni

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

Bulk Goods

Elbow, 20 lb. ----- 09
 Egg Noodle, 10 lbs. ----- 16

Pearl Barley

Chester ----- 4 50
 0000 ----- 7 00
 Barley Grits ----- 5 00

Peas

Scotch, lb. ----- 05 1/4
 Split, lb. yellow ----- 08
 Split green ----- 08

Sage

East India ----- 10

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 1/2 oz., 4 doz. to case 3 60
Can be assorted with Sure-
set Jell. Lemon & Orange-
ade for Drop Shipment.

GELATINE



26 oz., 1 doz. case -- 6 00
3 1/2 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



NUCOLA, 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 box 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
9 oz. Jar, Pl. do. ----- 4 25
3 oz. Jar, Stu., doz. 1 35
6 oz. Jar, stuffed, doz. 2 50
12 oz. Jar, Stuffed,
doz. ----- 4 50 @ 75
20 oz. Jar, stuffed dz. 7 00

PARIS GREEN

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

PEANUT BUTTER



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

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
Parowax, 100 lb. ----- 9.3
Parowax, 40, 1 lb. ----- 9.5
Parowax, 20, 1 lb. ----- 9.7



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

PICKLES

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. ----- 20
Good St's & H's 15 1/2 @ 19
Med. Steers & Heif. 18
Com. Steers & Heif. 17
Cows
Top ----- 15
Good ----- 14
Medium ----- 13
Common ----- 12
Veal
Top ----- 19
Good ----- 18
Medium ----- 16
Lamb
Spring Lamb ----- 31
Good ----- 29
Medium ----- 25
Poor ----- 23

Mutton

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

Pork

Light hogs ----- 12
Medium hogs ----- 12
Heavy hogs ----- 11
Loins, Med. ----- 20
Butts ----- 16
Shoulders ----- 13
Spareribs ----- 12
Neck bones ----- 06
Trimmings ----- 10

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. @ 23 1/2
Hams, Cert., Skinned
16-18 lb. ----- @ 25
Ham, dried beef ----- @ 32
Knuckles ----- @ 32
California Hams ----- @ 16 1/2
Picnic Boiled
Hams ----- 20 @ 22
Boiled Hams ----- @ 33
Minc'd Hams ----- @ 19
Bacon 4/6 Cert. ----- 24 @ 33

Beef

Boneless, rump 28 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, 12 New
Process ----- 2 25
Quaker, 18 Regular ----- 1 80
Quaker, 12s Family ----- 2 70
Mothers, 12s, M'num 3 25
Nedrow, 12s, China ----- 3 25
Sacks, 90 lb. Jute N 3 50
Sacks, 90 lb. Cotton ----- 3 55

RUSKS

Holland Rusk Co.
Brand
18 roll packages ----- 2 30
36 roll packages ----- 4 50
36 carton packages ----- 5 20
18 carton packages ----- 2 45

SALERATUS

Arm and Hammer ----- 3 75

SAL SODA

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

COD FISH

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

HERRING

Holland Herring
Mixed, Keys ----- 1 15
Mied, half bbls. ----- 9 50
Mixed, bbls ----- 17 00
Milkers, Kegs ----- 1 25
Milkers, half bbls. ----- 10 25
Milkers, bbls. ----- 19 90
K K K K Norway ----- 19 50
8 lb. pails ----- 1 40
Cut Lunch ----- 1 65
Roned, 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 35
Dri-Foot, doz. ----- 2 00
Bixby's, Doz. ----- 1 35
Shinola, doz. ----- 9 50

STOVE POLISH

Blackline, per doz. ----- 1 25
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
Grima 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 lb ----- 4 90
Octagon, 120 ----- 5 00
Pummo, 100 box ----- 4 85
Sweatheart, 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, 9s 50
Williams Mug, per doz. 48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Brillo ----- 85
Climaline, 4 doz. ----- 4 20
Grandma, 100, 5c ----- 4 00
Grandma, 24 Large ----- 3 75
Gold Dust, 100s ----- 4 00
Gold Dust, 12 Large 3 20
Golden Rod, 24 ----- 4 25
Jinx, 3 doz. ----- 4 50
La France Laun., 4 dz. 3 60
Luster Box, 54 ----- 3 75
Old Dutch Clean. 4 dz 3 40
Octagon, 96s ----- 3 90
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
Sapallo, 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 ----- @ 75
Nutmegs ----- @ 70
Pepper, White ----- @ 60
Pepper, Cayenne ----- @ 32
Paprika, Spanish ----- @ 42

Seasoning

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

STARCH

Corn
Kingsford, 40 lbs. ----- 11 1/4
Powdered, bags ----- 4 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 1/4
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 33
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

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 ----- 2 15
Caper, 2 oz. ----- 3 30

Zion Fig Bars
Unequaled for
Stimulating and
Speeding Up
Cooky 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 ----- 42 @ 62
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 ----- 20
White Wine, 80 grain ----- 25
White Wine, 40 grain ----- 20

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

WOODENWARE
Baskets
Bushels, narrow band,
wire handles ----- 1 75
Bushels, narrow band,
wood handles ----- 1 80
Market, drop handle ----- 90
Market, single handle ----- 95
Market, extra ----- 1 60
Splint, large ----- 8 50
Splint, medium ----- 7 50
Splint, small ----- 6 50
Churns
Barrel, 5 gal., each ----- 2 40
Barrel, 10 gal., each ----- 2 55
3 to 6 gal., per gal. ----- 16

Pails
10 qt. Galvanized ----- 2 50
12 qt. Galvanized ----- 2 75
14 qt. Galvanized ----- 3 25
12 qt. Flaring Gal. Ir. ----- 5 90
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 75
Medium Galvanized ----- 7 50
Small Galvanized ----- 6 75

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

Wood Bowls
13 in. Butter ----- 5 00
15 in. Butter ----- 9 00
17 in. Butter ----- 18 00
19 in. Butter ----- 25 00

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

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

YEAST-COMPRESSED
Fleischmann, per doz. 90

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 12—In the matter of James C. McMaster, Bankrupt No. 2835, the trustee has filed his final report and account and a final meeting of creditors has been called for July 26.

The report and account of the trustee will be considered and passed upon. Expenses of the estate will be considered and ordered paid, and a first and final dividend to creditors ordered paid, if the funds on hand will permit.

In the matter of Chan Hoy, Bankrupt No. 2904, the trustee has filed his final report and account and a final meeting of creditors has been called for July 26.

The report and account of the trustee will be considered and passed upon. Expenses will be considered and passed upon. There will be no dividends for general creditors.

In the matter of Lawrence W. Boozer, Bankrupt No. 2867, the final report and account of the trustee has been filed and a final meeting of creditors has been called for July 26.

The report and account of the trustee will be considered. The expenses of administration will be ordered paid, and a first and final dividend to creditors ordered paid, if possible.

In the matter of Raber Lumber Co., Bankrupt No. 2929, the trustee has filed in said court his final report and account, and a final meeting of creditors has been called for July 28.

The final report and account of the trustee will be considered and passed upon. The expenses of the estate will be considered and ordered paid and a first and final dividend to creditors generally declared and ordered paid.

In the matter of John Hare, Bankrupt No. 3097, the trustee has filed his final report and account, and a final meeting of creditors has been called for July 28.

The report and account of the trustee will be passed upon. The bills for administration expenses will be passed upon. An order for the payment of expenses and for the payment of a first and final dividend to creditors will be entered.

In the matter of Charles T. Eldred, Bankrupt No. 3187, the funds for the first meeting have been received and such meeting has been called for July 28.

July 14. We have to-day received the schedules, reference and adjudication in the matter of Vern Gabrion, Bankrupt No. 3203. 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 garage man.

The schedules show assets of \$545.12 of which \$500 is claimed as exempt, with liabilities of \$1,749.23. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:

Industrial Mortgage and Investment Co., Grand Rapids \$500.00

G. R. Savings Bank, Grand Rapids 500.00

Brown & Sehler, Grand Rapids 450.00

H. Van Leeuwen, Grand Rapids 157.56

Sinclair Refining Co., Grand Rapids 13.95

Standard Oil Co., Grand Rapids 224.71

Brown & Sehler, Grand Rapids 25.87

Penzoil Co., Grand Rapids 21.55

Mayo Clinic, Rochester, Minn. 100.00

Joe Kline, Paw Paw 90.00

Strong Elec. Co., Grand Rapids 35.00

Zeilstra Elec. Co., Grand Rapids 15.00

Misket Fuel Co., Grand Rapids 35.00

Bell Tel. Co., Grand Rapids 16.00

Jurgens & Holtviuwer, Grand Rap. 16.09

Star Publishing Co., Grandville 20.00

July 14. We have to-day received the schedules, reference and adjudication in the matter of Rodney H. Speese, Bankrupt No. 3204. 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 special sales expert.

The schedules show assets of \$550 of which the full interest is claimed as exempt, with liabilities of \$4,808.41. 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:

National Discount Co., Grand R. \$447.00

Industrial Mortgage & Investment Co., Grand Rapids 257.00

Nash McKeough Motor Co., G. R. 190.00

Press, Grand Rapids 27.57

Michigan Bell Tel. Co., Grand Rap. 20.88

Oakdale Coal & Fuel Co., Grand R. 14.75

Jeffers & Hake Co., Grand Rapids 11.25

Craftsman Press, Grand Rapids 1.60

Michigan Tradesman, Grand Rapids 10.01

Quimby-Kain Paper Co., Grand R. 10.95

C. W. Mills Paper Co., Grand Rap. 70.00

Michigan Trust Co., Grand Rapids 12.00

B. J. Murray, Grand Rapids 175.00

Edw. Kampenga, Grand Rapids 27.00

Dr. Henry Liefers, Grand Rapids 17.00

Mrs. Adelia Howard, Grand Rapids 22.50

Dr. R. E. Klinestecker, Grand R. 41.50

F. H. Miller, Grand Rapids 80.00

A. F. Richardson, Grand Rapids 7.00

Lincoln Dairy, Grand Rapids 33.99

Sanitary Grocery, Grand Rapids 507.00

John Brechting, Grand Rapids

Table listing creditors and amounts for various bankruptcies, including R. V. Reed, Ovid, Scherpness Coal Co., Grand Rapids, James Fox, Grand Rapids, etc.

Table listing creditors and amounts for various bankruptcies, including Shemer System, Cadillac, Sherwood Hall Co., Grand Rapids, Standard Oil Co., Grand Rapids, etc.

In the matter of Raleigh O. De Weerd, Bankrupt No. 2895, the trustee has filed his final report and account, and a final meeting of creditors has been called for July 28.

July 15. On this day was held the first meeting of creditors in the matter of Jay Butler, Bankrupt No. 3172. The bankrupt was present in person and represented by attorney Fred C. Temple.

On this day also was held the first meeting of creditors in the matter of Abraham Hoodhood, Bankrupt No. 3177. The bankrupt was present in person and represented by attorney Homer H. Freedland.

On this day also was held the first meeting of creditors in the matter of Julian F. Cooper, Bankrupt No. 3185. The bankrupt was present in person and not represented.

On this day also was held the first meeting of creditors in the matter of Winfred M. Schumann, Bankrupt No. 3183. The bankrupt was present in person and represented by attorneys Knappen, Uhl & Bryant.

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 Marlow Perks, Bankrupt No. 3189. The bankrupt was present in person and represented by attorney Walter J. Jones.

On this day also was held the first meeting of creditors in the matter of Paul B. Bellew, Bankrupt No. 3181. The bankrupt was present in person and represented by Don E. Minor, attorney.

July 18. On this day was held the first meeting of creditors in the matter of Michigan Home Service Corporation, Bankrupt No. 3155. The bankrupt corporation was present by its president and represented by Corwin, Norcross & Cook, attorneys.

July 16. We have to-day received the schedules, reference and adjudication in the matter of Vernon E. Greene, Bankrupt No. 3206. The matter has been referred to Charles B. Blair as referee in bankruptcy.

July 19. We have to-day received the schedules, reference and adjudication in the matter of Martin DeGraaf, Bankrupt No. 3207. The matter has been referred to Charles B. Blair as referee in bankruptcy.

On this day also was held the first meeting of creditors in the matter of Thomas J. Whinery, Grand Rapids \$185.00

On this day also was held the first meeting of creditors in the matter of Charles B. Judd Estate, Grand R. 4,822.85

On this day also was held the first meeting of creditors in the matter of James Edwin Kenroy, Bankrupt No. 3208. The matter has been referred to Charles B. Blair as referee in bankruptcy.

On this day also was held the first meeting of creditors in the matter of Gus Albrecht, Kokomo, Ind. 38.00

On this day also was held the first meeting of creditors in the matter of Bear-Stewart Co., Chicago 28.88

On this day also was held the first meeting of creditors in the matter of J. W. Bailey Co., Anderson, Ind. 90.65

On this day also was held the first meeting of creditors in the matter of Hiler & Bletsch Co., Chicago 116.80

Table listing creditors and amounts for various bankruptcies, including Kokomo Tire Store, Kokomo, Ind. 59.00, Osborn Paper Co., Marion, Ind. 19.20, Pioneer Chemical & Mfg. Co., Cleveland 40.68, etc.



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

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

Advertisement for I. VAN WESTENBRUGGE, Grand Rapids - Muskegon Distributor, featuring Nucoa cheese products like ALPHA BUTTER, SAR-A-LEE, and HONEY—Horse Radish.

Advertisement for HART BRAND CHOICE OF THE LAND, featuring HART brand wax string beans, with LEE & CADY as the distributor.

Peru, Ind.	104.00
W. S. Mauzy, Anderson, Ind.	12.60
J. M. Walker & Son, Middleton, Ind.	26.00
Read-Canada Co., Anderson, Ind.	82.74
Spencer Higin Co., Marion, Ind.	51.04
McMahon & Leil Co., Anderson, Ind.	69.73
Standard Accident Insurance Co., Detroit	50.00
Wellington Mills, Anderson, Ind.	60.00
G. H. Hammond Co., Chicago	318.11
Austin Nichols Co., Chicago	20.00
Farmers Trust & Savings Bank, Kokomo, Ind.	5,415.75
Thomas J. Dye & Son, Kokomo	155.00
July 19. We have to-day received the schedules, reference and adjudication in the matter of T. C. Ganser, Bankrupt No. 3209. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a grocer. The schedules show assets of \$3,700 of which \$450 is claimed as exempt, with liabilities of \$5,017.58. The first meeting will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:	
City of Grand Rapids	\$78.22
Community Finance Co., Grand R.	200.00
National Discount Corp., Grand R.	255.10
Besteman & DeMeester, Grand R.	9.20
Mich. Bell Tel. Co., Grand Rapids	9.75
Consumers Ice Co., Grand Rapids	7.50
Coffey Ranch, Grand Rapids	8.88
M. J. Dark & Sons, Grand Rapids	112.40
G. R. Paper Co., Grand Rapids	10.03
Hekman Biscuit Co., Grand Rapids	12.31
Kent Storage Co., Grand Rapids	22.43
Lee & Cady, Grand Rapids	210.86
Morris & Co., Grand Rapids	5.61
Merchants Service Bureau, G. R.	15.27
National Grocer Co., Grand Rap.	47.25
Rademaker & Doogeg Co., Grand R.	131.91
Sherman Bros & Co., Chicago	34.84
Abe Scheffman, Grand Rapids	120.56
Swift & Co., Grand Rapids	44.54
I. Van Westenbrugge, Grand Rap.	89.01
Vinkemulder Co., Grand Rapids	9.00
Voight Milling Co., Grand Rapids	8.95
Watson-Higgins Milling Co., G. R.	45.18
Worden Grocer Co., G. R.	61.31
Hekman Biscuit Co., Grand Rapids	65.76
A. J. Lane, Grand Rapids	140.00
Associated Truck Line, Grand Rap.	208.00
Kent State Bank, Grand Rapids	600.00
Old National Bank, Grand Rapids	2,100.00
Kent State Bank, Grand Rapids	300.00
Peter Vander Laan, Grand Rapids	54.16
July 19. We have to-day received the schedules, reference and adjudication in the matter of Ralph H. Dawson, Bankrupt No. 3210. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a laborer. The schedules show assets of \$575 of which \$325 is claimed as exempt, with liabilities of \$751.28. The first meeting will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:	
Muskegon Heights Furniture Co., Muskegon Heights	\$204.50
Jerry Eberwein, Muskegon	10.06
Y. W. Kimecik, Muskegon	9.65
Mueller Jewelry House, Muskegon	7.50
Fred Sorenson, Muskegon	51.91
Dr. G. J. Hartman, Muskegon	14.00
Claude Cnnon, Muskegon	46.31
Muskegon Coal Co. and S. Dennes, Muskegon Heights	12.75
Dr. Hammond, Muskegon	35.00
Dr. Watkins, Muskegon	21.50
Square Clothing Co., Muskegon	18.56
Towner Hardware Co., Muskegon	10.00
Consumers Power Co., Muskegon	18.00
Reliable Clothing Co., Muskegon	45.00
Donelson Bros., Muskegon	11.75
Clyde Hancock, Muskegon	10.09
Grosman Bros., Muskegon	19.00
Muskegon Citizens Loan & Inv. Co., Muskegon	205.70
In the matter of Michigan Box Co., Bankrupt No. 3047, the trustee has filed his first report and account, and an order for the payment of expenses of administration and preferred labor claims has been entered.	
July 22. On this day was held the first meeting of creditors in the matter of Frank H. Newton, Bankrupt No. 3182. The bankrupt was not present, but represented by attorney. Certain creditors were present in person. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$100. The first meeting and examination of the bankrupt was adjourned to Aug. 10.	
On this day also was held the first meeting of creditors in the matter of Paul Hoffman, Bankrupt No. 3197. The bankrupt was present in person and represented by attorney Willard G. Turner, Jr. No creditors were present or represented. No 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.	
July 21. On this day was held the first meeting of creditors in the matter of Mastermold Shoe Co., Bankrupt No. 3191. The bankrupt corporation was present by its president and secretary-treasurer and represented by attorneys Corwin, Nor-	

cross & Cook. Creditors were present by Hilding, Hilding & Tubbs, attorneys. Claims were proved and allowed. The officers of the bankrupt were sworn and examined, without a reporter. C. W. Moore was elected trustee and his bond placed at \$1,000. The first meeting then adjourned without date.

On this day also was held the sale of assets in the matter of Mastermold Shoe Co., Bankrupt No. 3191. The trustee was present in person. Various bidders were present in person. The stock in trade and fixtures of this estate were sold to Fleming Shoe Co., for \$2,225. The sale was confirmed and the meeting adjourned without date. The trustee has filed his first report and account and an order for the payment of expenses of administration and a first dividend of 20 per cent. has been ordered paid.

July 22. On this day was held the first meeting of creditors in the matter of John Zehulech, Bankrupt No. 3190. The bankrupt was present in person and represented by attorneys Weston & Fox. 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 no-asset case.

July 21. On this day was held the first meeting of creditors in the matter of Clarence L. Conrad, Bankrupt No. 3194. The bankrupt was present in person and represented by attorney Walter J. Jones. Creditors were not present in person, but represented by C. W. Moore, agent and by Fred N. Searl, attorney. Claims were proved and allowed. The bankrupt was sworn and examined before a reporter. Edward De Groot was elected trustee, and his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the confirmation of sale made by the receiver in the matter of Clarence L. Conrad, Bankrupt No. 3194. The creditors were represented by Fred N. Searl, attorney and by C. W. Moore agent. Those represented voted to accept, ratify and confirm the sale made by the receiver and that which would preserve the assets of the estate and eliminate costs for rent, etc. The meeting then adjourned without date. An order was made for the payment of expenses of administration and for the declaration and payment of a first dividend of 10 per cent. to general creditors.

July 22. On this day was held the first meeting of creditors in the matter of Judson E. Evans, Bankrupt No. 3193. The bankrupt was present in person and represented by Eldred & Gemuend, attorneys for the bankrupt. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. Wm. P. Brogan, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Vally L. Baumgardner, Bankrupt No. 3195. The bankrupt was present in person and represented by attorneys Penny & Worcester. No creditors, with claims, were present or represented. The bankrupt was sworn and examined, without a reporter. C. C. Woolridge was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

Complaints Against Cuts By a Chronic Cutter.

(Continued from page 20)

note of the editorial. And it says a lot. Until yesterday grocers everywhere were complaining about how badly they were being treated. They cried "unfair" at every innovation. They looked for special privilege in laws and otherwise. What was overlooked is that conditions are founded on economics. The most efficient wins regardless. "He profits most who serves best," is the Rotary way of saying "He that is greatest among you, let him be your servant."

It is extremely wholesome to get on a hilltop and take a wide look around us occasionally. That is what this editorial enables us all to do. Both farmers and merchants need this. For it must be apparent that Iowa—generally regarded as typical of the Heart of America—is not going into the discard economically when her people can buy 700,000 radios in less than two years, even on the installment plan, and when she can do her share toward

swamping tractor makers with orders. Nor can it be forgotten that grocers and farmers prosper together. As the farm gets money, the farmer buys more liberally of all the good things of life and foods make up nearly 40 per cent. of his purchases.

Further, when we do get into the complaining mood, let us be sure that we know what we complain about. A few weeks ago at a grocers' meeting much was said against cutting prices by chain stores. The talk was long on this subject. Then one grocer told how he met such conditions—with cuts to the bone. He said: "When I cut, I give 'em a run for their money. I cut good and deep."

Carefully analyzed, that means mighty little. It simply restates a privilege all men have of doing what they will with their own. But two things can be said: That complaint against cuts comes with ill grace from a man who feels blameless when he cuts to suit his own ideas. And that neither individual nor chain business is permanently built up on cut prices.

Paul Findlay.

Push Home-Owned Store Idea.

On the prosperity of the home-owned store depends the prosperity of the community, the wholesale markets supplying such communities which, in turn, will reflect that prosperity throughout the country. There can be no denial of the fact that if the locally owned stores are crushed or even interfered with that the effect will be felt all down the line. The country as a whole cannot prosper unless all avenues of business are in a healthy state, and they cannot be in that condition when the chain stores and mail order houses milk the communities of their resources.

The chain store and mail order system is just the opposite of that of the home-owned store. The latter are the warp and woof of the community. They are the main support of practically every city. Without them civic welfare would be reduced to the minimum. It is their money, the fact that they keep it working locally, give employment to people and take part in commercial and civic progress that keeps the vast majority of cities going. Take them out of a community and it would be practically dead. On the other hand, chain stores and mail order corporations render no civic help to any of these cities. The very nature of their businesses requires that they take money out of the cities and since such withdrawals of resources must affect community assets, the net result of their operation must be obvious.

Of course, the appeal for patronage of home-owned stores must be predicated upon the idea that such stores deserve that patronage. They must be progressive, clean, well-lighted and well-managed and compare in every way with the chain store, and prices must be within reason. The consumer can be educated to patronize such stores, as the well-being of citizens is dependent upon home-owned stores and all that goes with it. Helping the chain store and mail order concerns simply retards the chances of a community and its people.—Interstate Grocer.

Business Wants Department

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

FOR SALE—At inventory, up-to-date grocery in the heart of Muskegon's business district and close by select residential section. Private camp trade in summer, and have large telephone business. Other business interests taking up time. Address No. 633 c/o Michigan Tradesman. 633

FOR SALE—Stock in Grand Rapids Wholesale Grocery; or will trade for vacant lot. "Q" Grocer Co., 990 Pine St., Muskegon, Mich. 634

FOR SALE—House and lot on main street of Conklin; or will trade for Grand Rapids or Muskegon property. "Q" Grocer Co., Pine St., Muskegon, Mich. 635

FOR SALE—Store building in Flint, fine for dry goods, variety goods or hardware. No competition. Place to live in connection. W. C. Benjamin, 1132 Root St., Flint, Mich. 636

FOR SALE—DRY GOODS AND millinery store. College and industrial city, 16,000 and growing. Stock, \$14,000. Cash business. Floreth Co., Jacksonville, Ill. 637

FOR SALE—Hotel. Sacrifice. High class workman's. Worth \$40,000. Sell for \$30,000, with \$6,500 cash. Three story, cement, forty-four rooms. Full basement dining room. House filled with high class mechanics. Absolutely money maker. Thos. McGrail, 752 Baker St., Flint, Mich. 638

FOR SALE—On account of change in business, Detroit Automatic counter scale. In A-1 condition. Weighs up to 100 pounds, equipped with mirror, meat tabulator. Cannot use a scale of this kind in new business. Write Henry Etherington, Box 23, Twining, Mich. 639

For Sale—Stock in Grand Rapids Wholesale Grocery Co. Oscar Hoklas, Marne, Mich. 632

FOR SALE—Automobile business, stock and buildings. Handling very popular line of automobiles. Established business ten years ago. Located in Western Michigan in new town on main trunk line cement highway. Proposition that is worthy of investigation, in a well-to-do section of this state. Will take good real estate as part payment. Address No. 625, c/o Michigan Tradesman. 625

FOR SALE—General merchandise stock in small town in rich farming community. A clean, going business for a competent merchant. German desirable. Address W. H. Barger, Elkhart, Indiana. 628

FOR SALE—Twenty-two-room hotel and restaurant. Full at all times. Good business. Good reason for selling. Address No. 619, c/o Michigan Tradesman. 619

FOR SALE—Grocery and meat business in town of 16,000. Best town in state. Last year's business \$112,000. Good reason for selling. Address No. 621, c/o Michigan Tradesman. 621

For Sale—HOTEL, complete equipment. A-1 business year round. Ill health reason for selling. Address Mrs. Stevens, Wilson House, Harbor Beach, Mich. 613

FOR SALE—Hussman, Gruender and Standard makes freezer display cases; butchers' coolers, grocers' boxes; 100 sets complete bar fixtures. Priced right. St. Joseph Transfer Co., St. Joseph, Mo. 614

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 646

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

Sand Lime Brick

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

Brick is Everlasting

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

WEST MICHIGAN FAIR.

It Will Be Conducted Under Favorable Auspices.

The troubles of the West Michigan Fair have been ironed out satisfactorily to all concerned by the appointment of C. Sophus Johnson, Secretary of the Michigan Trust Company, and Miss Olive Jones, for eleven years an employe of the fair, as joint receivers to carry on the business of the association and complete the details for the exhibition of September 19 to 23.

All parties to the fair controversy agreed to bury the hatchet if Mr. Johnson would accept the receivership and Mr. Johnson said that he would assume the responsibility if Miss Jones, whose eleven years with the fair had made her conversant with all the details, would act as joint receiver with him.

During the activities leading to the receivership, the office of the West Michigan Fair went ahead with the arrangements for the 1927 exhibition, so that no time was lost in the preparations for a successful fair from Sept. 19 to 23, and Receiver Johnson found everything set and ready to go when he took over his new duties.

Mr. Johnson's financial connections will enable him to arrange for ample funds for the necessary preliminary expenses and the ready acceptance of Mr. Johnson by all concerned as the one to pilot the fair to a successful issue was a fine tribute to Mr. Johnson personally and as an executive, as well as to his record in the successful working out of receiverships in connection with his duties as head of the receivership department of the Michigan Trust Company.

Mr. Johnson is known as a "go-getter" who is a builder as well. He has the faculty of selecting for the receiverships placed in his charge the type of assistants who also are builders and who will bend every effort to work out a receivership to the best interests and satisfaction of all concerned.

To many a receiver is a sort of advance guard for the sheriff or undertaker, but Mr. Johnson has demonstrated in many cases, well-known to Michigan business and financial interests, that a receivership can turn out to be one of the best things that have happened to a business and the one thing that can steer it out into clear water and into the high tide of success.

It is hoped and expected that Mr. Johnson's genius for financing and management will place the West Michigan Fair on a solid basis and launch it upon a career of uninterrupted success.

Since the announcement of Mr. Johnson's appointment by Circuit Judge Brown, the fair association has received many assurances of unqualified support, which means much to the membership, the creditors and the exhibitors and others interested in seeing the West Michigan Fair become a success and a source of satisfaction to all who are interested in its welfare and realize its value as a Western Michigan asset.

Mr. Johnson is a native of Greenville, graduating from the Greenville high school in 1904. He was a mem-

ber of the 1910 class of the University of Michigan, practiced law in Greenville for one year and entered the employ of the Michigan Trust Company, in 1911, first as a trust officer, then as assistant secretary and since last year as Secretary.

During the sixteen years of Mr. Johnson's connection with the Michigan Trust Company he has made an exceptional record of success in receiverships, which includes the rehabilitation of many business concerns which have prospered under the direction of Mr. Johnson, acting for the Michigan Trust Company, although in this particular instance Mr. Johnson is acting as receiver individually.

Bankruptcy Application Bears Evidence of Dishonesty.

The Tradesman does not often comment on the bankruptcy proceedings it publishes from week to week or single out any particular case for special mention, but the Martin DeGraaf bankruptcy discloses so much evident concealment and subterfuge that it calls for caustic comment, especially as the person involved faces a criminal action in the Kent Circuit Court because of the theft of about \$8,000 from the Wolverine Metal Specialties Co., the last year he mismanaged the corporation.

April 28, 1921, Martin De Graaf made a sworn statement that he had assets of \$33,909, and liabilities of \$2,155, showing net worth of \$31,754.

March 8, 1924, he made a signed statement that he was worth \$45,150, with liabilities of \$225, showing net worth of \$44,925.

Jan. 13, 1926, he made a signed statement showing assets of \$60,020, and liabilities of \$4,841, showing net worth of \$54,179. The assets on this date were described as follows:

Cash in bank	700
Book accounts	9,300
Raw material on hand	700
Plant and machinery	3,000
Furniture and fixtures	420
Real estate	25,000
Stock Round Oak Heating Co.	8,000
Wolverine Metal Specialties Co., Stock	12,100
Liberty bonds	800

His liabilities were thus described:

Due on open accounts	\$ 291
Owed banks	3,050
Money on deposit with him	700
Mortgage on real estate	1,800

He also showed a contingent liability of \$2,000 as endorser.

The values De Graaf placed on his real estate on Jan. 13, 1926, were as follows:

1032 North Lafayette Ave.	\$ 6,000
1040 North Lafayette Ave.	8,500
326 Coldbrook	3,000
Lots 10 and 11, Perkins Add.	800
Silver Lake property	3,500
2309 Jefferson Drive lot	3,200
	\$25,000

In his bankruptcy papers, filed July 10, 1927, his statement is as follows:

Liabilities.	
Butterfield, Keeney & Amberg	\$ 185.00
Thomas J. Whinery	350.00
Chas. B. Judd Estate	4,822.85
Bartel Jonker	100.00
Sherwood Field	2,800.00
Michigan Trust Co.	2,272.22
Seidman & Seidman	75.00
	\$10,585.07

Assets.	
Notes Wolverine Metal Spec. Co.	\$500
Concrete mixer	215
Ford car	35
Salary due from W. M. S. Co.	360
G. R. Savings Bank	40
Personal property	250
	\$1,150

The shrinkage of net assets from \$54,179 to \$1,150 in three days less than eighteen months is so great that his creditors should call him to account.

He has made three affidavits within two months regarding the larceny of \$2,272.22 from the Wolverine Metal Specialties Co.—each at variance with the others.

In his statement of July 13, 1926, De Graaf claims to own \$8,000 stock in the Round Oak Heating Co. The Treasurer of that organization writes the Tradesman that De Graaf has never been a stockholder in that corporation.

The liability of \$4,822.85 to the Judd estate, specified in the bankruptcy application, is a liability of several years' standing, but was not included in the three statements he made as a basis to secure credit.

The whole affair is so rotten that the creditors should probe the matter to the bottom, with a view to unearthing still further disclosures of an unfavorable character if same exist.

Money Does Not Compensate For Harm.

Written for the Tradesman.

Michigan needs not one additional distinction to enable her citizens to view with pride her high rank among the states of the Union. Nevertheless, we all welcome any new honors which are attained. One, of which we are now frequently reminded, is that Michigan is increasing in favor as a summer resort for the people from the South.

To many the realization of increased financial gain from the annual influx of tourists comprehends the whole situation, and all is well. Others rejoice in the opportunities for health and happiness extended to our distant neighbors; and still others make the acquaintance of kindred souls through which friendships are formed and renewed year by year. Those inclined to study and investigate may gain valuable information from these visitors and so broaden their outlook on various subjects.

Seldom is good found without accompanying evil or dangers which must be overcome or avoided. Therefore it is well to enquire if there may not be harmful features connected with this much extolled situation. Our own opportunities for studying tourists have never been abundant and it may be that our estimates are not entirely correct. Nevertheless, it is our impression that a large proportion of those who come here for recreation for brief periods are governed by the idea that money can fulfill all their obligations. It naturally follows that such people are arrogant, unfriendly, unreciprocal. The true American resents lordly attitudes in those whom he serves, regarding all transactions as mutually advantageous and each party is duty bound to treat the other with respect and courtesy. But this aspect is not really pertinent to our question because it abounds everywhere in business and must be looked upon as "part of the day's work."

But what of the effect upon our young people? Through this increasing tourist trade more and more of our

young men and young women are being brought into contact with strangers who seem to have nothing to do but enjoy themselves and plenty of money for the purpose. Those who have few or no holidays at all and must needs govern their outlay of money by their necessities are more apt to become dissatisfied with their lot. The stranger who discovers such discontent in a young person is quite apt to sympathize with, instead of trying to persuade him to become reconciled; and this without any wrong motive. But everywhere there are men and women seeking discontented young people as victims for their unworthy plans. How they magnify every disadvantage or undesirable feature of the young person's work or situation and how grandly can they paint the opportunities elsewhere!

If we knew by what methods our visitors have accumulated a surplus which enables them to travel, we should respect some and despise others. If we knew which ones were spending for their own pleasure the money which is owed to merchants, physicians and others, we should not welcome such people, nor serve them in a cordial manner.

We all know that in the vicinity of pleasure resorts Sunday work is much increased in the vacation season. In a small degree this is necessary, but most of it could be avoided if the visitors desired to help make and keep Sunday a day of spiritual upbuilding and would plan to procure supplies on Saturday.

Those whose chief occupation is seeking their own pleasure usually let other people provide and prepare for them and be ready to serve them at a moment's notice. A desirable Sunday program of rest, worship and quiet enjoyment with relatives and friends is greatly interfered with by those who disregard the Sabbath. No doubt there are some families and groups of visitors who find rest and peace and means of recuperation on week days, but are annoyed and disturbed by the rush and excitement caused by the throngs of Sunday visitors, who do not come for the real benefits of nature which the resorts extend, but for more excitement.

In another article we plan to treat of a different aspect of Michigan's reputation as a resort state.

E. E. Whitney.

The tired business man had been made unusually so by sitting through the entire performance at the theater without a smoke. Waiting in the lobby, while his wife put on her hat and powdered her nose, entirely ruined what he had left of his disposition. Stopping a fair usher, he demanded in a hard-boiled tone: "Where the h—l is the men's smoking room?"

"Go right down this hall," she replied, sweetly, "and turn to your right. You will see a sign that says 'Gentlemen.' Pay no attention to the sign. Go right in."

Hassan Khill has engaged in the grocery business at 307 Finney avenue, the Worden Grocer Co. furnishing the stock.



On the Bargain Counter

We have two Ely-Norris safes, similar to the accompanying illustration, which we wish to dispose of at sacrifice sale. They are absolutely burglar proof and can be depended to carry any bank or business house through the most trying ordeal. The safes are not second-hand, but slightly shop worn.



GRAND RAPIDS SAFE COMPANY

Grand Rapids

"Over Fifty Years of Service"

When It Comes to Fire Insurance

Whenever practical to do so, it is to the interest of the careful buyer to test out for himself the product that he expects to purchase. When it comes to Fire Insurance, it is far better to judge quality and performance by the experience of others. As a good business-man, you don't want to try it out on your own property—you hope you'll never have occasion to use it at all—but you do want to be sure that the quality is there and that the insurance will be good when the emergency comes.

Service both Before and After Fire

We begin to serve with the issue of the policy, offering efficient cooperation in the elimination of fire hazards and the prevention of loss. As to protection after loss, our record of over fifty years is one of fair adjustments and prompt settlement of honest claims. By dividends to policy-holders, we are effecting an actual saving of 30% in their insurance cost.

*Write us for further information
about high quality protection at
low cost, on approved risks.
Our proposition should interest
any careful buyer.*

Organized
1876

The CENTRAL

*A Friendly
Company*

Manufacturers Mutual Insurance Company
of Van Wert, Ohio.

FIRE AND AUTOMOBILE INSURANCE FOR SELECT RISKS

Your Customers Know

that the *quality* of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C Baking Powder

*Same Price
for over 35 years*

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Price.

Your profits are protected.

*Millions of Pounds Used by the
Government*