## In The Garden of My Heart

Wee never miss the sunshine until the shadows fall, We ne'er regret the bitter words till passed beyond recall. We never miss the laughter until the eyes are wet. We never miss the happiness till love's bright sun has set. We never miss the singing until the birds have flown, We never miss the blossoms until the Spring has gone. We never miss our joyousness till sorrow bids us wake, We never know we have a heart till it begins to break.

Caro Roma


THIS striking poster is bringing customers to your place of business. Thousands of these posters on highways and city streets are telling the public about this better insect spray. Every dealer in Michigan should stock KIP because-

It gives the dealer more profit per sale than any other insect spray,
It is well advertised - Posters, Car Cards, Window Displays and other forms of advertising are telling the story of KIP,

Every day more and more people are reminded about KIP and are giving it a trial,
Convenient distributing points in Michigan enable us to make immediate delivery on a moments notice.

If you are not handling KIP, investigate its sales possibilities at once. Fill out the coupon and ask us to quote prices and explain why KIP brings customers back asking for more.


## What it is and what it does

KIP has many uses. It quickly kills all disease spreading and property destroying insects such as Flies, Moths, Roaches, Ants, Mosquitoes and Bedbugs. KIP may be used freely throughout the home on all materials. For it will not injure the most delicate fabric or the lightest wall finishes. KIP is harmless to humans and household pets. It will not rust or corrode metal. It is excellent for deodorizing bedrooms and other parts of the home.

## To Dealers

Standard Oil Company (Indiana)
910 S. Michigan Avenue,
Chicago, Illinois.
Please quote prices and explain why KIP brings customers back asking for more-why the profits from KIP will especially appeal to me.
$\qquad$
$\qquad$
$\qquad$

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 comfearless for
plete 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 cente payable invariably in advance. Sample copies 10 cente
each. Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents. Entered September 23, 1883, at the Postoffice of Grand Entered September 23, 1883, at the Postoffice of Grand
Rapids as second class matter under Act of March Rapids a
3,1879.

## CONTINGENT FEES.

While the contingent fee enables many impecunious litigants to obtain their day in court, there is a growing opinion among reputable lawyers that the system needs drastic revision. In too many cases the litigant may be said to lose even when he wins, if his time and labor count for anything. In speaking on this subject before the Commercial Law League at Atlantic City, United States Attorney Tuttle said:
"The bulk of the litigation congesting our courts is furnished by accident cases. The root of these cases is the contingent fee, which breeds more evil than any other factor at the American bar to-day. It is the arch tempter of the ambulance chaser and the greatest incubator for touts, false claims, witness fixing and perjury.'
Unquestionably, the poor and the ignorant furnish the greatest number of victims of this system. While the medical profession holds that its members are under obligation to succor at small or no cost the impecunious sufferer, the contingent fee lawyer, as a rule, has no scruples in this respect. He exacts all that he can from his client, who is made to feel that any money he receives, no matter how small, is so much gained through the favor of the attorney. As these clients, generally speaking, are entirely ignorant of the law, it is not difficult for a cunning lawyer to persuade them to make their stories suit his pleadings rather than have his pleadings conform to the facts in the case.
The establishment of a special court for hearing accident cases, with a public official to present the claims of the victims, would do much to relieve the congestion of the courts as well as eliminate the evils which result from our present regulations regarding contingent fees.

## CHANGES IN METHODS.

With business again getting into its stride after the midsummer dullness, increased attention is being given to merchandising methods. Old ways have had to be put into the discard to
meet the new conditions, and it only remains to be seen what proportion of producers is accommodating itself to the changed situation. Upon such adaptation or the reverse will success or failure depend in most instances. Production of goods without stint has been proved to be a mistaken policy. Nor can reliance be placed on any general average of consumer demand because the variations of this from season to season are too marked. This is especially the case in the various branches of the textile industries, ranging all the way from the fabric to the finished garment, where the element of taste or style is frequently the controlling factor. Added to this is the dilatory method of buying now established as a permanent policy, which further complicates the problem. Offhand, one would say that, under such conditions, the only safe plan to pursue would be not to produce anything besides samples except after actual orders had been put in. But there are difficulties about such a procedure, since it takes time to produce a particular fabric in any quantity or a large number of garments of any special kind. It finally resolves itself into the matter of proceeding very cautiously until a trend in buying is clearly manifest and then concentrating on what is clearly called for. This involves some risk, but some chances have to be taken. Sometimes, too, the risk is on the part of the buyer, who may find that he cannot get what he wants because he has been too dilatory. Cases of this kind are not unlikely to occur before long.

## TURNOVER NOT A PANACEA.

When men fall sick, many of them are disposed to look eagerly to some specific that will make them well again. This kind of faith is frequently manifested by merchants when business goes wrong and profits dwindle or disappear. No matter how diverse the causes producing these results, some are easily convinced that a simple and single remedy will put things right again. In past months great stress has been laid on increased turnover as a sure cure for most, if not all, of the drawbacks to which business has been subject, and the notion became an artcile of faith to many who tried to put it into practice. That the remedy is not so efficacious as is pretended is a contention put forward in the Converters' Yardstick, which is the organ of the Converters' Association of New York City. Several apparently good reasons are advanced in support of the contention. One of these is that the reduction in the amount of stock carried by the merchant not only increases the evil of hand-to-mouth buying but also checks sales of goods not kept in stock. Another is that it
results in carrying incomplete lines with all that this implies in further checking of sales. Beyond this also the rapid turnover policy tends to make the merchant specialize in merchandise for quick disposal on which competition is greatest and profits are smallest as against other more slowly moving goods that are more profitable to handle. Whether one agrees with these conclusions or not, there seems to be enough in them to dispose of the notion that increased turnover is as much of a panacea as its advocates
have claimed.

## LEADEN LINING.

While every leaden cloud has a silver lining, it must not be forgotten that every silver cloud has a leaden lining. Recently several associations organized for the purpose of curbing epidemics and capital diseases have been publishing statistics to show the astonihing progress they have made. The Maryland funeral directors, recently in session at Atlantic City, called attention to the other side of this crusade. Through the pernicious activities of these medical scientists and longevity experts the death rate in Maryland has fallen so low that undertakers can no longer make a decent living. As an instance of the prevailing depression there, the secretary of the association pointed out that in a section where the business of burying the dead was formerly large enough to support 175 undertakers comfortably there were only ten deaths last week. The figures justify the assertion of the secretary that such a deah rate is not high enough-for undertakers. It is difficult to see just what can be done to preserve this ancient industry. Any attempt to stimulate the business by introducing a good, strong epidemic or two would undoubtedly be opposed by officials in the health department intent on saving their own jobs. The funeral directors, however, may console themselves with the thought that, no matter how carefully any man may live, his family undertaker is bound to get him sooner or later.

## THE PRIDE OF DETROIT.

While the whir of propellers and the brief vision of a strange bird winging its way eastward may have startled the Arabs of the deserts of Mesopotamia, the flight of the Pride of Detroit should not occasion any surprise to the people of Bagdad. What is the airplane but a modern model of the magic carpet? On the banks of the Tigris the idea of flying through space to distant, far-off lands is no new conception. It comes down from the days of the Caliphate, and to-day the flight which stirs the imagination of the
world must seem but a prosaic thing to the modern Bagdadi.
Nor will the flyers find themselves greatly stirred in Bagdad. It is no longer the city of a thousand and one nights. It is simply the capital of Irak. It is a dirty little town of mud houses and unpaved streets whose glories are of the past and where the descendants of the courtiers of the Caliphs spend long days drinking coffee on the wooden benches of their cafes. Its palaces and great mosques live only in the imagination.
Bagdad is a symbol of the past, but the Pride of Detroit is a symbol of the romance of the present and the future. The home of the magic carpet has moved westward.

## RESOURCES OF CHEMISTRY.

The encouraging report that the day on which the world may expect starvation because of exhaustion of its natural resources has been more or less permanently postponed comes from the chemists who have been attending at Pennsylvania State College the sessions of the Institute of Chemistry.
The huge stores of nitrogen in the air can now be relied upon for the manufacture of fertilizers when the nitrate deposits of Chile are no longer available, and we need to fear no more that the soil will ever become unproductive. Liquid motor fuels can be made from coal, of which only a small fraction of the available deposits in the world have been used, and we need no longer fear that our machines, whether automobiles, steamships or industrial ones, will exhaust their sources of power. All the products of natural petroleum have been made from coal in great purity as the result of experiments being carried on in Germany, according to Dr. Hans Tropsch of the Kaiser Wilhelm Institute, and coal will be an important provider of the fuel of the future.

Some time ago it used to be highly fashionable to discuss the disastrous day the world would face when its sources of raw materials were exhausted, but the fast progress of science in discovering new ways to meet the world's needs through the development of new sources of energy has dealt a death blow both to our fears and to this absorbing topic of conversation.
The wayside of business is full of brilliant men who started out with a spurt, and lacked the stamina to finish. Their places were taken by patient and unshowy plodders who never knew when to quit.

To act with common sense, according to the moment, is the best wisdom I know.-Walpole.

MODEL HOTEL AT PONTIAC.

## Howard F. Heldenbrand Proposes To

 Crown His CareerGrand Rapids, Sept. 6-Anyone who has read my articles in the Tradesman during the past eight years, or ever patronized my establishment, knows exactly my sentiments concerning simple meals. Now James E. Knott, of the Knott Hotel Corporation, New York, in an interview published in the Hotel World, has this to say on this subject
"Guests in a hotel, as a rule. want good food, well cooked and without too much variety. It took us years to find out that variety didn't pay

People do want an unlimited supply of food, just like home-second helpings or thirds if you please. So we American plan meals; that is a guest American plan meals; that is a guest
may have anything on the menu and as many orders of any dish as he de-

## This <br> This from a successful operator.

Some say that the reason for the poor hotel business is that there has been a great deal of cool weather this summer and this probably has had a good deal to do with it. But there must be a deeper cause than that and I believe the paved roads and automobile haye more to do with it. It seems strange to say that good roads certainly have affected it. Summer tourists now are mostiy week-enders. They are here to-day and gone to-
morrow. They visit a dozen different morrow. They visit a dozen different places in one season instead of staying
two weeks at one place as they used to. The National Aeronautic Association asks the Government to prevent further trans oceanic flights until such time as approved equipment and properly educated aviators can be secured for such un-
dertakings. Since the Lind berg edisode a species of epi demic for fool exhibitions has been started. In the Hawaiian affair, an undertaking which would not have been thought of by seasoned water navigators, with a knowledge of tors, with a knowledge of
aeronautics, the guiding imaeronautics, the guiding im-
pulse was notoriety. It was pulse was notoriety. It was what encouraged the Flint young woman to jeopardize
her existence and that of her companions. The success of strch a flight was not of scientific value. its failure has en-
tailed much sorrow and the
search for the victims has caused the Government millions of expenditure. All future attempts should rounded by exactions such as may be necessary to ensure that the pilot and other members of the party are thoroughly qualified physically, mentally and by training and experience. and that their equipment has been chosen and tested with due reference to the task at hand. Most of these elements are lacking at this stage of air navigation.

A Detroit restaurant makes this tempting offering:

Baked French Onion Soup Special T-bone Stea Wouldn't this make Potatoes Wouldn't this make your salivary
glands function? glands function?

If the motion picture machine operators really are anxious to play into the hands of owners of picture shows, they surely have adopted the correct methods of so doing-striking. For some time there have been rumors of general consolidation of film pro ducess and a cutting down of the numducers and a cutting down of the numgradually drifting away from the movie
business. While the number of patrons is no doubt increasing. their patrons have not been so clamorous for malodorous movie stars. The producers may as well come to the conclusion that high priced stars are not so es sential to box office receipts and al ready they have begun to retrench on exorbitant payrolls. Like the hotel men the movie operators are beginning to sense "over production" in the building of movie theaters, and along economical lines they are demanding lower costs for film servce. This has been known to a certain type of investors for some time, and a reduction in the amount of service and number Thempoyes has been insisted upon. The machine operators have unwittingly set the ball to rolling, and beyond doubt when the smoke clears away, if they have any lob at all they will be
re-employed at lesser wages. This has been the result of every projected strike that historical annals impart to

The Volstead "Light Brigade" making its most powerful and final
call to arms has much the same effect as the smell of gunpowder to the old war-horse, and they omit comic opera methods. If this is prohibition's last stand, as has been broadcasted by the dry contingent, the betting will be on the negative. and us poor mortals, who have been fed up on "sure things," whether we profess to be law abiders or not, will heave up a generous sigh of relief.

Well, after all that has been said and done I had rather talk about something or somebody in a rather more cheerful vein. Why not say something about Ward James and the Detroit hotel which he manages in all sincerity, the Tuller. I was there the other day and had a wonderful visit with him and he made me forget that I was an unfortnate and unappreciated correspondent of a great social and moral uplift journal. If I possessed his personality I most assuredly would commercialize it the same as he is doing. It is pleasant to know that you possess the charm of agreeableness, and
that no great effort is necessary to
ing been depleted of about every form of game, ought to be particular in finding out whether fowling pieces of any description are essential to the enjoyment of life, liberty and the pursuit of happiness. If the populace must have something to "blow into" provide them with saxaphones, and give their fellows the same merciful warning which the mosquito essays before pounging down on his victim.

John Anderson, Hotel Harrington, Port Huron, has greatly enlarged his coffee shop. extending it through to the street frontage. It will make it which is in live, hence more successsul which is in line with every change he has made in the hotel since he assum-

More trespassing on the domains he greaser and more trouble for Un cle Sam. Wonder if it would lessen the perplexities of people who like to keep their nose out of other peoples affairs, if the Federal Government would offer a bounty to Mexicans for scalps of offenders from this side of the line

At Wolfe Lake, near Muskegon, the other day, I was fortunate in forming the acquaintance of Walter Schaneck, the "Uncle Bob" of KYW bedtime tories, and the organizer of the "Curb is the Limit" safety club, which, at present writing has enrolled 262,000 members in the various Western states Every evening at $6: 30$ he broadcasts his pleasing talk to the youth of the land, and when he betakes himself to his summer home, the children of Western Michigan do him homage.
"Stop with Hildy" is a slogan which has been heard in Michigan for the past dozen years or ever since Howard F Heldenbrand, assumed contro of the old Hodges House. at
Pontiac, since known as the Pontiac, since known as the a few days ago to be the guest of this most hospitable gentlemand and to find out much about the new hostelry he is providing for Pontiac and such as visit there. The work va $\begin{aligned} & \text { of construction is progressing } \\ & \text { rapidly and } I \text { was assurcd by }\end{aligned}$ the contractor that it would be completed ready for occu pancy by Christmas day. This looked to me like a large sized cont 100 roomplete a seven tel in practically four month
charge in prohibition enforcement in Michigan. They admit that the new enforcement officer who has just entered the fray at Detroit is their trump card; if the law cannot be enforced now there is no chance of ever doing anything. But why blazon this program to the world? The practical, effective enforcement officer would have planted himself on his job without the brass ed himself on his job without the bras band accompaniment and left the male factors in doubt as what they were going to do, and not have been given an opportunity of protecting themselves against prohibition. Andy Gump was admonished by his Adirondack guide that "in order to catch fish one must be smarter than the fish." The cleverness is not all on the side of the enforcement contingent. Some of the brghtest intellects, even though misguided, are on the side of the smugglers, moonshiners and bootleggers Millions upon millions, if not billions, have been acquired by these offenders. They have a more powerful organization than the government. They em ploy the best legal talent for a have methods of communication which law officern have never been lob aw officers have never been able to ferfet out and are combative in temperampit. They feast an farnage. The
broadcast it. I hadn't seen him for ong time, but when once inside of his establishment I instinctively knew he was exercising his magic wand. One of the chief advantages I possess over he hotel operator is that I know what his patrons think of him and his methods. They never hesitate to take me into their confidence, and whether means praise or criticism, I have ine up on the proposition, But con up Wh James I hear But con $f$ praise from patrons of the hotel. praise from patrons of the hotel Not only has I sonality that I speak of, but in execuive affairs he is wonderfully effectual To be sure Mr. James depends on his lieutenants to carry out his desires but he is fortunate in his faculty of selection. I consider the Tuller one of the best conducted hotels in the country-attractive and comfortable.

Michigan's recently revised one-hand gun law does not appear to prevent the importation of death-dealings implements. Maybe it is through lack plements. Maybe it is through lack of co-operation with the General Govrnment. But the one-hand kun is no our only trouble. Sawed-off shotguns and other species of maior arms are constantly in evidence, The state havo
foundation, but nowadays one onders at nothing.
What is technically known as the pan system of construction is being used in place of the old hollow tile method. By this plan the foundations and frame work, which are of enforced concrete, are strengthened with steel while the cost of labor and material is less than ordinarily under the til type. The footings and frame for the type. The footings and frame for the first foor have already been finished and with the addition of many workmuch accelerated and it is reasonable much accelerated and it is reasonable
to believe that it will be completed on to be
time.
time.
Rec
Recently I gave a superficial description of the building plans and since conferring with the architect I can readily see where Mr . Heldenbrand is preparing some aggreable surprise for the people of Pontiac in a general way and the traveling commercial public particularly
Before "Hildy," as we all call him fairly entered the hotel game he, from road experience with the H. J. Heinz Co., he knew how he would like to conduct a hotel, and his type of hotel rare though it may be, has been in evidence in all his enterprises.

Mr. Heldenbrand was born at Massillon. Ohio, at the very close of the civil war, in 1865, but we first hear of him in connection with hotel operation, at Beloit, Wisconsin, in the old Goodwin House, which he conducted successfully for four years, and during which period he satisfied and during incidentally his patrons that he and incidentally his patrons that he had certain advanced ideas about hotel opmost assuredly win most assuredly win-and he proved to 1807 that h was on Chistmas day, 1897. that he excited the admiration of his friends by serving a dinner, according to the accompanying menu for 50 cents and, as he now says, at a small profit:
Lynn Haven Ba
Lynn Haven Bay Osters, Caviar Canape Boullion, a la Finacier
Sliced Cucumbers $\begin{gathered}\text { Planked Shad } \\ \text { Queen } \\ \text { Olives }\end{gathered}$ Iced Celery
Roast Stuffed Goose. Oyster Dressing Roast Turkey Potato Puffs
Roast Turkey, Chestnut Dressing
Browned Sweet Potatoes, Dranberry Suuce Butter
Prime Ribs of Beef, Demi Glace French Peas
Buch Benedict Punch Benedictin
Sardine Salad
Philadelphia Reed Birds, Toasted
Frogs Legs, Breaded, Saboyan Spanish Cream Puffs
Mince and Lemon Cream Pie
English Plum Pudding, Cognac Sauce Tutti Frutti Kisses
Fruit Assorted Fruit Cheese Coffee Mr. Heldenbrand administered the affairs of the Hotel Goodwin until 1901, when he was given the management of all of the Baltimore \& Ohio Railroad eating houses West of Wheeling, W. Va., which comprised four dining halls and thirty-five lunch counters, as well as the Hotel Jackson, at Newark. Ohio, continuing in this service for fourteen years. Leaving the B. \& O. service, he assumed the management of the Hotel Saulpaugh at Mankato Minnesota, at that time the leading and still one of the prominent hotels of Southern Minnesota.
His entry into the Michigan field, began with operation of Hotel Whitney, Ann Arbor, a short time thereafter, but he soon assumed control of the Hodges House, Pontiac, entirely remodeling and refurnishing same, renaming it the Kenwood, and ever since has been its guiding spirit. With the ambition which would do credit to a

Statler, he secured by purchase the property now known as the Kimbark, Bay City, placing his son, Howard, in charge. The Kimbark Inn, Fremont. a community built hotel of the very highest type became a link in the Hel denbrand chain in 1924, and his brother A. W., who had been associated with him in various catering enterprises, assumed the responsibility of giving the people of Fremont, what is known far and wide as the ideal country hotel of Michigan, the very last word in construction and equipment, and a credit to its builders.
So far Mr. Heldenbrand's biography is complete with the exception that in 1897 he married Miss Edith Brown, of Watertown, Wis., and their proudest possessions are a son and daughter, the former being the active manager of the Bay City establishment.
Now it is a well known fact that Mr. Heldenbrand has ever been that sistent friend of the commercial trav eler and never a chaser after that willeler and never a chaser after that will-o-wisp known as the resorter. The tourist was always made comfortable and always received adequate returns for his investment, but if ever concessions were made. the traveling man always received the big end of the bargain. He was never turned down for conventions or other reasons when traffic was, congested. To-day in all the "Hildy" hotels, the custom of making reservations for regulars still prevails, and ofttimes such reservations have been made at a considerable sacrifice, were monetary gains a major consideration. It was "Hildy" who, year ago, originated the idea of supplying the traveler with a cony of the leading morning paper in his room, gratis, and a multitude of little conveniences, many of which have since been adopted by other hotels.
Mr. Heldenberg told me the other day that he began his life's work catering to the commercial men and it has become something like an obsession in its continuance, or rather more than a matter of mere sentiment.
I recently spent several days at the Fremont institution, of which visit I will speak specifically directly, and several times in late years traveling friends of of mine have extolled the virtues of Howard, Jr., at the Bay

City Kimbark. Here is a young man who promises well. His hotel is a model oi neatness and he is offering a special service to his guests who travel by automobile, which ought to appeal to everyone. While auto park-
ing is the big problem of the day he ing is the big problem of the day he
seems to have solved it. "Stop with seems to have solved it.

## Hildy"



## The Color Scheme.

When th Colors
Autumn Colors glow
With the reds in gratitude
With the reds in gratitude
Warmly tinting field Warmly tinting field and wood hile dull furrows sho
Ripening ears Ripening
Idle fears
Vanish then before their train
For misgivings prove so vain
Autumn colors go,
When Fall asters become masters
With the bergamot
Of the roadside open spaces Where too golden rod embraces Sunbeams for their lot
Who shall measure Then the treasure Found on hill and dale By great masters-
Gold-rods, asters Gith the bergamot

## When the shadows

Mark a shorter run
And the red of rowen clover
Hides the scattered brem While its serfumes run With the breze
Then the bees

## Winging where these

Hold a honey matinee colors play Till the shadows down the meadows


Makes Prices on Linings. Unchanged prices on lining delivery from Nov. 15 to Feb. 28, 1928 have been announced by Pacific Mills. The quotations range from $361 / 2$ to 48 cents for alpaca linings and from 55 to 67 cents for mohair grades new numbers have been added to the line in 32 inch cotton warp mohair filled linings and also 36 inch fancy luster wool. The firm stated that because of the sharp advance and luster wool, all orders

Michigan State Normal College

Educational Plant
Ten buildings with modern equipment.
Training School, including Elementary
and High Sher Certificates and Degrees

## Life Certificate on Completion of Two and

解 completion of Four Years' Curri-

Special Curricula
Home Economics, Kindergarten, Physical Education, Ppibic schol Music. Music
and Drawing, Drawing Man Arts. Commercial, Rura, $A$ griculture, ormal Coliese Conservatory of Music offers oourses in Voice, Fiano, Organ and Violin. Write for bulletin and a list of rooms. Rooming houses for women students
offer a single bed for every girl.
C. P. STEIMLE, Registrar

## YPSILANTI, MICHIGAN

HART BRAND
CHOICE OF THE LAND

HART


SAUERKRAUT
Look for the Red Heart on the Can

LEE \& CADY Distributor

## And Remember~

no matter what your volume
~no matter where you sell goods
~ no matter what your class of trade
DEL MONTE can help your canned fruit business

1. The most intensively advertised brand of canned fruits in the field. Year round support in the country's leading magazines.
2. Strong campaigns on the whole fruit line-with special emphasis on such staples as Peaches, Apricots, Pineapple and Pears.
3. Real quality in the product itself - to hold the increased business advertising builds.

## TOomen, more than ever before, are insisting on the brands they know DEL MONTE brings you their business



DEL MONTE SLICED PEACHES
cAlso~ Peach Halves Sliced Pineapple Crushed Pineapple Apricots, Pears Plums, Berries Fruits for Salad Cherries, Etc.

MOVEMENTS OF MERCHANTS. Crystal Valley-Roy Nielsen has engaged in the boot and shoe business here.
Detroit-Samuel Slemvitz, dealer in shoes at 1000 Westminster avenue, has filed a petition in bankruptey.

St. Charles-L. M. Armstrong has sold his shoe stock to L. Levinsohn, who has removed it to Saginaw.
Shepard-E. L. Thomas has sold his grocery stock to L. Levinsohn, who is closing it out at speciel sale.
Decatur-M. N. Kennedy has been named trustee for the Leroy C. Andrews grocery and meat business.
Detroit - The Boston Shoe Store, 5501 Chene street, Michael Eder proprietor, has filed a petition in bankruptcy.

Detroit-The Zeldes Smelting \& Refining $C o ., 687$ Illinois street, has increased its capital stock from $\$ 20,000$ to $\$ 30,000$.

Detroit-The Peacock Shoe Store, 9715 Jos. Campau avenue, David Major, proprietor, has filed a petition in bankruptcy.
Ithaca-The Davis Co is erecting a modern store building which it will occupy with its stock of hardware, early in the fall.
Detroit - Barney Levinson Dry Goods Store, Gratiot avenue, has sold its stock to L. Levinsohn, who has shipped it to Saginaw.
Detroit-The Griswold Boot Shop, Grand River avenue and Griswold street, has changed its name to the Betty Jane Boot Shop.
Detroit - The Durotex Products, Inc. 2062 Aimeda avenue, has changed its name to the Durowood Products, Inc.. and removed its business offices to Capac.
Baraga-The Baraga Lumber Co. sawmill has been closed down after being in operation since April. The company's yards are well stocked with lumber and lath.
Cheboygan-L. Levinsohn, of Saginaw, has purchased the stock of the Western Department Store of I. Frazer and will conduct a closing out sale on the premises.

Jackson-The Willeray Stores, Inc., 230 Liberty street, has been incorporated with an authorized capital stock of 1,000 shares at $\$ 5$ per share, 200 shares being subscribed and $\$ 1,000$ paid in in cash.
Detroit-The United Tire Stores of Detroit, Inc., 2340 Clifford street, has been incorporated with an authorized capital stock of $\$ 10,000$, of which amount $\$ 5,000$ has been subscribed and paid in in cash.

Detroit-The Seneca Electric Welfare Corporation. 5057 Woodward avenue, has been incorporated with an authorized capital stock of $\$ 10,000$, $\$ 2,500$ of which has been subscribed and paid in in cash.
Kent City-Arthur Johnson has sold his stock of general merchandise to John Cummins, who formerly traveled for the Judson Grocer Co. Mr. Johnson has removed to Grand Rapids where he will reside.
Caledonia - The Caledonia Motor Sales Co. has been incorporated with an authorized capital stock of $\$ 30,000$, all of which has been subscribed and
paid in, $\$ 2,333.51$ in cash and $\$ 27,-$ 666.49 in property.

Bay City-The Valley Auto Co., 201 South Henry street, has increased its capital stock from $\$ 10,000$ to $\$ 20,000$.
Bancroft - The Bancroft Elevator Co. has decreased its capital stock from $\$ 35,000$ to $\$ 15,000$.
Detroit-The General Cement Corporation, 2450 Buhl building, has been incorporated with an authorized capital stock of 100 shares at $\$ 10$ per share, of which amount $\$ 500$ has been subscribed and paid in in cash.
Pontiac-Stewart's Sweet Shop, Inc., 69 North Saginaw street, has merged its business into a stock company under the same style, with an authorized capital stock of $\$ 25,000$, all of which has been subscribed and paid in in cash.
Kalamazoo - The Kalamazoo Stationery Co., 809 Harrison street, has merged its business into a stock company under the same style, with an authorized capital stock of $\$ 1,000$, all of which has been subscribed and paid in in cash.

Lansing
The Page-Lamerson Brown Bilt Shoe Co., Inc., 332 South Washington avenue, has been incorporated with an authorized capital stock of $\$ 20,000, \$ 10,000$ of which has been subscribed and paid in, $\$ 1,500$ in cash and $\$ 8,500$ in property.

Detroit-Display Craftsman, Inc., 84 Brady street, has been incorporated to deal in and install devices for window display, with an authorized capital stock of $\$ 3,000$ common and $\$ 3,000$ preferred, all of which has been subscribed and $\$ 1,000$ paid in in cash.
Detroit-Factory Sales, Inc., Room 316 Coe Terminal Warehouse, West Fort street, has been incorporated to purchase and sell factory material, etc., with an authorized capital stock of $\$ 10,000$, of which amount $\$ 7,500$ has been subscribed and paid in in property.
Big Rapids-The Peerless Oil Co., Maple and Warren avenue, has merged its business into a stock company under the same style, with an authorized capital stock of $\$ 100,000$ preferred and 4,000 shares at $\$ 50$ per share, of which amount $\$ 1,000$ has been subscribed and paid in in cash

## Manufacturing Matters.

Detroit-The Acme Scale Co., 6521 John R. street, has been incorporated to manufacture and deal in scales, store fixtures, etc., with an authorized capital stock of $\$ 25,000, \$ 7,100$ of which has been subscribed and paid in in cash.
Detroit-The Detroit Reed Products Co., 3520 Mt . Elliott avenue, has been incorporated to manufacture and sell reed furniture and fibre products, with an authorized capital stock of $\$ 1,560$, all of which has been subscribed, $\$ 1,010$ paid in in cash and $\$ 500$ in property.

Bringing Down the Cost of Living.
Frequent mention has been made in the daily market reports of canned foods and dried fruits of the drastic cuts in prices which have been made this season in many important staples. Many other commodities in the food line and outside of that industry have
also been affected in the marked tendency to reduce the high cost of living.

Fred B. Barton discusses the cost cutting trend in an article in the Chain

## Store Age, and observes

"Manufacturers are outbuying themselves to reduce expenses in their factories so that they can offer the public a little more for its money. In one factory a conveyor system costing $\$ 180,000$ was installed to eliminate the expense of truckers; it was guaranteed to pay for itself in two years. In another factory $\$ 250,000$ worth of new machinery was installed and saved so much labor that it paid for itself in one year.
"Manufacturers have been clubbed into saving every penny they could because competition is so keen. Note how the automobile dealers are steadily trying to reduce prices. Automobile advertisements to-day like advertisements of rival stores during a bread war!"

## Sardine Canning Next To Salmon in

 Importance.Almost four million cases, or 143 , 000,000 pounds of canned sardines valued at more than $\$ 14,500,000$, were packed in 1926, according to the $\mathrm{Bu}-$ reau of Fisheries, Department of Commerce.
Sardine canning ranks next to that of salmon canning in importance, and, excluding Alaska salmon, is first among the canned fish products of the United States. Sardine canning is a rapidly growing industry in the United States, due to the increasing world demand for low-priced food of high protein content.
The domestic industry centers in Maine and California, the sea herring being used in the former and the California pilchard in the latter. The pilchard of California is a very fat fish scarcely to be distinguished from the European pilchard. Abroad sardine canning centers in Norway, France, Spain and Portugal. American sardines meet keen competition both at home and abroad and if we are to obtain our share of the world's markets, American products must be high in quality as well as low in price
Fourteen New Subscribers This Week
The following names have been added to the subscription list of the Tradesman during the past week: D. H. Day, Glen Haven. Fred Schraub, Battle Creek. Harry D. Cornmann, Jr., Sturgis. La Due \& Snyder, Lake Odessa. Benj. Lesman, Miner Lake. W. E. Crain, Bogolusa, La. Funk \& Lambkin, Detroit. L. R. Sogge, Sutton's Bay. J. O. Husley, Sutton's Bay. Empire State Bank, Empire. Thomas Deering, Sr., Empire W. J. Ohrenburger, Montague. Stanley Huston, Montague. Richard Tobin, Maple City.

## Prepares For Convention.

The Wholesale Drummers' Association of New Orleans has pledged its support to the New Orleans Retail Grocers' Association in preparing for the annual convention of the National Association of Retail Grocers which
meets in the Crescent city in 1928. A mass meeting will be held soon of manufacturers' representatives, whole sale and retail grocers, to lay plans Publicity propaganda has already been started and shortly the local association will be sending to all the trade magazine news items about New Orleans and picture scenes of interest.

There is a possibility that the bus question, which for some time has been troubling the municipal statesmen of the country, will ere long bob up in Congress. Busses have become a very popular means of travel in the West. Not long ago persons living in Chicago, St. Louis and Kansas City found that they could go all the way to the Pacific Coast by a series of bus connections. The patrons grew to such numbers that the Mid-Western operators began selling through tickets. As the busses have only state charters, complications have arisen. If the companies in the Mid-West do not send the amount of the fare of the passenger buying a through ticket to each of the connecting busses before the purchaser arrives the State busses refuse to honor his ticket. As a result, numbers of persons who have bought such tickets have found themselves stranded in the intervening states. Complaints to the authorities in those states usually reult in nothing more than the statement that there is no Federal law on the subject, and that the purchaser must go back to the pint where he bought his ticket for his redress. The need of Federal regulation for passenger carrying companies which virtually do an interstate business is apparent. Busses which are part of a transcontinental system should be under the control of the Interstate Commerce Commission, just as the railroads are.

Secretary Hoover's request that the state governors co-operate with the Bureau of Aeronautics in marking the airways of the United States included the suggestion, "The painting of the city's name on the highest buildings of the respective towns in your state would be a distinct advantage and of great assistance to both the military and commercial air pilots." If something of this sort is considered so necessary that it is already being urged by the Secretary of Commerce, it is none too soon for those interested in the appearance of our municipalities to consider the possible effect of aerial development upon our future skylines. Germany has already taken up the problem with a very definite movement to improve the landscape for air passengers by appealing to civic pride to keep up appearances by abolishing such eyesores as have heretofore wasted their ugliness upon the desert air but are now in full public gaze. Our airways have not yet developed to such an extent as those of Germany, but if our cities are to put up signs they may as well start with some esthetic consideration in mind. The danger is that painting town names upon our highest buildings may develop a new field of advertising, so that the city of the future may emerge from the clouds like a gigantic signboard.

Essential Features of the Grocery Staples.
Sugar-Jobbers hold cane granulated at 6.55 and beet granulated at 6.40 .

Tea-The enquiry from consumers was a little broader this week. It appears now as if distributors throughout the country are about to operate more freely. The continued advances which have taken place abroad are finally having some effect on this market. Supplies have been kept low and the demand has been merely a hand-to-mouth affair for some time. With Java teas selling higher this week, and Indias still drawing a good demand at auction, it appears as if all good quality teas are bound to be strongly quoted.

Canned Fruits-Perhaps the most noteworthy change of the week has been in the attitude of the trade as regards peaches. Business has been slow in developing, but recently many of the large factors have taken care of their requirements in a liberal way. The full market price has been paid and even at that level it is not always possible to book desirable assortments. Some firm offers are being turned down by individual canners because they are not sure that they will be able to take care of what orders have already been placed. There is strength in all No. $21 / 2$ sizes and even more so than in No. 10s. Low grade gallons have been advanced by some packers. A stronger undertone has developed in pears because in California and the Northwest canners did not get the quantity of fruit they anticipated and they paid high prices to the grower. Fancy pears are particularly firm. There is an underlying firmness to Western cherries. In Eastern cherries packers are advancing their quotations on red sour pitted cherries and there are few offerings in primary markets. In Eastern apples the prospective shortage in the pack has given packers high ideas.
Canned Vegetables-The spot demand for canned vegetables is spread all through the list and is of seasonable volume. Jobbing orders are often difficult to fill, as there are temporary shortages until new packs, which have been ordered, are delivered. The strength of the spot market, the good consumer movement and the changing conditions at primary points as regards 1927 offerings puts the market in better shape than it has been at any time this year. As a class canners are optimistic about the future liquidation of their present holdings and they expect to go into the 1928 pack in better shape than they have into a new season at any time during the past few years. Wholesale grocers are naturally bearishly outspoken but they are frank to admit that the canned vegetable situation is more satisfactory than it has been in a long time. This is being demonstrated by their disposition to anticipate their wants.

Dried Fruits-The main event of the week in dried fruits was the revision of prices to a lower basis among raisin packers, headed by Sun-Maid which has forced competing packers to cut the market to the lowest point of the season. Buyers who placed business with Sun-Maid upon their original
opening several weeks ago have been protected against the decline made this week as floor stocks and goods in transit are included. The revised prices were not announced until Thursday, just before the week-end holiday, and have not been out long enough to lead to extended trading among the buyers who work on independent raisins. There has been nothing particularly new in prunes. From California there is a disposition among packers to limit the percentage of the larger sizes in assortments as the crop will grade out more medium and small prunes than last year. According to present estimates, there will be a much smaller supply of $30-40$ s than last year. Some packers have been taking straight business on the larger sizes, but this has been pretty well discontinued. Local buying during the week for Coast shipment, either old or new crop, has been light.
Canned Fish-There appears to be a shortage of most offerings compared with last year. The most alarming is that of Alaska salmon. Alaska canning is reported to be over for the season. Partial relief from the shortage of pinks in Alaska was expected from the latter district together with a supply of chums which will be needed. Coast packers are off the market on pinks as they are checking up sales, commitments and the pack to determine their sales policy of the future. Maine sardine canners have put up a short pack to date, and while the fishing season legally runs until the middle of December, it is seldom that much is accomplished after the middle of September. The next few weeks will tell the story of 1927 production. There has been apathy on the part of distributors toward anticipating their wants, believing that after all there might be a liberal pack, and they have not changed their policies recently. They have been liquidating their reserves and have little left of old pack. A shortage exists in the tuna and shrimp markets. Spot tuna is closely sold up in all varieties, with white meat in an especially strong position. Shrimp packing has been of small volume along the lower Atlantic and Gulf and canners have high ideas on their tin and glass packs.
Salt Fish-Salt mackerel is in moderate demand, but there are more enquiries for foreign and domestic packs from the local and the interior trade. One cause of delayed buying has been the uncertainty of the season as to production since the outcome could not be determined abroad or along the American shore. Few fish have been caught recently off the American coast as the water has been too rough for the small boats to venture into the deep water to which the fish schooled when the coast line became disturbed. No complaint has been registered about the quality of the domestic mackerel except that they have not run to as favorable retail selling sizes as last year. The salt salmon market is excited on the Coast as fishing restrictions have ended the season with a short pack to date.
Cheese-The market follows the trend of previous weeks, with a general feeling of firmness in evidence

The principal distributing centers have advanced their ideas of values in line with the firmly established asking prices of the primary markets. Buying is fairly active in all markets, with prices tending towards the outside. Dealers are not inclined to push sales, as lower prices are not expected. All styles of cheese move moderately well, and in certain centers Longhorns and Daisies are especially active. This, no doubt, is equally true of other styles in their usual channels of distribution. Buyers of large quantities of cheese are unable to assure any appreciable volume, due to the firmness with which assemblers are holding their current receipts. Cheese is considered good property and a general willingness to accumulate stocks, unless full asking prices are obtained, is in evidence.
Rice-The narrow demand for rice prevents any startling developments. New crop is being absorbed for known wants in the near future and there is a gradual liquidation of carryover, both of which are in conservative demand. Local holdings of all grades are light and are being purposely kept at that level. So far new crop in later positions has not been seriously considered by the rank and file of the local trade.

## Review of the Produce Market.

Apples-Transparents and Duchess, $\$ 1.50 @ 2$ per bu. There has been little change in the reports as they become more exact. The total apple crop is short and prices for the season should run higher than last year. Thus far in most local markets this situation has worked out curiously. The reports of short crop have induced many growers to pick varieties like Wealthy too early, and to rush small and inferior fruit for sale. This has crowded many markets, and given all the advantage to the buyers. Thus prices for early varieties have started low. In our own markets small fruit and windfalls which ought never to have been sold have spoiled the prices for good fruit. With cooler weather the demand for apple juice will take care of much of this stuff, and the unquestioned shortage of later varieties will bring up prices. The rush to market with culls has hurt. Bananas-6 $1 / 2 @ 7 \mathrm{c}$ per 1 b .
Beans-Butter, \$2@2.50 per bu.
Beets- $\$ 1.50$ per bu.
Blackberries- $\$ 3.50$ per 16 qt. crate. Butter-The market is unchanged from a week ago. Jobbers hold fresh packed at 43 c, prints at 45 c . They pay 24 c for No. 1 packing stock and 12c for No. 2.
Cabbage- $\$ 3$ per 100 lb .
Carrots-\$1.25@1.56 per bu
Casaba Melons- $\$ 2.50$ per crate.
Cauliflower- $\$ 3$ per doz.
Celery-25@60c per bunch according to size.

Cocoanuts- $\$ 1.10$ per doz.
Cucumbers- $\$ 1.50$ per doz. for home grown hot house, $\$ 1.25$ for Illinois hot house.
Dried Beans-Michigan jobbers are quoting as follows
C. H. Pea Beans
--------------\$6.25 Light Red Kidney $\qquad$ Dark Red Kidney
Eggs-The market has advanced 4 c per doz. during the past week. Local jobbers pay 35 c for strictly fresh.

Egg Plant-\$2.25@2.50 per doz.
Garlic-30c per string for Italian.
Grapes-Thompson's Seedless, $\$ 1.75$ (2.25 per crate.

Green Onions-Home grown silver kins, 15 c per bunch.
Green Peas- $\$ 3$ for Telephones. Honey Dew Melons- $\$ 2.50$ per crate. Lemons-Quotations are now as follows:


Red Ball, 75c cheaper.
Peaches-\$3@4 per bu. for Elbertas from Illinois and Indiana. Home grown are coming in some, but not in sufficient quantity to establish quotations. Pears-\$2 per bu. for Bartlets.
Peppers-Green, 50c per doz.
Pieplant- $\$ 1.50$ per bu. for home

## Plums- $\$ 1.50$ per bu. for Burbanks.

 Potatoes-Receipts of home grown are too uneven to establish a market. Some days there are large offerings and then prices go down. The next day the offerings may be meager and the price advances abnormally. If the rain storms now in prospect are sufficient to go to the bottom of the potato hills, Northern Michigan ought to have a fair crop of late tubers.Poultry-Wilson \& Company pay as follows this week
Heavy fowls ---------------------- 20 c Light fowls
Heavy Broilers
Light W. L. Broilers 14 c 22c
Radishes-20c per doz. bunches for home grown.
Spinach- $\$ 1$ per bu

Sweet Potatoes- $\$ 5$ per bbl. for Virginia.

Tomatoes- 65 c per 10 db . basket; $\$ 2.50$ per bu.
Veal Calves - Wilson \& Company pay as follows:

## 

Good 21 c
20 c
Medium 18c
Poor -----------------------------14 14 Watermelons-45@65c for Georgia stock.
Whortleberries - \$4@5 per 16 qt. crate.

A hungry man can find abundant food for thought.

OUT AROUND.
Things Seen and Heard on a Week End Trip.
Last week's Out Around occupied
the space of four days-from Friday to
Monday inclusive-during which time
we covered 600 miles, met many old
acquaintances, made many new iriends
and saw some sights and heard some
things which we expect to play up in
the Tradesman from time to time.
Our first stop was at Montague,
where we added two new names to our
list-W. J. Ghrengenger, grocer, and
Stanley Huston, meat dealer.
William Peck, proprietor of the
Franklin House, stated that his patron-
age for June. July and August was the
large-t of any three months period
since he embarked in the hotel business
. Montague
The Montague cannery has confined ning cherries. It was operated on lease by Peller Bros., the Chicago pie bakers. Peller Bros. owned the Ludington cold storage, which was re Canning Co., which owns the Montague food factory, will start operations at Montague on apples and late fruits At Shelby the Oceana Canning Co has put up some cherries and strawberries, but its volume is very greatly reduced from previous years. It starts this week canning apples, for which an active market is expected, owing to the great shortage in the apple crop in nearly every apple growing section of the country. For some years canned apples have been a drug in the market. owing to the cheapness of green
fruit. The scarcity and high price of green fruit this season are likely to re their own again.
Harold Royal, manager of the Shelby cannery, was made chairman of the Association a: the annual convention held at Atlantic City last winter. He
is spending much time in preparing which will be held at the Stevens Hoel. Chicago, next February. The night was spent at the Hotel Chippewa, Manistee, where Harry Nelson welcomes every guest with great cordiality and sends everyone who sceks his hospitality away happy and contented
I do not know why, but I seldom visit Manistee that I do not find my automobile in need of attention. I al ways receive prompt and painstaking attention at the hands of the Peters brothers, who conduct the Buick garage diagonally across the street from the Chippewa
The approach to Bear Lake from the South is very attractive, with the setting of the blue water of Bear Lake. The resorts around the lake appear to be prospering, many new buildings having been erected since $m y$ last visit to this region two years ago
Benzonia on the hill is always interesting to me because of the educational traditions of the place. The attempt to establish a Congregational college which would take rank with Oberlin and Olivet was certainly very
praiseworthy. I am sorry that the ambitious ideas of the founders of the institution could not have been crownd with success.
Beulah always looks very cozy and busy-in the summer time, at leastcompactly built at the Eastern end of Crystal Lake. The drive along the North shore of that wonderful body of water is one of the greatest delights the tourist has in store if he chooses
to head North on M 22, instead of continuing on U S 31 to Traverse City. At Empire I had the pleasure of adding the Empire State Bank and Thomas Deering, Sr., to our list. All other subscribers to the Tradesman were away from their stores when I called on them on account of the funcheon hour.
At Glen Haven we were warmly welcomed by D. H. Day and wife and their sturdy son, D. H., Jr. Mr. Day has been located at Glen Haven for nearly fifty years, having established himself in the sawmill business there in 1878. Up to a few months ago he owned 7.000 acres of cut-over lands. He recently sold 1,800 acres to the Charles Mitchell syndicate, but he still has 2.600 feet frontage on Glen Lake and five miles frontage on Lake Michigan. During the nearly fifty years he has conducted his lumbering operations along the most approved forestry lines he has acquired a comfortable fortune reared and educated nine children, furnished employment to a large number of men and set the world a wonderful example of how lumbering can be so conducted as to preserve young trees which are now attaining considerable size. A drive through the Day forest is a liberal education in the scence of

Mr. Day. Jr., pays particular attention to the canning business. His 1927 pack of sour and black cherries and red raspberries shows that he has a remarkable processor. The cannery i not a large one, but is thoroughly up-
date in equipment and arrangement Mr. Day has many relics of the half century he has devoted to the exploitation of the Day forest. One of his burning locomotive which was wand factured in Ohio in 1878 and which has done yeoman service all these year transporting lumber from the mill to the yard and from the yard to the dock. It is still in good condition and is occasionally used to complete the work in which it has played so import-

I am told that Mr. Day would not have disposed of his holdings on Glen Lake for resort purposes but for the fact that the development of the re sort would furnish employment for the fifty or more men who served him so long and faithfully in his prosecution of the lumber business. Mr. Day was always very solicitous about his employes and their material welfare.
I have always had a fondness for the Glen Lake region because of a four day investigation I gave the locality in 1884 when I was windbound while undertaking to sail from Petoskey to Black Lake. I made the acquaintance of Dr. Walker, who then had a cranberry marsh on Glen Lake-an ac quaintance which lasted as long as Dr.

Walker lived. I walked the entire distance around Glen Lake and was especially charmed with the beauties of Miller's hill. Resorting did not mean much in those days, but I was so fully convinced that Glen Lake would sometime come into its own that I have always advised those of my friends who wished to locate on an inland lake to inspect the advantages of Glen Lake by all means. It was a source of much satisfaction to me when I read in the National Geographic Magazine two or three years ago that Glen Lake was conceded by international geographic experts to be the third most beautiful lake in the world.
One of the men I met and enjoyed knowing in 1884 was L. F. Sheridan, who was then engaged in general trade at Glen Arbor. He visited me every year thereafter as my house guest as long as he lived and I sincerely mourned his death
I also recall Carl F . Walker, who subsequently conducted a general store at Glen Arbor and whose wife and mother served wonderful dinners for many years after his death
In starting from Glen Haven to Traverse City by wagon, after my four day detention because of adverse winds, our driver stopped at his farm home for a coat. A son of the driver came out to hold the horses. I asked the boy how many acres his father owned.
"We used to have 120 acres," re plied the boy, "but the Bear (meaning Sleeping Bear sand dune) has all but forty now.'
At Leland the thought occurred to me that probably Leland was the smallest town in the United States which is the location of a county seat.
I found the twenty-two year old Leland Mercantile Co. going on in the even tenor of its way.

Since my last visit to Leland H. E.

Voice has purchased the interest of his partner in the firm of Sturmer \& Voice and is now conducting the store in his own name

The new Rossman Hotel, on the hill overlooking Lake Leelanau, is certain-
a great improvement over the structure which burned last year. The same spirit of welcome appears to prevail, due to the painstaking attentions of the landlord. I regret that he was away when I called.
I hoped this time to pay a visit to Cherry Home, the wonderful development of G. M. Dame, seven mile No:th of Northport, but I found that it would be impossible to do so and meet a dinner engagement at Traverse City. Mr. Dame will be remembered by grocers and food dealers generally as one of the very few capable food commissioners Michigan has ever had since the food laws were enacted. I had much to do with creating the sentiment which resulted in the enactment of those laws and the creation of a food commissioner and I have eaten the bread of bitterness many times since when I saw the office dragged into the mire of party politics and used as a vehicle by the governing power to further the political ambitions of unworthy men. Mr. Dame has achieved equal success as a grower of cherries on a large scale. I am told that his crop this year amounted to 450,000 pounds, about half of which he handled in his own cannery
At Sutton's Bay I added L. R. Sogge and J. O. Husley to our list.
In traveling on M 22 from Frank fort to Traverse City via Leland and Northport I was surprised to find the road well improved except about four miles North of Leland, which I under stand is booked for attention during 1928. The grades are easy and the roadbed is remarkably smooth and level. So far as scenic effects are con-


## THE GOOD CANDY

AGENTS FOR
LOWNEYS
national candy co. Inc.
PUTNAM FACTORY

## Always Sell <br> LILY WHITE FLOUR <br> "The Flour the best cooks use." <br> Also our high quality specialties <br> Rowena Yes Ma'am Graham Rowena Pancake Flour Rowena Golden G. Meal <br> Rowena Buckwheat Compound Rowena Whole Wheat Flour <br> Satisfaction guaranteed or money refunded. <br> VALLEY CITY MILLING COMPANY <br> Grand Rapids, Michigan

cerned nothing I have ever had the pleasure of inspecting excels the constantly, changing view from Frankfort to Northport. The hills and ravines of Leelanau county are in a class by themselves. They must be seen to be appreciated.
Traverse City on a Saturday evening presented a metropolitan appearance. The city shows substantial growth and advancement in every direction.
I was disappointed in finding that my life-long friend, Frank Hamilton, had gone to Boston on his usual annual outing. I have known Mr. Hamilton very intimately for forty-four years and never saw a man who tried harder to live up to the theory and practice of the Golden Rule. He is the real father of the good roads movement in Northern Michigan. He was not very friendly to bond issues and extravagant expenditure of the people's money. He accomplished his welldefined purpose by cơoperation among business men and farmers and his name will be cherished and his praises chanted long after he has gone to his certain reward.
On repairing to the barber shop for my daily shave Sunday morning I was informed by Landlord Holden that Sunday shaving in Traverse City has been outlawed by a drastic ordinance enacted by the common council at the behest of trades union slovens. He said the Park Place Hotel barber was not in sympathy with the movement, but bowed his head to the inevitable. This is only another indication of the hostility Traverse City people have always shown tourists. The Grand Traverse supervisors have unjustly and unfairly over assessed the property of non-residents until they have driven many of them to other locations. I am an outstanding example of this discrimination, bcause I happen to own resort properties on the Peninsula which I have long offered to sell at one-quarter their actual value-with no takers. I have protested against such discriminatory tactics for twenty years, during which time I have seen several promising resorts fade out altogether, but my protests appear to be of no avail.

The drive from Traverse City to M 22 via the so-called county road is one of the most wonderful routes I have ever covered. The hills approach the dignity of mountains and the ravines and valleys certainly attest the ability of the Almighty to do wonderful things in a wonderful way. About a mile East of the junction with M 22 there is a high spot which commands an unsurpassed view of Glen Lake, Lake Michigan and Big Manitou Island. This is one of the finest views in America and probably in the entire world. It is worth going a thousand miles to see. The county road commissioners have set apart a small parkway for the use of spectators. It is so diminutive that it should be immediately enlarged, because it is destined to become one of the most frequented locations in Michigan as soon as its advantages are made known generally to tourists and lovers of the beautiful. It is only a question of time when this wonderful survey of land, water and forest will receive the
attention of the leading pictorial magazines and art reviews of the country.
En route home via Manistee on Monday I called on Harry Aarons, who is the most persistent and consistent city boomer I have ever known. If fifty other citizens in Manistee had done as much as Harry Aarons has done to advance the material interests of his city, Manistee would now have 100,000 population. Mr . Aarons is just now fighting the inroads of a serious malady with the heroic courage of a soldier and the placid philosophy of a stoic. If all his friends were aware of his affliction the prayers of thousands would ascend to heaven in his behalf. He has lived a good life and ass:sted hundreds who were in distress. His counsel and pocket book have always been at the command of those less fortunate than himself in the acquisition of worldly goods.
With a lake frontage which is worth millions of dollars, Manistee has done very little to properly develop it as she should. She has constructed a rather narrow highway to the lake, but no attempt has been made to utilize the frontage by cement approaches and ovals, as Grand Haven has done. The best expenditure the commercial body of Manistee could do would be to hire a passenger bus and take the members of the common council to Grand Haven to show them what the city at the mouth of the Grand has done along that line. This suggestion also applies with equal force to Ludington, which has shamefully neglected the wonderful natural advantages she possesses in the form of an incomparable lake frontage. Both cities have their full share of energetic business men, but they certainly lack vision when it comes to utilizing the greatest asset they could possibly receive from the hands of the Almighty. I commend this suggestion to the consideration of the daily papers of the two cities. They are always alert to contribute to the well being of their respective communities and here is an opportunity for more helpful work than often comes to the editor's desk. E. A. Stowe.

Some Fabrics Being Reduced.
On certain women's wear fabrics for Spring reductions in price will be made. The concessions will be made on accumulated stock goods, it was said yesterday. When these goods are sold, it was added, the fabrics will be immediately advanced in price. The quantities of these goods on hand, while not extremely large, are sufficient to cause the price action taken in the face of an otherwise firm to higher price trend.

## Napoleon and His Bath.

"Water, air and cleanliness are my favorite medicines," said Napoleon.
Whenever he was tired, he found relaxation and refreshment in a hot bath. "His hands," Emil Ludwig writes in his life of Napoleon, "were beautiful. All through his campaigns he was scrupulous in his care for them; and when correcting the letters and despatches he dictated, he generally used a pencil in order that he might avoid staining his fingers with ink."

## School time is

Peanut Butter time

T'HERE'S a great opportunity for sales of peanut butter during school time. Six days each week the lunch box must be filled. What can be more wholesome or nourishing than peanut butter sandwiches, especially when they are the Beech-Nut kind?

Anticipate the needs of your neighborhood with adequate stocks. Then talk Beech-Nut Peanut Butter for the school lunch. BeechNut Packing Company, Canajoharie, N. Y.

## Beech-Nut Peanut Butter

THE TOLEDO PLATE \& WINDOW GLASS COMPANY Mirrors-Art Glass-Dresser Tops-Automobile and Show Case Glass
All kinds of Glass for Building Purposes
201-611 ionia aVE., s. W.
GRAND RAPIDS, MICHIGAN

We're Featuring

## Two Girl Dare-devils

Lillian Boyer

The greatest of feminine stunt flyers. and

Jean LaCosta
The famous girl racing car driver, at the Monday races.

## at the

N. B. Remember this is the new West Michigan Fair.

## SANE PROGRESS IN THE AIR

Reports from the various cities which Colonel Lindbergh has visited in his Nation-wide tour in the interests of aviation tell the story of continued success. Airports are springing up wherever he sets foot, according to one authority, who states that twenty-two cities have already started negotiations for the construction of the necessary facilities to make them usable as stations on the airways of the future.
However sanguine such visions of the immediate development of passenger flying may be, there can be no doubt that Colonel Lindbergh is now performing a far greater service for aviation than if he had attempted to seek new records in the air. As the
first man to fly from New York to first man to fly from New York to Paris, he fully recognizes the risks involved in long-distance flights-he himself took every precaution against these risks-and he has been a strong advocate of the development of safe and sane flying over land as a preliminary to further ventures in transoceanic flight. It will be remembered that he promptly and definitely denied the rumors that he was to follow his flight to Paris by a hop to Australia.
The tragic results of the Dole air race emphasize the wisdom of his decision to forego the sensational and romantic for the eminently practical. The vice-president of the National Aeronautical Association has now come out in vigorous opposition to oceanic air flights for prize money, on the ground that present-day equipment does not justify further attempts to span either the Atlantic or the Pacific. Like Colonel Lindbergh and all wise friends of aviation, he urges the Government to concentrate its efforts upon the development of our home air routes.

## SPECULATIVE PROPOSITION.

Speculators in cotton have shown a disposition to be oversensitive and "jumpy." They were apparently prepared to push up prices in anticipation of the Government's report on boll weevil ravages which were issued early in the week. But when the report appeared its lack of definiteness as to how much damage had been done by the bug caused a decided drop in quotations. Now much stress is laid on what may be shown by the estimate of the crop which will be issued on Thursday, and guesses on this were quite freely used to advance or lower prices. These guesses placed the crop between $12,000,000$ and $14,000,000$ bales. But there will be no finality even to the Government's figures at this time. Much may yet occur before the final ginning totals are made public to cause a variance of from half a million to a million bales. For speculative purposes the situation could not be better. With the cotton mills it is a very different proposition. While many of the managers of these mills are of the opinion that the conditions do not warrant the present quotations on the raw material, they are faced by the fact that it costs more all the time to get it. So the makers of cotton moods, whether woven or knit, keep moving up their prices pretty continually to cover the enhanced cost of the
raw cotton. There is now hardly a construction which has not been advanced more than once, and there is no disposition to trade ahead any more than is necessary at the present quotations. What the manufacturing end of the trade wants is something like stability.

## NEW LINCOLN LETTERS.

## The new Lincoln letters reveal the

 old Lincoln once more. They show by the graphic means of his own words his desire to avoid doing the slightest injustice to anybody and his willing ness to apologize for any display of impatience which he might have made even during the time when the war pressed most heavily upon him. They disclose also the familiar tendency to offer suggestions in military matters rather than to interfere by direct order.Especially are they distinguished by the crystal clarity which characterized whatever Lincoln wrote. It is no wonder that he declares it "passes comprehension" how he could have been misunderstood. He was referring to publishing house which had issued a biography of him and whose effort he had facilitated but whose agent he had repeatedly told that he would authorize nothing. In accordance with this attitude, he had refrained from look ing at the proof. Yet the announcement was made that he had authorized the publication.
His caution and also his determination to make himself unmistakably clear are manifested in a letter to a friend at Springfield regarding this biography. "I barely suggest," he writes, that "on the party account" the friend or others look the book over and exclude anything they think would embarrass the party, "bearing in mind, at all times, that I authorize nothing, will be responsible for nothing.
It is of incidental interest that this letter is headed "Especially confidential." The one certain way of assuring the preservation of a communication is to mark it "Burn this letter."

## WOOLS AND WOOLENS

At the auction sales of wool in Sydney, Australia, the prices realized were from par to 5 per cent. above those ta the preceding sale. No particular significance attaches to this result since the offerings were small and the competition was between German, French and Japanese buyers. The prices obtained were not regarded as any kind of guide in this country, where the levels continue to be below those abroad. Further auctions will be had in Australia in the course of the next fortnight, but the sale which will most interest American buyers will be that at London beginning next Tuesday. English yarn and top making interests are inclined to resist any considerable advances in wool prices and a similar resistance is in evidence in this country. Imports of foreign wools have been shrinking in value, those for the week ended Aug. 27 having been only $4,012,627$ pounds, of which $2,820,545$ were carpet wools. In the week preceding the imports totaled $6,089,361$ pounds, including $4,501,841$ of carpet wools. The goods market, while it has not yet attained its full stride,
shows signs of continued improvement Tropical worsteds have been well taken and more interest is shown in the fancy offerings for spring of men's wear fabrics. Now that the holiday is over this interest is expected to crystallize into substantial orders. Offerings of goods for spring have been had during the past week, and on Tuesday were shown the offerings by the American Woolen Company of its women's wear worsteds and also those of dress goods by the Pacific Mills, with no marked price changes

## EFFICIENCY IS NEEDED.

## Much is heard nowadays and right

fully so about efficiency methods These are very useful in their way so long as they do not degenerate into fads. Then they become the end and all instead of being a means to an end The human equation in such cases is lost sight of and energy is directed not at securing results but in a logical adherence to the carrying out of a theoretic system, no matter where it leads. There was more of this kind of misdirected effort just after the efficiency plans were first bruited than there is now. Experience has been the teacher. Adaptations of the principle underlying the theory of efficiency are to be found in all the big-and many of the little-production concerns. Their main purpose is, of course, to save useless effort and to avoid needless expense. The result has been to cheapen the cost of many articles in common use and to secure wider markets. An aid in this direction has been the research work which is now a prominent feature of every up-to-date mill or factory. All of these efforts, it should be borne in mind, are concerned with the problem of production, and in most instances they stop at that. And yet it is recognized that the great spread between the first cost of an article and that which it reaches when it gets to the ultimate consumer is the real serious drawback to merchandising on an efficient basis. When the problem of distribution receives the at tention which has hitherto been mainly devoted to production methods, some rather startling results are apt to follow, to the manifest advantage of the general buying public

## FAILURES IN AUGUST

In the ordinary course of things the month of August is the one showing fewest mercantile business failures during a year. Last month was no exception to this, but the totals continue to be comparatively large. Those for July were the most numerous for that month in many years and the same is true for last month. August figures were 1,708 failures, with liabilities of $\$ 39,195,953$. Part of the large total of liabilities is ascribed to a large brokerage failure. In August, 1926, the failures were only 1,593 in number, with liabilities of $\$ 28,129,660$. For the year to the end of August, the failures were 15,760 in number and the liabilities totaled $\$ 363,873,445$. Comparative figures for 1926 were 14,563 failures with liabilities of $\$ 267,708,170$. In other words there were over 1,000 more failures this year than last and the liabilities involved were about $\$ 100$,-

000,000 more. If thsi continues to the end of the year it will mean a new record for several years of failures in point of numbers and liabilities. This increase in the number of failures is one of the disquieting signs in opposition to those indicating the general prosperity of the country. There is probably no one cause for this and only a careful analysis of the cases would show where the main trouble is. But there is enough in the bulk figures as given to show that there is plenty to keep the credit men on the alert i they would lessen their risks.

## BIG BLOW HARD.

There's no false modesty about Big Bill Thompson of Chicago. He wants to be President of the United States and he is not afraid to show it. To let the people know his feelings on the subject he is going to organize a caravan along the effective lines of a traveling circus and will visit the key cities of the country. The people will in this way be able to see what kind of man

Eight boosters-eight, count 'em, eight-will go along. At the exhibition points these boosters will distribute printed matter and lithographs, showing the voters what a 300 -pound President would look like and also conveying the information that Big Bill stands for everything George Washington, Thomas Jefferson, Abraham Lincoln and the fifty-six signers of the Declaration of Independence stood for. No other aspirant has so "grand" a platform. And Big Bill is no sectional candidate. The whole Mississippi Valley is his State. He favors Government relief for everybody living in it a well as for those who live in other sections of the country. If his boosters are able to corral, as they hope to, everybody who wants to get something from the Government for nothing. Big Bill will win hands down. He has one great advantage over all the other pussyfooting candidates who are now saying they don't want the job but will take it if it is forced upon them. Before his caravan returns to Chicago all the people will know that there is one man who will take the Presidency or the Vice-Presidency or a Senatorship or anything else that looks good.

## NO GUNS FOR RUSSIA.

Let those who wish to sell and ship 150,000 rifles to the Soviet government carry their case to our courts, as there is some threat that they will do. We cannot conceive that they will win any judicial reversal of the State Department's veto upon this transaction. The Government's right to intervene in a business of this character should be stated and upheld. To arm a foreign government which we have not recognized and which has repeatedly declared its intention to create revolution here is the height of folly for ourselves. It is almost an overt act against the peace of Europe, with which our own peace is so closely interwoven. The executive should have power to forbid American citizens from bringing such perils upon their own Government.

## NOT OLD AT EIGHTY-FIVE.

## A. E. Brooks Proves It To His Childhood Friends.

The Church Helper, published at Athol, Mass., publishes the report of a church re-union recently held at North Orange, Mass., at which time A. E. Brooks, the retired wholesale confectioner of Grand Rapids, read a paper. The full text of the report in the publication named is as follows:

A paper was read at the North Orange reunion last week, by A. E. Brooks, of Grand Rapids, Mich. Mr. Brooks is 85 years of age, but he is not old in any sense except years-he is young! His step is firm, his eye clear, his laugh joyous, his voice strong. He gets all the enjoyment possible out of life, is kind and thoughtful of others and has been a successful business man for years. He is a beloved ex-school teacher of North Orange and Tully.
Do not fail to read his paper, which was as follows:
On my sojourn in Orange last year, as I passed the Baptist church, I noticed on the bulletin board this statement: "A Christian is the best argument for Christianity."

In other words, carrying out the principles that Christ taught in word and deed, is the sum and substance of Christianity
The more I thought of the statement the more strongly it appealed to me, and the greater significance it had. I wondered then if some time that declaration or sentiment might not be used as a basis for a topic, for "Old Home Day."
In condensed form, it means loyalty to Christ and loyalty to Christ means more than lip service. It means actual labor in his vineyard.
Jesus said, "not every one that saith 'Lord! Lord!' shall enter the Kingdom of Heaven, but he that doeth the will of my Father which is in Heaven." So loyalty is my theme for the day.

Loyalty to a nation, to a state, city or town, is best shown by adhering to the laws of each.
There never was a time when there was so much disloyalty against law and order as at the present time and the result is a greatly increased loss of life and suffering.

Travel by machinery is indulged in by such a large concourse of people and with almost unlimited speed that there is great temptation to violate the laws, and the consequence is, coupled with carelessness and recklessness, suffering and death to thousands, which could well be avoided if loyalty was the basis of their action.

Then, again, thousands lose their lives because of violation of law regarding the sale of intoxicating liquors when loyalty to existing laws would remedy the situation speedily and effectually.
Loyalty to any organiation, no matter what its object, is of great importance. Even business organizations, banks, church organiations, secret and fraternal societies-in fact, all classes of organization-many times are ruined through disloyalty of some of their officers or members. Much more might be made of this subject, but time is precious and limited. May I add jugt
a few words regarding loyalty to Old Home day?
This may not seem to be so important as organizations where more is involved, but success is only assured in this body as in all others by loyalty from its members. I am glad to say, however, it has never seen a time when it did not have loyal officers and workers, and I congratulate all for the fidelity, earnestness and painstaking care with which it has been carried on. Especially do I congratulate the young people here for laboring with the older ones for its success and providing entertainment at each annual gathering. They certainly deserve praise and commendation from every one who comes here and enjoys the
so long ago. May this condition al ways exist.

Window Display To Catch the Huntsman's Eye.

## Written for the Tradesman

While the hunting season is of prime interest to the hardware and sporting goods dealer who outfits the hunter with arms and ammunition, it also has a significance for the retail grocer.

The hunter has to be fed; and it is up to the grocer to equip him before he leaves for the tall timbers or the ice-beds. The hunter knows his own failing while in the woods-his appe-

To secure the trade of the hunter, the retail dealer has several methods

festivities here provided. I realize the vast amount of time and labor necessary to carry out in detail everything needed for a successful gathering of this kind, but I believe it never has lacked the material; it has never lacked co-operation; it has never lacked fidelity. What has it lacked? Nothing; absolutely nothing. Loyalty has been its slogan from beginning to end, and it gives me pleasure to say that I regard the people living here to-day, an almost entirely new generation, as carrying on the work, begun twentyeight years ago in the same spirit of loyalty as those who worked so faithfully to establish and maintain this delightful organization for renewing old friendships and forming new pnes,
possible. Well dressed and attractive windows will help. The extent to which these media can be used depends very much on the number of hunters in the community and the amount of window space at the dealer's disposal.

Where hunters are comparatively few, the prospect list and direct-bymail campaign, with some personal and telephone canvassing, may often prove the most efficient way of going after business.

The window display can be made strong factor in attracting trade. For a realistic feature, a minature $\log$ cabin in the woods, with a small spruce at one corner, is a striking feature. Such a display feature will catch the
eye immediately, and it is not difficult for an ingenious clerk to contrive these accessories.

With the log cabin in the foreground or one corner of the display, and foodstuffs convenient for use on a hunting trip occupying the remainder of the window, the grocer will have a very effective display
The lines to be shown depend somewhat on the local conditions. If you have ever been on a hunting trip yourself you will know what to offer
If you are a general merchant and sell guns and ammunition, stand a few firearms against the $\log$ cabin (if it is big enough) and place a few cartons of ammunition in the doorway. Hunting knives, decoys, pipes and cameras will also fit into such a display.

In the food line there are many articles that can be shown. Canned fruits, meats and fish, condensed and evaporated milk, pickles, cheese, tea and camp coffee, are good lines to show. The list might be extended to include ham, bacon, butter, eggs, meat sauces, quick pudding material, breakfast foods and many other lines.
Such a display can be made more effective by the use of attractive show cards. "The Hunter's Larder," "Tasty Cheese gives a Relish to the Meal," "What about Bacon and Eggs for Breakfast " "Condensed Milk is Economical," are appropriate slogans. As a rule, it is good policy to quote specific prices.

The question naturally suggests itself, "Isn't such a display giving too much display space to a comparatively small proportion of the community? How many men go hunting?"

Yet such a display is, in most communities, so entirely out-of-the-ordinary in a grocery store window, that it will halt practically every passerby And even the stay-at-home housewife whose eye is caught by the log cabin and spruce tree effect, will linger to study the goods displayed and the prices quoted. Such a display will reach a far larger number of people than the young men who every fall go to the woods or lakes to hunt.

Victor Lauriston.

## Reminder of the Good Old Times.

Most of the talk is about the best systems of merchandising.
Here is the worst
Edward I. Rice, a coal man of Syracuse, was telling about a fishing trip he made up into Northern Michigan.

Mr. Rice was in the general store, located at the crossroads of a small village. The proprietor was a very old man who had probably never strayed more than fifty miles from his birthplace. He was sitting in a rocking chair, chewing tobacco and dozing, when a boy came in and said he wanted two quarts of dried beans.
The old man got up and tottered back to the rear of the store where he fumbled among some barrels for a few minutes.

Soon he came back.
"You'll have to take something else, boy," he said, "or else you'll have to come back later on. The cat's got a litter o' kittens and she's nursin' 'em in the bean barrel now."

William Feather,

## SHOE MARKET

Changing Conditions in the Shoe Trade.
Any shoe retailer who has been in the business twenty years or more will recall the time when the most progressive shoe dealers in the country figured their profits largely on the buying end of the business rather than on the selling end.
To buy shrewdly, at low prices, for quantity purchases, store merchandise over long periods of time and, often prices. was comparatively a simple matter

The shoe dealer's rent was low. warehousing space was plentiful and charges moderate; it was a buyer's market. The dealer of that time paid much less attention to selling than he did to buying and he had an opportunity to profit on heavy purchases, ralize on a slow rate of turnover and his capital was spread over staple footwear lines, changing styles being less frequent and footwear specialtics be ing searcely a factor in the situation
The best merchandising practice in the shoe business to-tay is for the dealer to look to his selling for a fair rate of profit on his capital invested Even the chain shoe stores, buying in large quantities as they do and therebs having some advantage, do not rely upon that alone; they are as aggressive or more so in their selling because they have to be.
And they get about as fast a rate of stock turnover as does the average independent.
It is meither uninteresting nor unprofitable to look about in the retail end of the trade for causes. They are outstanding. Yet, we find a great many retailers who still believe that if they can buy at hetter discounts, in large quantities, they have solved their bus:ness problems.
From the standpoint of establishing and maintaining his credit it is vitally important for the retailer to take his discounts, but the great problem in the business world to-day is to sell. The most successful business housesjobbers, manufacturers, producers-are not only concerns who have learned to produce a product but the concerns that have learned how to sell. This also applies to our retailing
It has been said before that the retailer of twenty years ago looked to his shrewd buying for his profits. That is true. There was nothing unsound about the plan-it fitted conditions as they existed perfectly. But consider the present time when the complicated stocks in our stores include many and increasing specialties which have an extremely varying rate of turnover. Consider the present cost of storage space and the frequent utter lack of warehousing facilities available to the average retailer in the trade.
No one will argue that shrewd buy-ing-even quantity buying isn't a factor in the retailer's success; it is. But no matter at what price you buy staples in quantity, they have to be sold within a definite time if you are
to make any profit at all. Nothing is more certain than this, yet a good many dealers lose sight of the fact.
"I am not greatly concerned about my discounts," said one of the best known dealers in the trade recently. No matter what they are, the goods must be sold before I can realize on them. Of course, the prices I am able to sell at is a factor in my sales volume, but as a rule our trade discounts are fair enough to-day. It is the selling that produces the profits on investment. The sooner the retailer realizes this fact, the sooner he will get out of the 'red'-if he is in it."
In casting about for other factors that center profits on selling effort, we must consider transportation condi-
tions. Twenty years ago the retailer had to protect his market by large orders. Distances between jobber and manufacturer and retailer were great -travel was slow, freight costs were high and special delivery out of the question in many instances. To-day our manufacturers and their distributors can give rapid service where needed and the retailer is thus enabled to keep up with his turnover in all lines.
There can be only one source of profits to-day in the retail end of the business and this is from selling
By displays that sell goods.
By judicious advertising.
By organized selling in the store.
By giving good service.
These factors have replaced the old time notion that to buy at a low price, even in great quantities, was to guarantee profits. If we need any more proof of the fact we need only look at the problems of the individual department store buyer.
He is called a "buyer" and he does buy. In a great measure, his success is governed by his buying ability. But in recent years he has become more of a seller. His record, after all, is, in the end, based upon how readily and profitably he or she has sold the goods bought. With their vast experience and opportunities for experiment and study, the great stores have much to offer the independent retailer in the trade. And they are primarily selling organizations to-day.
It is, of course, as plain as day that the longer you store stock the less your profit will be and if you don't turn over the stock within a specific period of time, you will get no profit at all. Therefore, selling becomes the governing factor and not buying, as many merchants have learned to their cost.
The manufacturers and jobbers in the trade are in entire accord with this idea. They want to see the retailer as a salesman rather than as a buyer. Goods must move out of his stock if they are to profit in the end. Ample proof of this attitude is found in the vast sums of money which to-day are being spent by our manufacturers and jobbers on dealer helps, advertising, merchandising advice and other retailer helps.
Original selling ideas that are outstanding, that attract and sell to people, have only come into merchandising in recent years. "Trading," as it was called in olden times passed out when merchandising came in. The
trading posts of the North Woods a generation ago, and perhaps to-day didn't have to do any selling as we know it to-day; they simply filled a ready-made demand.

Henry Frommes.
Women's Shoe Sales Helped. Largely because of better advance buying of women's shoes than in recent seasons, general sales of Fall footwear during the month just closed ran to greater volume than in any recent August. The improvement in forward buying of the women's goods is tributed principally to the trend toward less ornate styles and colors, as well as to the price situation. It is regarded in some quarters as especially significant in view of the rainy month and the generally upset condition of retail business in things to wear. As earlier in the season, black continued to dominate in the color demand, but there was a quite noticeable picking up in the brown shades. This was especially true of footwear for less formal oc casions. In the men's and boys' end of the market a rather featureless but steady gain was reported, supplementing the improved call for women's and misses' goods.

Our modern American ideal in health work is that all the available knowledge of how to avoid disease, and therefore live longer and better, should be put within the easy reach of every citizen. To this end great private philanthropies through their health center demonstrations in crowded city sections and in remote rural regions, are showing just how much can actually be accomplished by the intelligent expenditure of money in the way of improving the health of the people. The Rockefeller Foundation has centered its magnificently successful efforts upon the extermination of certain scourges of mankind, such as yellow fever, malaria and the hookworm, and this work still goes on, but even when it has been finished there will remain the problem of keeping the individual members of the race healthy through the practice of correct habits. Years have been added to the average life of the race within the past decade, and more years will be added, but the mere lengthening of life is not so significant as the fact that it indicates healthy lives during infancy, youth and maturity.


Can you develop a business men's arch support shoes? One of our customers operates
general store in a village of 200 people.
He handles
THE TORSON SHOE

## and is turning his stock of this

 kid arch support shoe SIX times this year.The largest corrective house on the Pacific Coast at San Diego
aiso carries The Torson Shoe. It repeats with them of course. Are you featuring this shoe?

Herold-Bertsch Shoe Co Grand Rapids, Mich.


## FALL IS AT HAND

Is your stock complete? We can supply you with what you need.

| POLISH | LACES |
| :--- | :--- |
| Whitmores | Nufashond |
| Cinderella | Mileage |
| Uno | Rawhide |
| Steel Lobel | Novelties |
| Dyanshine | Insoles |
| Two-One | Lyon Hose Prot. |
| Shinola |  |
| Polly-Shine | Leather-no-Slips |

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

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

Prompt Adjustments

Write<br>L. H. BAKER, Secy-Treas. LANSING, MICH. P. O. Box 549

Drainage of Swamp Lands a Costly Mistake.
Grandville, Sept. 6-Draining swamp lands seems to be a mistaken Government policy. The complaints that go up from farmers, the many deserted farms, all tell the story plainer than words that we have too many acres under the plow.
Supply and demand regulates prices, and too many acres under the plow serves to cheapen products, although down to date farm products never were in better demand at good prices. It is the man who tries to farm but fails to do it right that makes the welkin ring with his complaining.

The genuine farmer, he who studies his soil, and acts accordingly, has no loud moanings to give out. Instead, he is busy with his work making the soil produce more than ever, and seeing to it that the consumer gets what he wants and when he wants it.
Most deserted farms did not have the proper working else there could have been no failure. The idea of draining swamps, opening up new farms all over the land, is a mistaken one, and serves only to multiply the disasters that accumulate in the agricultural department of our country.
When farm products are low in price a curtailing of production will work the remedy. Not one-half the men who are on farms to-day have any business there, and many who plod along in shops and stores would do better to go to the soil for their livelihood.
Not only should the shoemaker stick to his last, but every genuine lover of the soil should make that his life work. the soil should make that his life work.
Most of the men who have fled their Most of the men who have fled their
lands for the shops and factories of the lands for the shops and factories of the
city were never calculated to toil on the city were never calculated to toil on the
farm. The country is better off without them.
Nor is it economical to bring forth new wild lands for farm purposes when so many farms already opened up have been deserted by their owners.
A few farms well tilled and managed properly are better than a plethora of landed property skimmed over and mismanaged from start to finish as has been the case during the past few years.
Farms not half worked are a damage to any community. Drained swamps, given over to fire and flood, are a detriment to the progress of the Nation. Too much drainage is worse than none at all.
Wild life thrives best where there are swamps and forests. Let them stand. Till the farms we have before we think of opening up new areas. Doubtless there are enough cleared lands in the Nation to give every genuine farmer an eighty acres and more. Why then extend the acreage when so many good cleared acres are going begging.
Consistency thou art a jewell, but consistency in the case of our agricultural management has been nil. It is to be hoped that the Government will cease its work for the recovery of forest lands, and go about other more important problems of a Natioal charimportant problems of
acter that need solving.
A good merchant seldom makes a genuine farmer. The same may be said of a farmer transforming himself nto a successful merchant. Too many cooks spoil the broth and likewise too many farmers unbalance trade.
What we need is more farmers and less number of sod busters who know so little about the game.
Some of the finest men I ever knew were farmers, and when I say farmers I mean that and not the gross imitation which has been sponsored on the public. I call to mind three men who farmed it in the right manner, and each one of the three was a man, every inch of him. I often bought products from them, never asking to see the goods until delivered. These men gave full measure and their products were number one in every particular. They
were successful, becoming independent in middle life, while many of their neighbors lived from hand to mouth and were forever complaining about the hard lot of the soil tiller.
It is the way you look at it, my friends. The complaining farmer will never be a success. He who goes at it with a will to do and dare, who makes the soil his study, and seeks to win from it all that it is capable of producing will never fail if health is granted him meantime.
Numerous forest fires this year attest the fact that much cutover land which was once damp and swamgy, but which has been drained at great Government expense, has become droughty and an easy prey to the dropped cigarette or the careless act of some

It is well enough to look this question squarely in the face.
A large ditch, costing many thousand dollars for the nurpose of draining an extensive swamp region, thus throw ing it on the market for farming pur poses, has served the purpose of driv of tan burt of lands already under the plow.
At one time, in Michigan, vast flocks of wild turkeys abounded. Who sees wild turkeys in our small patches of woods to-day? Ducks, geese and snipe were plentiful. Where are they to-day? Gone the way of all the earth when the State and Nation takes a hand in excessive drainage of our timbered swamps.

Plainly there has been an excessive measure of swamp redemption, and the whole country is suffering from the same. The destruction of natural conditions has worked harm instead of good, yet there are men in public places of responsibility who cannot seem to see the trend of circumstances,
and are feverishly urging more drainand are feverishly urging more drain-
age of low lands, seeming eager to do age of low lands, seeming eager to do
all the damage possible in the name of all the damage possible in the name of public improvements.
Certainly the time to call a halt has come. The sooner it is recognized that excessive drainage is a damage
the better for all concerned. the better for all concerned.

Old Timer.
That a good deal of mental disease takes its origin directly from physical causes has long been acknowledged by psychiatry, so the "discovery of an eminent British medical authority that bad teeth are to be held responsible for much insanity is not new. It calls attention, of course, to the necessity for sound physical health, but it does not explain all insanity; if it did, there would be general cause for rejoicing. Preventive medicine might then not only lengthen human life but also assure happiness while life lasted. The causes of certain types of mental disease remain a mystery, although psychiatry has made long strides in the direction of finding out what brings about mental illness and, therefore, in the direction of early diagnosis and successful treatment. This work goes steadily along, and its future is bright. The advance in hospital methods, the establishment of free clinics, the progress in the education of the public to a saner attitude toward insanity, the recognition that very early maladjustmen to one's surroundings may lead later to serious trouble are all signs of progress. The physical factors in mental disease are not to be neglected, but they are not everything. If the human race suddenly gave up all its teeth and replaced them with safe false ones it would still suffer from a scourage for which it once blamed a convenient devil.

## 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 <br> The Prompt Shippers 

Better than the kind you thought was best.

## NOT LONG TO WAIT

IT'S WONDERFUL

## Worden Grocer Company

Wholesalers for Fifty-seven Years

the michigan trust company,

## FINANCIAL

More Than $\$ 290,000,000$ Distributed by Pullman Company.
Working while its patrons slept, the Pullman Company has rolled up profits in its sixty years of operation sufficient to pay cash dividends of more than $\$ 290,000,000$ and stock dividends aggregating $\$ 64,000,000$.
A study of its expansion-to which attention is directed by segregation of its manufacturing operations from its sleeping car service-cannot but impress the investor with the importance of conservative management. Its record of earnings is remarkable. Since its first statement was issued for the year ended July 31, 1875, the company has failed to earned its dividend requirements in only two years, 1921 and 1922, the period marked by industrial depression. It has never failed, since the first year of its existence, to pay its quarterly dividends.
If payments received from the Government in 1922, in settlement of claims arising from Federal control, had been included in earnings, the showing would have been almost perfect.
Indications of a more liberal divi dend policy as a result of the readjustment incidental to formation of the new holding company are seen in the upward revision of book values of the operating and of the manufacturing companies.
"As the values at which the stock of the Pullman Compary and that of the manufacturing corporation have been entered on the books of Pullman, Inc., exceed the net worth of these companies as carried on their books, an explanation of the manner in which these values were arrived at is necessary," according to an analysis prepared by Clark, Dodge \& Co.
"The increased values are based on an appraisal of the various properties as of April 30. 1927, and in the judgment of directors and officers, represent a conservative valuation of their assets. According to its balance sheet of April 30, the net worth of the Pullman Company, exclusive of the manufacturing corporation's stock, was $\$ 140,668,653$. After giving effect to the adjusted values the net worth was increased to $\$ 197,086,020$.
"The net worth of the Pullman Car and Manufacturing Corporation, which was $\$ 67,860,952$, was increased to $\$ 72$, 759,726 after appraisal. The total in crease of both properties was $\$ 61,016$, 141. However, the manufacturing corporation declared a dividend of $\$ 18$, 016,141 to the Pullman Company from its surplus, thereby reducing its net worth to $\$ 53,969,149$ and increasing that of the Pullman Company to $\$ 215$,876.597. These are the values at which these assets have been entered on the balance sheet of Pullman.. Inc
"It has been generally accepted that the book values of the assets of the Pullman Company and of the manufacturing corporation were far from being reflective of actual values. This discrepancy, therefore, is being corrected to a conservative degree through this adjustment on the books of Pullman, Inc.
"The segregation effected by the reorganization will permit earnings of
the carrier business to be clearly distinguished from earnings from manufacturing operations. In addition, it is believed the large surplus of cash assets can be more advantageously utilized. Finally, by increasing the number of shares outstanding and thereby reducing the price, the reorganization will make possible a larger participation in the ownership and a broader market for the stock."

William Russell White. [Copyrighted, 1927.]

Roundup Reveals Business as Active Over Country.
A roundup of opinions on business to appear in the September 1 bulletins of the country's twelve Federal Reserve banks shows that new hope has been restored to the agricultural sections.

From the Dallas institution comes the comment that "returns from this year's crops will be larger than in either of the two preceding years and will provide the district's farmers with a large debt-paying and purchasing power." The bank sees prospects for a good yield in most crops, and expects the higher level of agricultural prices to improve the position of the farmers substantially. Even the Kansas City bank, which speaks for a large agricultural region, believes that the 1927 crops in that district will "be better balanced than were those of 1926 and in spite of unfavorable weather and a late season this year production of farm crops should "compare favorably with that of previous good years."
That a desire to aid the farmer lay back of the Federal Reserve system's decision to lower rediscount rates this year is strongly suggested by the following comment of the Kansas City bank, which led in the downward adjustment: "The lowering of the rediscount rate was intended to benefit agriculture and live stock by offering the full facilities of the bank to the Tenth District as a means of making easier the supply of credit for the orderly movement of crops and live stock, and for general business." Since Kansas City moved from a 4 to a $31 / 2$ per cent. level for rediscounts on July 29 similar reductions have been made at St. Louis, Dallas, Boston, New York, Cleveland, Richmond and Atlanta.
Farmers in the Minneapolis district have decided "to expand their winter wheat acreage this fall" substantially, a 40 per cent. increase in sowings for 1928 harvest being reported by the bank for Montana. The Minnesota acreage may be increased more than 50 per cent. The value of hogs marketed in that district during the first seven months, on the other had, fell 25 per cent. below that for the same 1926 months, reflecting smaller marketings and lower prices.
While the San Francisco bank records that the agricultural season in the Far West is later than last year harvesting has been proceeding under favorable conditions and satisfactory yields of most of the district's chief crops are generally predicted."

When we turn from the comments of banks that represent primarily agricultural interests to those which are

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closely in touch with industry the signs of improvement are not so plain. In its summary of national business conditions, indeed, the Federal Reserve Board at Washington records that the output of manufacturers fell in July to about the same volume of a year ago and that of minerals to the lowest volume since early 1926.
Manufacturing plants in the Chicago district employed 2.3 per cent. fewer men on July 15 than on June 15 and in that time the pay roll fell 6.2 per cent., but part of this reduction obviously reflects the vacation schedules.

If allowance is made for the fact that July, 1927 had five Sundays and so was in reality a shorter working month than July, 1926, the reports of retail sales become fairly cheerful. That simple mathematical calculation would change a number of small declines in the volume of sales into modest gains. Altogether the flow of retail trade is about what it was a year ago. An especially encouraging report on the automobile trade comes from the Philadelphia district where the retail sales of passenger cars in July ran appreciably higher than a year ago and where "the wholesale distribution was considerably more active in July than in the like month last year, the total gain being 70 per cent. in number and nearly 55 per cent. in value."

Paul Willard Garrett.
[Copyrighted, 1927].
Bank Earnings To Continue Rise.
Whatever the record may show for industrial earnings at the end of the year there is little question but that New York banking institutions will establish new high figures. In the first half of the twelvemonth profits in most instances were at a higher rate than in the corresponding period of 1926.
Earnings of twenty-four national banks in the city averaged $\$ 30.09 \mathrm{a}$ share, or 4.01 per cent. on the market price, according to an analytical comparison made by Gilbert Eliott \& Co., while earnings of twenty-two State banks averaged $\$ 25.98$ a share on the stock and 4.47 per cent. on the market price. Twenty-four trust companies recorded earnings averaging $\$ 42.85$ a share and 5.17 per cent. on the market price.
The current average dividend rate of the national banks is $\$ 22$ a share annually to yield 2.81 per cent., while the State banks diistribute an average of $\$ 13$ a share to yield 2.45 per cent. and the trust companies pay an average of $\$ 21$ a share to yield 2.82 per cent.
"Banking resources have more than kept pace with the expanding demands of commerce and industry and though the number of banks has remained practically stationary the total deposits have about doubled in each decade," says the firm in commenting on the steady progress in good times and bad of banking institutions in the last twenty years.
"The growth has been accompanied by a gradual increase in the safety of banking, not only due to the extension of business, both industrially and geographically, but also through refinement in the methods of its operation. Loans, as a whole, are sounder, be-
cause more widely diffused, while each individual loan analyzed by credit experts with widespread sources of information is a much sounder loan.
'Furthermore, there is more wealth in the country, there is more gold at the base of the credit structure, and, above all, there is greater stability, both in business and banking. The Federal Reserve Banks are functioning to prevent the wide swings from boom to panic, and by providing a sound currency system are stabilizing trade on the plane of normal and healthy prosperity.
"Deposits of twenty-four leading institutions increased in the decade from 1916 to 1926 from $\$ 3,902,888,000$ to $\$ 7$. 772,527000 -an increase of 99 per cent. In 1916 capital of these institutions was $\$ 165,800.000$ and at the end of $1926 \$ 358,700,000$. In the same period surplus and undivided profits advanced from $\$ 293,201,000$ to $\$ 587$,311,000 -an increase of 100 per cent. or an average of 10 per cent a year.
"Deposits of all banks in Manhattan increased between 1906 and 1916 from $\$ 2,379,581,000$ to $\$ 4,977,906,000$. In December, 1926, deposits had increased to $\$ 8,251,442,000$. In 1896 total deposits of all New York banks was $\$ 384,519,600$-about one-third of the deposits of the National City Bank to-day.
"In 1906 the National City Bank had resources of $\$ 233,764,000$ and was the biggest bank of its day. To-day there are fourteen institutions with resources above that figure. Chase, now second, occupied fifth place in 1906, with resources of $\$ 71,535,000$."

William Russell White. [Copyrighted, 1927.]

If the opinion of the National Woman's Party may be taken as a criterion of feminine opinion throughout the country, the women of the United States are still in the initial stage of their fight for emancipation. The idea that just because they have the privilege of casting ballots they now have equal rights with men is wholly erroneous, according to Miss Anita Pollitzer, and only a constitutional amendment which will place women in exactly the same status as men throughout the United States can satisfy their aspirations. The inequalities still in force concern property and inheritance rights in certain states, the custody of children, the doubtful boon of being allowed to serve on juries and what the Woman's Party terms the conception that woman has no health and cannot dispose of her labor. The fight for the amendment is to be carried to Congress, and when asked if militant tactics would be employed to further their cause the cryptic answer was vouchsafed that "the Woman's Party is a party of action." It is something of a shock for mere man to learn that woman has not yet obtained her rights, and it is of course inevitable that sooner or later she will obtain them. But the wisdom of pursuing this aim by endeavoring to force a new amendment upon the long-suffering country by a policy of "action" is rather questionable. Legislation by militant majorities is not very popular at the moment.


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## LIKE KNIGHTS OF OLD THIS BANK PROTECTS YOU!

Remember your history with the Knights of yoregallant, powerful and considerate. He was symbolic of ever $\boldsymbol{y}$ thing that mean't protection and civility.

And today this Bank occupies a similar part in the history of his community. Ever courteous, ever mindful of your interest, you will find this Bank a friendly one, backed by a healthy surplus and ready at all times to offer you financial protection to which you are entitled.

## GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

## 16 Convenient Offices

Failures in August Fewer Than in July.
For five consecutive months the number of commercial failures in the United States has decreased. The total reported to R. G. Dun \& Co. for August is 1.708 , or 2.7 per cent., under the number for July, and the low point for the year to date. Comparing with 2.465 defaults last January, the high for the year, a decline of 30.7 per cent. is shown. The present total is 7.2 per cent. above the 1,593 insolvencies of August, 1926, but this is a better exhibit than that of July, which showed an increase of 9.33 per cent. over July, 1926.
The August record of liabilities is the best, with the exception of that of June and May, of any months this year, an aggregate of $\$ 39,195,953$ being reported, a decline of 32.3 per cent. from the defaults of about $\$ 57,900,000$ in March, the high for the year, and a decline of 9.2 per cent. from July. There is an increase of about 39 per cent. over August, 1926, however when defaults amounted to $\$ 28,129,660$ one insovlency in the brokerage class contributing largely to the rise in last month's liabilities

Active Pace of Trade Holds Up Department Store Sales in New York.
The active pace of business at whole sale and retail established earlier in the year was maintained during July in the metropolitan district, according to tabulations on trade published to-day by the Federal Reserve Barik of New York.
This monthly survey shows that retail trade, as reflected in sales by leading department stores for July, fell 3.4 per cent. from the year previous, but that month this year contained five Sundays, so was in reality shorter. The bank has prepared a new chart on orders for merchandise reported by department stores at the end of each month. It indicates that whereas forward buying during the spring season was even smaller this year than usual, "the July reports indicate that advance buying of fall merchandise has been of about the usual proportions.
From the bank's classification of department store sales emerge the interesting facts that net sales of woolen goods jumped no less than 25 per cent. over the sales for July 1926 and that at the end of the month stocks of woolen goods on hand were nearly 17 per cent. under those of the year before.
With a 14.4 per cent. gain over a year ago, during July, sales reported by leading chain stores again reflected the extraordinary expansion in that business begun several years ago. For many months the chain stores have been able to report sales around 15 per cent. larger than for the year before. The bank observes that "var iety stores continued to show the most rapid rate of growth in total volume of business, and sales of grocery chains again showed a large increase over last year. Sales of drug and 10 cent store chains also were larger than in July, 1926, while tobacco and shoe systems reported slight declines, and sales of candy chains showed litte change." Not the least significant observation
to be made from the bank's figures is the continued tendency toward the operation of chain stores in smaller units. During July the number of stores increased 8.6 per cent., thus restricting somewhat the volume of sales for each store.
Since the flow of wholesale trade is a barometer of underlying conditions, the 5.5 per cent. increase during July of sales reported by the wholesale dealers provides perhaps the most encouraging sign in the bank's statement. Even the bank itself hastens to explain, however, that this gain represents primarily an increase in the sale of women's coats and suits. Since the volume of such sales in July, 1926, had been reduced by a strike, the new figures can scarcely be taken at their face value.
From the welter of statistics gather ed by the Federal Reserve Bank, may be seen not only the impressive ad vance in forward buying by department stores during July, but a sharp rise in wholesale sales during that month over the month previous. Here again, however, the improvement reflects large gains in a few lines.

Paul Willard Garrett.
Insurance Synonymous Wi.h Civiliza-

## tion.

Two hundred years ago insurance was classed as gambling in France and forbidden by law as contrary to public morals.
To-day insurance marks the difference between the helpless savage and civilized society. Insurance reflects the degree of civilization attained by humanity.

The managers of insurance companies which are responsible for the people's savings stand as the basis of all credit-a tremendous responsibility.
Insurance can be provided against almost any risk involving property or accidents. Modern business could not be carried on without this safeguard.

A sensational suggestion is made by a man who has served on many juries. He proposes that lawyers' addresses to juries be abolished. He has never heard, he says, any member of a jury refer to these speeches. All that the jurymen consider is the evidence and the judge's charge. The lawyers' oratorical efforts are looked upon as paid performances and hence not taken seriously. It is to be feared that this is too rosy a view. Attenders at criminal trials have frequently gained the impression that the lawyer for the defense played successfully upon the emotions of the jury, and this impression has been confirmed by the verdict. The fact that the lawyers' speeches were not mentioned in the discussion in the jury room proves litte. The effect of the speeches may have been decisive in the minds of various jurymen, and that effect may have been manifested unconsciously in the arguments on the evidence in the jury room. However this may be, the proposal to abolish these speeches will cause consternation in legal ranks. What doth it profit a lawyer to go through all the routine of a case and then be deprived of the opportunity to indulge in a rhetorical exhibition?

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FIRE - AUTOMOBILE - PLATE GLASS
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## What about your Insurance Money?

If you will leave Insurance money as a part of your estate,, you should take means to protect the investment and distribution of it after it comes ino the possession of your family. In a majority of cases, insurance money left in bulk to beneficiaries is entirely consumed after eight or ten years have elapsed.

By creating an Insurance Trust fund with this company you can assure that the principal of your insurance money will be soundly invested and that the income will be paid regularly to your family. You also can make arrangements whereby special extra payments will be available to meet certain unusual contingencies.

An Insurance Trust offers a way to free your wife from money worries and at the same time protects her against loss due to inexperience in financial matters.

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The first Trust Company in Michigan

New Prevention Rules in Effect.
New fire prevention rules and regulations, promulgated by the state insurance commissioner and fire marshal under authority of Act No. 115 of the 1927 legislature became effective throughout Arkansas August 1. They are meant to supply regulations where none exist, according to J. S. Maloney, state insurance commissioner and fire marshal. They are not intended to supplant city ordinances covering the same subjects, if such ordinances are being enforced. The present law makes it the duty of the insurance department to help enforce all laws and ordinances regulating fire hazards.
At least one fire drill a month is required in all public schools, and fire prevention methods must be taught not less than 20 minutes a week. A text for this study has been adopted by the state textbook commission.
The regulations provide that trash, rubbish, waste paper, empty packing boxes, barrels, excelsior and other combustible materials of a like nature must not be kept upon premises in the business district or within 30 feet of any building for longer than a day, and at no time inside a building unless in a metal container with cover. Burning of trash and other combustibles in the business district is prohibited except in incinerators made of metal or other safe material. Such burning must not be done at night.
Gasoline, naptha, benzine and other light products of crude petroleum must not be kept above ground, within the business limits or fire limits of any city or town in greater quantities than five gallons in any one building and then only in a metal container free from leaks. Explosion of fireworks or pyrotechnics is prohibited within the business district of any city or town.
Smoking is prohibited in public buildings where people congregate in large numbers. Dynamite and other explosives must not be kept within the business district of any city or town, except in small quantities in metal containers marked "dangerous explosives." Up to 50 pounds of gunpowder may be kept in stores in ordinary containers away from artificial heat and light.
Chiefs of fire departments are required to make fire prevention inspections not less than four times a year in business districts and twice a year in residence districts. All fire hazards found shall be called to the attention of the owner or occupant, who shall be required to remove or correct the fire danger.
Salesmen who have been posing as state fire inspectors and trying to force school boards to purchase their equipment were warned by State Fire Marshal John G. Gamber that they will be prosecuted to the limit unless they make themselves scarce in a hurry. Following numerous reports of activity of such imposters, the Fire Marshal has notified all county superintendents of schools to instruct local school officials to have them taken into custody at once and notify his office.
"For two years we have been conducting a school survey in Illinois for the purpose of bringing all school houses, both city and rural, up to safety
standards," he said. "Salesmen have flocked into the various counties seeking to sell safety equipment. According to reports which have reached us some of these represent themselves as agents of this office and threaten penalties unless the equipment is purchased. Occasionally a fake star or credentials are flashed. Usually these imposters are men, working singly, but a recent complaint was that two were working together. One posed as a fire inspector and threatened penalties. The other stepped up and suggested that he had the exact equipment ordered. We have a complaint also of a woman imposter.
"We are going to teach this type of salesmen that Illinois is not a healthy place for them. We have advised school officials to have them taken into custody promptly and will deal with them in short order.
'All the orders which we serve on schools are written in this office and served by registered mail. School officials are advised to be governed entirely by these written orders and to seek advice on doubtful points from this office."

Sees Profits in Fire Prevention. Whether firemen cannot be more profitably employed in preventing rather than in extinguishing fires is a question which, the Insurance Department of the Chamber of Commerce finds, many cities in the United States are beginning to ask themselves. Experience has proven, it states in a bulletin on fire prevention inspections by city firemen, that as much can be accomplished by removing the causes of fire as by checking the fire after it starts.
"The efficient fire chief of to-day," the Department says, "supervises many operations in addition to the necessary function of fire extinguishment. One of the most important activities under the supervision of the modern fire department executive is the operation of a well organized inspection system as a part of his fire prevention activities. Frequently the fire prevention committee of the local chamber of commerce can be of considerable assistance in establishing such service where it does not now exist or in improving the one already in operation.
"That such work intelligently done is a sure method of reducing fire waste is indicated by an examination of the reports of those cities which have done such remarkable work as to win prizes in the Inter-Chamber Fire Waste Contest. In almost every instance the record of the prize winning cities places emphasis upon the work done by firemen."
After all, it appears that the shrieking siren is not the only evidence of a fireman's efficiency.

## Owner Turns Salesman.

Recently, when D. E. Farr, Aledo, Il1., announced in the papers that he had turned over the management of his store to a couple of his clerks and was taking the place of one of them on the floor, news of this unusual policy spread far and wide and brought hundreds of curious people, who were encouraged to buy by being offered several good bargains.

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with any standard stock policies that you are buying

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WILLIAM N. SENF, SECRETARY-TREASURER

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## THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.
Grand Rapids, Mich.

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FIRE INSURANCE-ALL BRANCHES
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Changes Which Coffee Trade Has Undergone.
I was born and raised in a little country town, twenty-five miles East of St. Louis. My father conducted a general store in the town. A general store in those days handled everything. There are many things that I would not know where to purchase to-day which were sold in my father's general store. I recall a trip or two with horse and buggy that I made with my father to St. Louis to purchase merchandise. I remember when he discontinued these trips with a horse and buggy after the completion of the Vandalia Railroad, now a part of the Pennsylvania System.
Most of his stock in his grocery department consisted of heavy staples which were kept in the warehouse near the store or in the store basement. He handled all the fancy groceries that were then offered, and they consisted of what could be placed on a few feet of shelving. The lower shelf was filled with chewing tobacco, the second with smoking tobacco in paper and cloth packages, the third with a few candies and chewing wax, the fourth with canned foods that were availablesardines, cove oysters and salmon
I remember when a little more room was required for canned goods, when some enterprising salesman for a wholesale grocery house sold him some canned corn and canned tomatoes. They were the first canned vegetables offered to the trade. A year or two later he added to his stock canned fruit, blackberries and peaches.
The coffee he then sold was green coffee; roasted coffee was not then known in the stores. About that time on a purchasing trip to St. Louis he purchased a dozen packages of Arbuckle's "Ariosa" roasted coffee in one pound paper packages. The name "Ariosa" was derived from "A Rio sah," a term used by Southerners in referring to the coffee they wanted. This package coffee, when put on the shelves, caused quite a sensation. It was something entirely new, but finally the trade commenced to buy it, and when a few years later I became a clerk in the store there was as much of that roasted coffee sold as green coffee. As a very young man I started out as a traveling salesman selling coffees and teas and Ariosa was the only roasted coffee sold in any store outside of the big cities and every store in the big cities also handled it.
I worked hard to induce the retail merchants in the country where I traveled to try a better grade of coffee in bulk, and seven years later when I discontinued traveling every merchant in that territory, as well as most other territories was handling bulk roasted coffee. I took some pride in being the pioneer to introduce bulk roasted coffee in my territory.

When I first commenced selling goods on the road three-fourths of the coffee sold was green coffee and the other fourth the cheap package coffee. Many housewives still roasted their own coffee.
Seven years later when I quit the road nine-tenths of the coffee sold was roasted coffee and only one-tenth was green coffee in the territory that I
traveled. That was thirty-five years ago. Up to three or four years ago my present firm continued getting orders for green coffee from the Southern states. But I do not believe we have had an order for green coffee in the past two years, showing that even in the remotest districts they have adopted the custom of buying coffee roasted.
Turning from green coffee to roasted coffee was considered a great innovation. Then the housewives wanted their coffee ground and the retail grocers commenced to put in coffee grinders in their stores to grind coffee. There was very little coffee sold to dealers already ground, but to-day most of the coffee that goes to the dealers is shipped to them ground. The housewife discontinued roasting her own coffee a number of years ago. She discontinued grinding her own coffee a few years later. It would be just as hard to find a coffee mill in a private family as to find a housewife who still roasted her own coffee.
The tendency has been to economize labor in the household. Roasting the coffee for the housewife took some tedious work from the household. Grinding the coffee relieved her of another tedious job. Now she can get her coffee already prepared, better prepared, better than any housewife can prepare it
Now the evolution of coffee has reached the peak of convenience. Soluble coffee leaves the housewife almost nothing to do in the preparation of the family's breakfast drink. To make a delicious cup of coffee all that is necessary to do is to put a little of the delicate concentrated powder, which is the form in which refined soluble health coffee is marketed, into a cup and add boiling water. Not only in convenience, but in healthfulness, the new soluble coffee has the advantage over old-fashioned ground coffee, as it is prepared in a scientific and sanitary way by a refining process that eliminates all harmful constituents.
Many housewives are wedded to the coffee pot as they were once wedded to roasting their own coffee and grinding it in their own mill. But soluble coffee, as well as soluble tea, is coming into wide use, and it is only a question of time until housewives all over the country will have discarded the coffee pot and adopted soluble coffee as the last convenience in coffee making.

Cyrus F. Blanke

## Fall Blouse Business Fair.

A fair Fall business in both tailored and fancy blouses is reported to the United Waist League of America by manufacturers represented in the membership of that organization. In the fancy line the blouses are made with no regard for the suit. They are designed, rather, for wear with velvet or satin skirts thus creating a complete cos'ume. The metal cloth models have evoked quite a little interest in both the fingertip and the new tunic lengths. In some houses skirts are sold with the blouses. These skirts contrast with the blouse, which makes it possible, with two blouses, to create two full costumes.

## Domino

 THE HOUSEWIFE'S NAME FORGranulated Sugar

## Our Reputation Has Been Earned

The finest ingredients obtainable, made in an immaculately clean factory, with the greatest care have given Mueller Products their enviable reputation.

Here is the entire Mueiler family-

## Mueller's Macaroni

Elbow Macaroni
Spaghetti
Egg Noodles
Egg Alphabets
Egg Vermicelli
Cooked Spaghetti


In a Sauce of Luscious Ingredients

The Sick Man of Europe Again in Evidence.
Grandville, Sept. 6-The United States is the most unselfish nation on the face of the globe. Why this is so needs no explanation, since every American knows how this Nation passes many splendid opportunities for enbarging her territory.

We are not a Nation out for spoila tion and plunder, as so many nations of Europe have been in the past, and who are plotting new deeds of this sort if reports, said to be of a reliable nature, are true.
No wonder the league of nations fails to function when so many schemes are afoot for adding to the territorial pos sessions of the various nations of Eu rope.
"Powers plan to divide Turkey" is the latest report, and there is some reason to think it may be true. Tur Europe," and has ever sick man of Europe, and has ever been a source of political scheming and much antmosity between the other nations o Europe.
It is now affirmed that a plot has been entered into between the continental Christian nations of Europe and Britain whereby the old Turkoman empire is to be parcelled out among them as was unhappy Poland among the nations of Austria, Prussia and Russia in the days of long ago. That parcelling was one of the most repulsive outrages on a people ever devised by man, and Poland still feels the effects of that high and mighty robbery.
Turkey is helpless when it comes to resisting this wholesale scheme of land robbery. Britain seeks to obtain control of the Mediterranean by grasping the control of Constantinople. This is like Britain all right and we have little reason to doubt that such a plot is on foot.
Britain, after satisfying her desires, is willing to grant the claims of France, Italy and Germany to other slices of Turkish territory, which, when gratified, will make of poor Turkey a mere dependence on the whims of her enemies.

- It is suggested that Germany get a large slice of territory between the Bosporus and the Levant, with Smyrna as the capital.
These suggestions look good on paper and no doubt the nations concerned will carry such a plan into execution if nothing incurs to prevent Is there anything likely to take place to jostle and disarrange this plot for new national agrandizement in connew national
Across the
Accost sing en is America, the greatest single power in the world, but fear We are not party the of nations. We have our own home interests to look after and need not be expected to lift a hand to stay this raid on the territory of poor old Surkey.
Those nations which are forever grasping after new lands to add to their own dominions know they have nothing to fear, not even a protest, from this side of the water. This being true there is little doubt but the plan of spoilation will be carried out in the not distant future.
How thankful we should be that we are not linked up with any of these spoilation plots. It is not likely that Turkey will be wholly destroyed, and yet here will not be enough left of the sick man to fill much place in the economy of nations.
One of the most interesting parties to this clique of national robbers is Italy, now under the domination of Mussolini. She has designs on Sur key which have not up to the present time been fully revealed. The Italian government is fixing for herself a naval base at Rhodes whereby she may, when the time is ripe, seize for herself the Southern provinces of Turkey. Britain wants Constantinople in
der to protect her interests in the Far East. It must be remembered that the sun never sets on the British domains, consequently she has a long line to defend, and hence not only needs the Turkish capital but a large navy as well, so the United States need not expect the British to ever concede her claim and wish of international naval disarmament.
It is a large bill of expense to own such a wide stretch of world territory as does Britain. In fact, it might be considered a danger rather than an asset for national safety, this owner-
ship of so many widely separated ship of so many widely separated
All the small nations of the world stand in fear of the great powers of
Europe, all the Eastern small nations Europe, all the Eastern small nations at least, the Western ones having the United States Monroe doctrine as a protector, which to date has not shirked the carrying out of that doc trine to the limit.
Some day the South and Central American nations will come to apprecate the benevolence of Uncle Sam and be ready to thank him for his intersest in their behalf
It was at one time believed that the kaiser's war had settled for all time these villainous designs of big nations as against the smaller ones, but we are learning differently very fast these days.

The same old spirit of aggression still animates the robber nations of Europe. It is this fact which has destroyed all hope for a. long world peace. It is the peace of Warsaw, rest ing on a volcano, which is likely to
burst forth at any moment and deluge burst forth at any moment and deluge
the fatherlands with another flood of the fatherlands with another flood of fire and disaster.
Uncle Sam is happily out of the mess which has been steadily brewing Europe for the last year. We are favorably situated that we have no sire to seek national agrandizement through the annexation of small islands of the sea. We stand alone and aloof and can look over the scenes of dis cord and fear abroad without the twitching of an eyelash. Old Timer.
Consumes Thirty-seven Raw Eggs at a Sitting.
Chicago, Aug. 30-Leo Randal, an egg candler with Rothenberg \& Schneider Bros., broke all known records in drinking raw eggs Monday when he consumed thirty-seven on a bet. Randel was particularly struck with the fine quality of some April dirties he was candling and made the remark that he could eat three dozen of them. His remark was challenged and bets were made, and the feat accomplished as a result. Randel showed no ill effect of his feat, because he was back on the job Tuesday morning candling eggs.


There is but one straight road success, and that is merit. The man who is successful is the man who is useful. Capacity never lacks opportunity. It cannot remain undiscovered, because it is sought by too many anxious to use it.-Bourke Cockran.

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## Issues a Textile Section.

A Textiles Section of the Record Book of Business Statistics has just been issued by the Department o Commerce to aid business executives in analyzing tendencies in production, prices, stocks, exports, etc. It will be followed by sections relating to other industries, and in it are presented all available monthly statistics, from 1909 through 1926, having to do with various phases of the cotton, wool, silk, rayon and other textile industries. The statistical data are supplemented by descriptive text, which illustrates the actual uses of the material by business concerns in planning sales and production policies, purchasing, e through the publicat:on of these data currently in the department's monthly Survey of Current Business. The Textiles Section costs 10 cents per copy, and may be obtained from the Superintendent of Documents, Government Printing Office, Washington.

## Novelty Jewelry Doing Well.

Liberal orders are being placed for novelty jewelry for immediate and later delivery. Retailers are planning strong sales emphasis on the merchandise for September and October selling and, according to reports in the market yesterday, look for the holiday turnover to set new high records. At the moment rhinestone effects in hat ornaments, barpins and dress trimmings are in great favor and much of the early business is expected to be concentrated on these items. Pearl necklaces and chokers continue in marked favor and substantial orders for this merchandise are being placed. Higher priced costume jewelry, either plated or 14 or 18 carat, is being actively purchased in a wide variety of items. Buyers for leading stores have brought back samples of jewelry endorsed or originated by the couturiers. These are being copied or modified.

## Transparent Velvets Scarce

A shortage of the popular transparent velvet is noted. Immediate deliveries are almost unobtainable and small lots are bringing a premium of a dollar or so per yard over the opening figures of the mills. Manufacturers are said to be sold ahead through November. These velvets are difficult to manufacture and the loomage turned out is comparatively small. Black is the outstanding shade, with interest also shown in claret red, cocoa and the rustic browns and navy. Because of the fabric situation, retailers are finding it hard to get quick deliveries of transparent velvet dresses. Some dress manufacturers have turned their attention to all silk lightweight chiffon velvets and cotton back chiffon velvets to meet their needs.

Underwear Buyers Still Slow
Although the further advances on some of the well-known lines of heavyweight knitted underwear during
the week tended to make wholesale buyers of this merchandise a little uneasy, from all appearances they lost little of their caution in regard to placing orders. In any event, the improvement in buying that has resulted in the last week as a result of mounting cotton has not been nearly so noticeable as in some of the other lines in which that staple enters. Lightweight lines for Spring have also moved with less snap than might be expected in view of the price situation, and the indications in both ends of the trade are that nothing short of another bullish Government crop report will send buying ahead with any great velocity.

## More Call For Floor Coverings.

Despite the fact that the opening of Spring lines of floor coverings by several of the largest members of the trade is only a month away, jobbers of this merchandise are said to be taking Fall goods in a surprisingly active way. They are apparently not buying beyond their actual needs, but these needs are larger than usual for so late in the season. Practically all types of merchandise are selling with an especially good call reported for the cheaper ranges of axminster and tapestry rugs. In the former there is a notably good demand for 27 and 36 inch rugs, the reason for which is not quite clear to the trade. In the novelty end of the business sales of highly decorative oval velvet rugs of domestic manufacture stand out sharply.

## Flannels Again Favored.

Flannels and crepes are two of the outstanding groups of women's wear fabrics for the Spring season. Plain and printed flannels are being featured by the mills in large variety. They will be used for dresses and coats, which are expected to meet with a run of consumer favor even greater than that experienced this year. The crepes are highly varied in construction and range from medium to heavy weights. Georgettes and voiles are well regarded, while the mills are also giving much attention to cashmere and kasha like weaves. If suits meet with a renewal of favor, considerable business is expected in twill cords and mannish striped worsteds.

Prospects Bright For Earrings.
The returning vogue for either wholly visible ears or ears that display the lobes, as is indicated by new hair dressing styles both here and abroad, is taken to presage a more active demand for earrings than has been seen on either side of the Atlantic for some time. Not only is it expected materially to increase the movement of this jewelry, but it is also expected to work a noticeable change in its form. The most notable revision in this respect promises to be in length, with shorter earrings superseding the long ones that have been in style more or less during the past several seasons. The new Creole type of earring promises to be especially favored as a result of the change.

Black Is Holding Its Own.
Although it had been expected that the vogue for black in women's wear would not last long, it is still going strong, according to garment and piece
goods manufacturers. If anything the swing toward this shade is stronger to-day than it was some weeks ago. Navy, however, is now in a better position than a short while ago, and orders for this hue are increasing daily. The wood brown tones, including cocoa, claret red, gray and a new green, are likewise called for. In the opinion of some wholesalers, the consumer demand during the next few weeks will swing toward a single shade which will surpass black in individual popularity.

## Bed Coats in Strong Position.

An important item in the Fall negligee lines is the bed jacket. This garment has risen in favor steadily during the last couple of years, until some firms now devote the bulk of their output to it. The new models are made of albatross, and are either unlined or lined with China silk. They are set off with touches of hand embroidery, which does not add very much to their cost of production. There are also crepe de chine models with albatross or challis linings, as well as some padded silk models. A novelty is a jacket made with a back section cut shorter than the front panels to make it more comfortable if breakfast is taken in a partly recumbent position.

## Wool Georgette Is Favored.

Wool georgette continues a wellliked dress cloth. Interest in the fabric is such, according to mill representatives, that popular favor for it is likely to continue during the coming Spring season as well. Present orders call for delivery of it well into November, and at that time the cloth is expected to be ordered for Spring merchandise. Navy is the preferred shade at present, followed by marron glace, rust and green. Present prices for it range from $\$ 2.75$, although imitations are available at lower levels.

## Velvets and Satins Lead.

Early offerings of Spring silks wifl be made by some factors this week. New weaves, it is said will be sponsored. The goods will be available for late Fall as well as Spring delivery. The immediate demand continues to favor crepe satins and velvets. Retailers have been adding to their orders for both fabrics, and dress manufacturers have been active in covering their needs owing to the good demand for black satin and velvet dresses. The call for velvets covers several types, with the transparent kind leading. Stocks of the latter available in the market here are not large.

## Spot Fabric Demand Growing.

The demand for men's wear fabrics for immediate delivery is broadening. Fairly substantial orders for oxford gray and mixture gray suitings have been received during the last few days. In a few instances there also have been calls for dark blues and blue mixtures. Business in overcoatings is increasing also, according to factors making higher grade cloths. Blue whitneys and plaid blacks have figured in the orders lately placed.

Some people have done things in the hardest way so long they don't know there is an easy way.

## 10 REASONS

Why You Should Sell


HAIR NETS
1 STRENGTH-every net is skillfully tied by hand with themous duro knots.
2 DURABILITY-Does not easily tear-retains its
original shape after being worn.
3 SIZE - A size that fits Comes head comfortably. styles.
4 BOB SIZE - A special small size net for bobbed heads.
5 C OLO R - Perfect! Matches any shade of
6 FOR MODERN COIF. FURES-specially adapt-
ed for the latest modes. PIROFITS - greater for 7 you because our discounts are liberal and turnover is rapid.
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The Ice Cream Habit Grows.
Americans are a nation of ice cream eaters. They acquire the habit early in youth, when most habits, good and bad, are acquired. Ice cream was once considered a dish for Summer alone; now it is an all-year refreshment. It is eaten moreover, at all hours, even at breakfast, as an early morning visit to any soda fountain will prove. Indeed, ice cream seems to have taken the place at breakfast of the pie, for which America was once reproached by foreign critics.
Much ingenuity has been used to make Americans eat ice cream. One may have ice cream straight, or as a sundae, or in soda, or as a sandwich. And one may have ice cream in a cone or between layers of chocolatewhen it becomes "Eskimo pie."
Ice cream provides the historian with ample opportunity for research, for of the origin of this delicacy little is surely known. According to the encyclopedias, ice cream was introduced into France from Italy in 1550. Germany and England also were enjoying it at about the same time, but whence it originally came is a matter of conjecture. In 1786, it is said, the first advertisement for ice cream appeared in the United States. And Mrs. Alexander Hamilton is reported to have been our first hostess to serve her guests this frozen dessert.
In 1851. Jacob Fussell of Baltimore started, it is said, the first American wholesale ice cream trade. Since then, the industry has grown to the point where it is considered one of the greatest of the dairy industry. Proof of its chart giving status is further to be found in the fact that in 1926, England acknowledged ice cream as a staple food apart from the class of luxuries, following in the steps of America.
Since the advent of prohibition, ice cream has become more popular than ever before. Chocolate, vanilla and strawbery are the flavors most in demand. The business of dispensing ice cream and ice cream sodas and the allied soft drinks is slangily known as "soda jerking." Soda dispensing, like many other vocatons, has a terminology peculiar to itself. For instance, a chocolate soda with vanilla ice cream is known as a "black and white;" with chocolate ice cream it is called "an all black."

The names attached to a sundae which is usually a ball of ice cream surrounded with syrup, whipped cream, nuts, cherries or what not, are sometimes misleading and often strange. "Broadway," "Merry Widow," Orphans' Delight," "Banana Royal" and "Chop Suey" are some of the sundae names.
Ice cream, so easy to swallow, is not so easy to make. A number of bulletins from the Department of Ag riculture show its complex mixture and the effect of using too much of any one ingredient.

Day by Day, in Every Way. That the wholesale grocers of the country are aroused to the "Big Brothers" responsibility to keep the retailer alive to the need of competition now-a-days is reflected in a letter just
issued by the National Wholesalers' "sales promotion" committee, urging retailers to catechise themselves substantially as follows:

1. Is the outside of my store freshly painted?
2. Is the name of my store properly displayed?
3. Is my window-trim changed each week? My window washed each day
4. Is the pavement in front of my store kept in good condition?
5. Is my store floor kept clean and swept?
6. Is my stock price-tagged and with clean tags?
7. Is my store floor clear of unnecessary displays?
8. Is my counter loaded with too much merchandise?
9. Is my shelving and counter display space kept clean and painted?
10. Is the merchandise on my shelves kept fresh looking?
11. Is my refrigeration space kept spotlessly clean?
12. Is my stock room and cellar neatly arranged?
13. Is bulk food properly binned and the bins kept clean, insitle and outside?
14. Is there a definite place for rubbish in my store and is it kept in its place?
15. Is my awning neat and in good repair? My screens? My store signs and posters?
16. Is the personal appearance of my clerks stressed?
17. Is the attention of my customers called to my clean store by a sign, "This is a clean store!"

Much has been written about the large insurance policies carried by individuals in this country, increasing numbers of wealthy men being insured for large amounts each year, but a feature of life insurance which has grown enormously in a comparatively short time without any of the publicity which attaches to the writing of individual policies for $\$ 1,000,000$ or more is interestingly told in a study just completed by the National Industrial Conference Board. This is the industrial group life insurance plan, which was formulated only about fifteen years ago, and which has grown to such proportions that now the lives of about $4,300,000$ workers are insured for a total of approximately $\$ 5,500,000,000$, the policies for which did not cost the holders a cent, and the premiums for carrying this vast amount are paid entirely by the employers. Some of the great industrial corporations are giving this hostage for death to as many as 100,000 employes, large numbers of whom could not obtain insurance if they had to pass a medical examination.
Whether "aviation" and "avigator" as terms in aircraft operation are destined to come into general use or not cannot be determined in advance. Nothing is more uncertain, inconsistent and irresponsible than the adoption or rejection of words. The purists shrieked when "cablegram" began to be used, but their pained protests against it as an unholy combination of English and Greek, an etymological mon-
strosity, availed nothing. The new term was convenient, and everything gave way before that fact. If "telegram," argued the man in the street, why not "cablegram"? So now we have "radiogram" without a whisper of objection. On the other hand, we insist upon the cumbersome "elevator" and the ambiguous "typewriter" (meaning a person), despite the more or less familiar "lift" and "typist" current in England. Our stately "conductor" has given place on subway and elevated to the crisp "guard" heard in Great Britain. Doubtless the "step lively" atmosphere of rapid transit rendered a monosyllable necessary-the doors would be sliding shut or the gates slamming before one could get as many as three syllables out of his mouth. But it must have been felt also that there was too great an incongruity between the majestic, frock-coated personage who controlled the destines of a railroad train and the unintelligible or " L " to permit the same word to be applied

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# MICHIGAN BELL TELEPHONE CO. 

Have You Relatives Living Out of Town?

Or are there friends to whom you would like to talk? More and more, are people turning to the social use of Long Distance telephone service.

We suggest that you use the lower cost Station-to-Station call whenever it will serve your purpose. A Station-to-Station call is the kind of call to make when you are reasonably certain that the person with whom you wish to talk will answer the telephone or can be called to it quickly.
In placing such a call, give the Long Distance Operator the number you are calling. If you do not know the number, however, say to her, for instance, "I want Mr. John Smith's residence at 350 Sayre Street, Lansing, Michigan." Be sure that you do not specify to the operator that she call any particular person. A call placed for a particular person is known as a Person-to-Person call and costs more than a Station-to-Station call.
There are reduced Evening rates on Station-to-Station calls, from 7:00 p. m. to 8:30 p. m., with further reduction during the Night rate period, from 8:30 p. m. to 4:30 a. m.

## RETAIL GROCER

## Retail Grocers and General Merchant

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

Business of Selling Should Be a Fine Art.
There are two reasons, it seems to me, why there is so little retail selling. One is because selling requires brains and thought. The other is because retailers seem to have a notion that folks do not want to be sold.

Brains and thought! How scarce these are and how few care to use them! A retailer of paints advertises that his special line is new, used in ways d'fferent from ordinary, will cover more surface with colors more beautiful than others and will last longer than anything yet invented; and he offers to send out an "expert adviser" to consult with any interested party
He is taken seriously by one woman. She phones, tells what she has to do, what she has in mind as proper and asks that the expert call to go over her problems with her. Very well; the expert will be there at 8 o'clock tomorrow morning
So she is all keyed up next morning, ready for an educational informative talk with said expert, and is on the job early. The representative who comes seems young. but she plunges into her plans and goes over various questions. The boy seems not to know any too much about his company's products, but finally she feels she has some drift as to wha can be done, except as to materials, their application and expert use. Then he gets out an order pad and says: "Now, how much do you want of this and this and this?
What should be the customer's answer to such a question under such circumstances? Obviously it was what this woman said. "Why, that's for you to say. I have shown you my rooms and told you what I want to accomplish with goods advertised by your company to do certain things. You, as an expert adviser, must surely be :ble to send me exactly what will do the work." But he did not-and could not-and so other goods, with which the customer was familiar through former experience, were used instead.
Now, probably, the company whose advertisement had attracted that lady may conclude that "advertising does not pay." Advertising certainly will not pay folks who back it up so badly, if they make a practice of so backing it up. Advertising is printed speech If you or I should meet a man and say: "Henry, I have some fine smoked codfish down at my place. I know it is what you want. Better drop in and get some." Then assume that Henry does come in. Has not your speech done all any one could expect of it It has. Advertising can make folks go the length of thinking of your goods and going to look at them. Beyond that point it cannot go. Thereafter it is up to the salesman to demonstrate the truthfulness of the advertising.
Brains to learn and know his goods and thought to grasp his customer's
needs and fulfill her requirements were what this "expert" particularly needed the day he called on that prospect. He had not the brains or he did not use what he had, and evidently thought had not come to him in the course of his talk with the lady. Hence the investment of his company in him and the cost of the advertising seen by this prospect was a total loss.

A grocer was called away from his home a distance of 250 miles. He regretted the needful absence, both for time and expense involved. But he happened on one of those rare things on earth-a good hotel in a small town. On the menu he found something new to him-lettuce with Thousand Island dressing. He asked the waitress what that was and she said it was "wonderful." but she did not know what it was He tried it and knew that every customer he had would want to know about it.
So he hunted up the proprietor after dinner, told him his story and asked as a favor how the dressing was made. He got his information freely and took it home with him. For weeks he made it his business to spread the recipe among his trade. It was eagerly received by every woman except one widely traveled dame who had eaten it at the Blackstone.
This work added prestige to his store. It paid his expenses and compensated him for his absence. It was an illustration of the use of observation, enterprise, brains and thought. It was advertising, although advertising done personally, by word of mouth. It paid, as all well directed, intelligently followed up advertising always does pay.

But this also is true: that folks like to be sold to, provided one knows what he sells and is awake to new developments. This particular grocer has so long practiced the art of personal selling that his customers expected him to practice on them. It was a daily experience for him to have a lady customer finish her order and then say: "Now, what have you to sell me today?"

Sometimes that would be said humorously. Others would say it as a serious matter of fact, But all got to know that more than likely he would have something new to show or a suggestion to make that would be helpful to them.
There is no segment of trade on which these arts cannot be practiced with profit. The folks who trade at any store are prospects for sales effort every time the merchant gets a chance. Let that be noted, for it is a serious weakness of grocers to hold the notion that customers who trade regularly belong to the store. It is actually laughable to see a grocer get hot when a customer pulls out and leaves him. He feels injured. Yet probably he never has done a thing, except ordinary routine work, to strengthen his grip on that customer
But new trade grows up constantly among our people because of increasing ratio of national prosperity. One keen observer writes: "A neighboring farm was recently bought by a young couple. I dropped in and found them (Continued on page 31)

## Don't Say Bread -Say <br> HOLSUM



COOKIE CAKES AND CRACKERS ARE MOST DELICIOUS AND WHOLESOME.
YOU WILL FIND A HEKMAN FOR EVERY OCCASION AND TO SUIT YOUR TASTE.


## M.J.DARK \& SONS

INCORPORATED GRAND RAPIDS, MICHIGAN

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

## HERE'S A NEW ASSISTANT!

The advertising of Fleischmann's Yeast for Health is creating a demand that is growing every day-you can profit by supplying your share of this demand.

Recommend Fleischmann's Yeast to your customers: it overcomes constipation, relieves indigestion, clears the skin and tones up the whole system. And you will find that healthy customers require more of all the groceries you have for sale.

FLEISCHMANN'S YEAST
Service

## MEAT DEALER

Amplified Power Among Meat Buyers. Far be it from me to advocate in crease of complaints to retailers of meats unless they are of a constructive nature and made in a friendly way, as there is too much annoyance and too little pleasure in the business now. There are many consumers of meat who feel they have reason to complain and yet think they, as individuals, have too little influence to make their efforts worth while. The average retailer would truthfully tell them differently. The average wholesale salesman would shout an affirmative to the retailers' statement.
The power of the consumer is great It actually is highly amplified in importance in the mind of the retailer. The retailer believes every complaint he receives represents general opinion. Because of this, consumers should weigh their complaints very carefully and be sure the fault is properly laid at the door of the retailer. The experienced wholesale salesman will tell you that when he receives a complaint it is usually prefaced by a statement substantially as follows-"ali my customers are complaining"-when in reality not more than two or three at the most even spoke about it

At times one complaint is sufficient to send a retailer into a mild panic and only obtain comfort when he has made a very vigorous complaint to the wholesaler. Active salesmen who know their goods and who are able to defend them when they are right make the necessary move to correct the condition in the minds of retailers. They pin him down to the number of actual complaints he has actually received and often investigate them personally. The result is often that the fault was in methods of handling or cooking and in such cases they are justified before the retailer.
On the other hand, one or two complaints from dissatisfied customers often result in correcting a bad condition and improving the merchandise. Complaints are a genuine blessing to business, for those who complain are satisfied when the condition is corrected, while those who do not complain fail to assist in correcting bad conditions and simply take their business to some other store or some other wholesaler's goods. The point of this talk is that consumers do actually possess great influence as individuals, but especially so as groups. Respectful complaints should be fostered when they are presented in a spirit of helpfulness.

Lard Consumed in the United States There were produced in the United States last year approximately one billion, five hundred and eighty four million pounds of lard, or about thirteen and one-tenth pounds per person. Most of the lard produced in the United States is consumed at home and at times the consumption of it becomes quite a problem. The average consumption of lard per person during the last twenty years has been twelve and seven-tenths pounds, although during several years the amount consumed
was not over eleven and one-half pounds per person.
When a great deal of lard is sold abroad, as was usual a few years ago, there was little need for domestic worry about consumption, but with foreign trade in lard reduced domestic producers are confronted with the necessity of finding a local market Forcing any product on the market almost always results in lower prices and when lard prices are too low pork prices are liable to be too high.
At the present time cotton seed oil is lower than it has been for several years and this product has gotten to be a strong competitor of lard, either as cooking oil, compound or as a patented product which is produced by a special firming process.
It is not an easy thing to increase the use of lard. There are certain more or less definite uses for lard and these cannot be arbitrarily increased. However, a slight increase in the use of lard in every home would distribute all produced without offering to producers ruinous prices. This may not mean the elimination of other fats from home use and if these fats have proven satisfactory the probabilities are that elimination is not great.
There are many kinds of food that can be cooked in deep fat to their greater palatability and greater use of lard. There is no better way to fry certain kinds of fish than in deep fat. Have a container reasonably deep and not too large in diameter and use with a wire basket. The lard used should not be overheated and then it can be used over again. The odors of frying fish are not over pleasant to many persons and when cooking is done by deep fat frying they will not be very evi dent. Crullers, scones and other kinds of bread stuffs can be added to the diet in greater measure than usual and deep fried potatoes more often will be ap preciated.

If any medical man a few years ago had attributed the insanity of a patient to bad teeth he would have been looked upon as something of a madman himself. We know some things better now. When Dr. William Hunter informed the members of the British Medical Association at their recen meeting in Edinburgh that a large proportion of the insanity among the 133,000 inmates in their asylums was due to the poisoning of the brain chiefly by bad teeth he was listened to with respect. "It has hitherto been customary," he said, "to attach almost exclusive importance to psychology in explaining mental disorders," and then proceeded to upset this theory by citing the case of a woman who was regarded as hopelessly insane but who recovered her sanity on the removal of eleven septic teeth. Dr. Hunter contended that many cases of neuritis, neurasthenia, mental depression, so called nervous attack or nervous break down resulted from septic infection, and he insisted that the authorities should compel every mental hospital to maintain a competent dental department for treating its patients

[^0] they always prick the hardest when we re sliding down
Most of the splinters we encounter in business are caused from rubbing the wrong way of the grain.
Anv product wrapped in
$K \quad \mathbf{V} \quad \mathbf{P}$ DELICATESSEN
presents such a neat and sanitary appearance that trade resistance is overcome, the customer pleasantly reacts and so once more you are forced to voe that appearance really does count for much.

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

ATTENTION DEALERS!<br>Alice inifice Fose took of shownee, wantanese and Restarant<br>Grand Rapids Store Fixture Co.<br>7 N. ionia ave.<br>N. FREEMAN, Mgr.

## VINKEMULDER COMPANY Grand Rapids, Michigan

Distributors Fresh Fruits and Vegetables
Now Offering: Elberta Peaches, Cantaloupes, New Potatoes, Lemons, Oranges, Bananas

## DIAMOND BRAND CARTON CLOTHES PINS



# TRADE MARKED QUALITY OF The Diamond Match Co 

Sold andRecommended by
ALL LEADING DEALERS

## HARDWARE

Michigan Retail Hardware Association President-C. L. Glasgow, Nssociatio Vice-Pres.-Herman Dignan, Owosso. Secretary-A. J. Scott, Marine City. Treasurer-William Moore, Detroit.
Hints For the Hardware Dealer in September.
With the advent of September, business should pick up after the slack summer months. True, the hot weather which made many lines seasonable is likely to continue into September; but the bulk of the business in hot weather lines will be over, except as they can be cleared out at sacrifice prices.
There are many lines which can be advantageously pushed in September. To handle his fall lines successfully however, the hardware dealer must display both energy and initiative.

For success in the fall campaign proper display is essential-not merely window display, but display inside the store. To have proper display, plenty of space is required. And to have plenty of space to show his seasonable fall lines, the dealer should get all unseasonable lines out of the way. With this object in view a good many hardware dealers wind up the summer season with a clearance sale of all strictly hot weather goods.

This sale serves a double purpose It makes room for the proper arrangement and display of fall lines. Also, it helps the dealer to turn into useful cash a great deal of stock that might otherwise have to be carried over to the following year at a loss

One hardware firm in a small city makes an annual practice of holding a clearance sale of hot weather goods between September 1 and September 15. A 20 per cent. discount is advertised. The firm makes the following announcement:
"It is our policy to keep our entire hardware stock new and up to date. We have no room for merchandise that is not seasonable. We find on going over our stock that we have several lines of summer goods we do not want to carry over. These are simply tail-ends of our immense summer stock, and to clear them out entirely we offer them at a big reduction."
Among the goods listed in the preliminary announcements of this firm are lawn mowers, haying tools, garden hose, screen doors, poultry netting, hammocks, watering cans, refrigerators, etc. To the casual observer it might seem difficult to sell these lines so late in the season. However, in the experience of this firm good results are secured with a clearance sale the first two weeks in September. They claim that thrifty buyers are always on the lookout for good values, no matter what the season; and that people with ready money are often glad to pick up useful articles at a discount, even though they will get little or no use from them until another year.

As a general practice, better results are usually secured in such a sale if specific price cuts are advertised rather than a general cut of 10,15 or 20 per cent. Particularly if the advertising includes some catchy little description of the article, as well as the specific price.

The specific price has another advantage over the percentage cut. In the lines to be cleared out there may be some that require drastic cutting to turn them into cash, and the dealer, even with 20 per cent. cut, may not be able to move them. On the other hand, there may be other lines on which a very slight cut will be sufficient. Then, too, it is often desirable to make a decided feature of some special article, giving a price reduction that is impossible with every article. On the whole, therefore, the specific price is preferable to the percentage cut, though the latter quite often produces very good results.
Most hardware dealers hold the clearance sale somewhat earlier; on the assumption that people are more likely to buy if they have still in prospect the chance of getting a few weeks' use of the goods for the current season. The date of the sale will depend to some extent on local conditions. No general rule can be laid down.
With summer lines as far as possible cleared out, the dealer will next take up the problem of featuring fall goods. This is usually not difficult.
For instance, the stove department can be enlarged by making use of the space formerly devoted to such bulky lines as refrigerators, lawnmowers. haying tools and screen doors.

In the fall campaign the stove department is, of course, an important feature. It is sound policy for the dealer to give his ranges and heaters as much space as possible. Sufficient space should be given to show each stove in stock to good advantage, and to make it possible to demonstrate any stove to customers.
Window displays should give considerable prominence to ranges and, later, to heaters. The stove department is entitled to several displays in the course of the season. A demonstration is also a good stunt. The dealer should also have some organized system of listing stove prospects and following them up. It is not enough to meet the stove prospect when he comes to the store; if time permits, it will often be found worth while to go out after him. A personal canvass helps.
With the days beginning to shorten the dealer should be preparing for the sporting goods trade. In the fall months there is always a heavy demand for guns, ammunition, hunting bags, etc. The fall is recognized as the season par excellence for the sportsman. Football supplies will also be in demand; while in the far distance the skate trade looms up.

In this connection it pays to be forehanded.
I recall one striking instances some years ago of a firm that was eminently forehanded. In late August when business was slack I found the clerks busily engaged in devising an electric sign in the shape of a star.
"What's that for?" I asked.
"Oh, it's to be the big feature of an ice skate display we're going to put on early in December," I was told.
"Isn't this a little previous?" asked.
"We believe in getting ready ahead of time," said the dealer. "There is
going to be an early winter, and a good winter for ice skates and we mean to start the season with a striking window display. The boys here," he added, "have been putting in odd moments all through the summer getting ready for this and other displays we have in mind for the Christmas season."
I doubt if many stores are as fore handed as this one. But the principle of looking ahead and making preparations for the future is eminently sound.
In most communities, September is fall fair time. Besides the fall fairs, there are harvest festivals and similar events. The hardware merchant in the country town can do much for his store by taking a reasonably active part in the promotion of such events.

If there is an exhibition, he can take a booth; or if there are contests, he can donate small prizes. He can also help by throwing open his store for the convenience of the committees. Usually he can help with suggestions; quite a few hardware dealers serve on such committees. By taking some part in such events the dealer identifies himself more closely with the community and does a great deal to boost his store.
In September an appropriate display linking the store with the fall fair or similar events in the community is always a good stunt. Usually the small town hardware dealer is asked to put a card advertising the event in his window. A "fall fair display" that will advertise the event before or im-

## BROWN \& SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Au:omobile 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.

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GRAND RAPIDS 61-63 Commerce Ave., S.W. MICHIGA v
WHOLESALE HARDWARE

## Michigan Hardware Co.

100-108 Ellsworth A ve.,Corner Oakes GRAND RATIDS, MICHIGAN

## \%

## Wholesalers of Shelf Hardware. Sporting Goods and

Fishing Tackle
mediately at the time, and at the same time feature some lines the dealer wants to sell, is usually not difficult to put together. And it will attract the favorable attention of everybody interested in the fall fair.
Many live hardware dealers now make it a practice to put on exhibits in the main building at the local fall fair. This is a good form of advertising if properly handled. It brings the dealer into close personal touch with a large number of both town and country customers. It helps, too, to secure a line on a good many prospects. Stoves should be featured. Paints and indoor painting specialties, cream separators, and labor saving devices for use on the farm or in the home, can also be advantageously shown.
The dealer who puts on such a display should make the most of it. To do this he should have a good man in charge; an attractive display; some demonstration if possible; an intelligent system of distributing advertising matter so that it will get into the hands of the right people; and an accurate and comprehensive system of getting the names and addresses of prospects for stoves, paint and other lines.
Remember, too, that your time for making an impression with the fall fair display is limited. With most town and small city fairs, the nominal three or four days represent one day getting ready, one day tearing down the display, and one or at most two days when the crowd is at its peak in numbers and interest. So you've got to put on an A-1 display. And have it planned in every detail beforehand; so that it will be all set up and complete when the fall fair crowd begins to arrive.

A good idea is to demonstrate whatever you are showing at the fall fair. For one person who will be halted by a fine display, a score will stop to look at something in action. Then, too, hand out advertising matter regarding your goods; and get the names and addresses of prospects. These prospects can be followed up later. Of course if you can make sales right on the spot you should do it.
Do not allow your sporting goods department to become perfunctory. Simply because you keep sporting goods and your stock is always clean and well selected is no reason why people should purchase your goods. A good substantial bid for trade will help immensely in securing business. A little outside work, even if the immediate results do not seem encouraging, will be well worth while in this department.
Some very attractive sporting goods displays, and especially hunting displays, can be devised. With a dummy figure, a camping scene is not difficult to put together. Guns, rifles and ammunition, hunting knives, camping outfits and all the other necessary paraphernalia, are a part of the stock, and these can be worked very readily into attractive window and interior displays.

During September the window displays should be given special attention. Attractive displays can be made of seasonable lines. In the household department, a kitchen interior can be
shown; such a display makes a splendid setting for a range. Thus one department can be linked with another in your displays. Show cards should be used liberally and no window regarded as complete that does not carry a distinct and clear cut message.

Victor Lauriston.
The plans of the chambers of commerce of Buffalo, Niagara Falls and other cities on both sides of the Amer-ican-Canadian border for the creation of an "international city" appear rather nebulous as announced by George C. Diehl, county engineer of Erie county. It is a beautiful dream, but, like other Utopian visions, one rather difficult of realization. Mr. Dieh1 is highly enthusiastic about the area which would be included in the city, and by stating that within 500 miles of it there are living $65,000,000$ people would involve a population equivalent to the total population of Canada and about half that of the United States. His plans mention the development of a seaport, the erection of new bridges across the Niagara River, the development of roads and parks and the utilization of more water power. There is certainly no reason why the development of the cities along the Canadian border should not be carried out with the fullest cooperation of Americans and Canadians, but the creation of an international city involves too many problems of conflicting jurisdiction to be highly practical. Only recently we have had an example of this in the question of admission of foreign-born Canadians who have been in the habit of coming daily to their work in the United States from across the Canadian border. But if commuting has been a source of difficulty for the two governments we should hate to imagine the problems which would face an international city.

For the first time in the history of the country a President of the United States has addressed a gathering of Indians as fellow citizens. Many Presidents have received delegations of Indians, but at such times the Indians addressed the President as the Great White Father and stood before him as more or less alien in the land of their fathers. Then assurances of peace and justice were exchanged - assurances which were not always kept by either side. A law of 1924 makes all nativeborn Indians citizens of the United States, and President Coolidge improved the occasion by reminding those to whom he spoke at Pine Ridge, S. D., that under the new order their manifold complexities cannot be solved by sentimentality, loose talk or ill-considered legislation. It is a satisfaction to know that most of the present-day Indians have advanced far enough to be able to understand such an address and that we have passed the old mummery of smoking a pipe of peace as a preliminary to an outbreak. It will surprise many persons to learn from the President's address that as many as 12,000 Indians served in the armed forces of the country during the great war. Not a few will accept this as conclusive evidence of their having become civilized,

## Speed Up Sales

## by featuring properly advertised lines

The manufacturers are creating the demand and saving your time through their advertising.

You realize a maximum profit with a minimum of effort in selling


Baking Powder

## Same Price for over 35 years

25 ounces for 25 c

Your customers know it's aquality product - that the price is right. Why ask them to pay War Profits?

It's up to you to show them that you have it.

The Government Used Millions of Pounds

## COMMERCIAL TRAVELER <br> GOOD OLD DAYS.

Traveling Men Swap Yarns of the Long Ago.
Old-time traveling men sat under the trees of Bob-lo Island and told once more the stories that made the Nation's shopkeepers laugh-and buy -chuckled at each other's reminiscences, and shook their heads in amusement as they recalled incident after incident of life "on the road."
They came together on the picnic arranged by the two Detroit councils of the United Commercial Travelers, the first outing in approximately thirty years. Councils from neighboring Michigan cities, from Toledo, and from Ontario towns across the border also cent their delegations
Among the picnickers were scores of men who once drove teams through the country as they went from town to town to show their samples and get customers' names on dotted lines. One of them could go back more than half a century before he reached his first experience as a commercial traveler, and there were others with forty, thirty and 25 years of selling behind them. They might have shaken their heads sadly because the "good old days" are gone, as the elder generation usually does. They may have had a right to be a little regretful over the changes that have taken place. Instead, they slapped their knees, threw back their heads and laughed. The old days for traveling men, apparently, never were so very good; the present is a vast improvement. Good roads, the automobile, modern hotels have brought an end to hardships.
Hardships? Of course there were hardships in the early days. The food was often poorly prepared, hotel bed rooms were cold and barnlike, roads were bad and journeys were long. To hear about conditions of a half century ago is to wonder how the "drummer" won for himself the reputation of being gay, dapper, debonair, full of high spirits and warm friendliness, little pal of the retail world, and good fellow beyond the limits of belief.
John A. Murray, who went on the road for the first time on Feb. 22, 1872, can remember when commercial trav elers "really worked" to earn their commissions. That was before the sentimental nineties, when the popular songs of the day invariably pictured the drummer surrounded by gilded luxury. One song, for example, begins: In a Pullman palace smoker sat a number You of could tell that they were drummers nothing seemed to trouble them. And another
Two drummers sat at dinner in a grand hotel one day
While dining they were chatting in a jolly
But Mr. Murray remembers long hours and discomfort rather than grand hotels and Pullman palace smokers, although he has traveled from Portland, Me., to Portland, Ore., and from Florida to California.
"I started with Allan Shelden \& Co., selling dry goods," Mr. Murray recalled, "and I was with them for twen-ty-three years. Then I was a partner for eleven years. Yes, I remember
when I traveled by team, because the only railroads in the State, when I started, were the Grand Trunk road from Port Huron to Detroit, the Michigan Southern from Detroit to Toledo and Toronto, Ont., the Detroit \& Milwaukee road to Grand Haven, the Michigan Central line from Detroit to Grand Rapids, and the other M. C. line to Chicago. I remember riding the first train over the old Eel River \& Butler Raiiroad, now a part of the Wabash, and I remember the old triweekly Peninsular train from Valparaiso, Ind., to Charlotte.
"I used to get as near to my territory as I could by railroad, and then I'd hire a team. For example, I'd take Van Buren county to cover. Fid drive out early in the morning, make ten to fifteen towns, and come back at night. Then I'd eat what I could get and go upstairs to sleep. If it was winter, I wouldn't waste much time getting in. I knew I'd probably have to sweep the snow off the bed in the morning after I'd stepped into a drift in getting up. And break the ice in the pitcher before could wash.
H. L. Kendrick, of Port Huron, whose traveling career dates back to 1881, sold dry goods from Calumet down the shores of Lake Superior and Lake Huron to Detroit. His recollection includes a few incidents of what happened when winter came down on the Upper Peninsula
"Some of those hotels were nothing but ice boxes," Mr. Kendrick said. "They were so cold that it was like taking a cold plunge to get into bed. I used to have a hard time of it to keep my feet warm, even with all the covers I could pile on, so I thought it over and figured out a way to beat the chill. I had my wife make my nightgowns two feet longer than I am, and after that I used to wrap that extra length around my feet and shove 'em down nto the end of the bed without a shiver.
"I drove from St. Ignace to the Soo on an April day years ago, spending twelve hours on the road. I met three other traveling men on the way. I stayed in the Soo a day and a half, and was there when they came in. They were so nearly frozen they could hard ly get out of the sleigh.
When it wasn't cold there was something else, bedbugs or flies or heat Angus G. MacEachron, now advertis ing manager of the Detroit Legal News, who started out as a drummer forty-three years ago and kept at it a quarter of a century, remembers a night when he went to a police station and glept in a chair rather than fight a battle with bedbugs. Mr. MacEachron also tells the story of a group of fun-seeking traveling men who one night bought all the fireworks in Pe toskey and started them off in the lob by of the principal hotel. The result was all that could be expected, and more, but eventually order was restor ed and the police retired.
Another story, told by C. C. Starkweather, vice-president of the Rio Grande Gulf Coast Co., who started selling thirty-two years ago, relates how a luckless traveling man who incurred the displeasure of his colleagues


## Warm Friend Tavern Holland, Mich.

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


OUR AMBITION
is to have you do business here because you
LIKE TO DO SO
as well as for our mutual profit.

## HOTEL ROWE

 Grand Rapids, Michigan ERNEST W. NEIR, Manager

CODY HOTEL
IN THE HEART OF THE CITY OF GRAND RAPIDS

Division and Fulton

## RATES

\$1.50 up without bath $\$ 2.50$ up with bath

## CODY CAFETERIA IN CONNECTION

HOTEL GARY
000 Rooms from $\$ 2$ roperat 400 Rooms from $\$ 2$ Everything
modern. One of the best hotels in modern. One of the best hotels in en route to Chicago. You will like
it.

HOTEL KERNS
LARGEST HOTEL IN LANSING 300 Rooms With or Without Bath nection. Rates $\$ 1.5 \mathrm{C}$ in
ned

E. S. RICHARDSON, Proprietor

WESTERN HOTEL BIG RAPIDS, MICH. Hot and cold running water in all
rooms. Several rooms with bath rooms. Several rooms with bath. All lated. A good place to stop. Amer ican plan. Rates reasonable.

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KALAMAZOO, MICHIGAN
in the Very Heart of the City Fireproof Construction
The only All New Hotel in the city All New Hotel in the
Representing a $\$ 1,000,000$ Investment 0 Rooms-150 Rooms with Private uropean Bath. RESTAURADT $\$ 1.50$ and per Day. afeteria, Quick Service, Popular Prices.
Enpecially Equipped Seventh Devoted to 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 <br> BOYNE CITY, MICHIGAN

Fire Proot- 6 O NG COMMERCIAL AND RESORT HoTEL American Plan, s4.00 and
up; European Plan, $\$ 1.50$ Open the year around.

## CUSHMAN HOTEL

PETOSKEY, MICHIGAN
The best is none too good for a tired
Commercial Traveler
Try the CUSHMAN on your next
Columbia Hotel KALAMAZOO

Good Place To Tie To
Four Flags Hotel Niles, Michigan
80 Rooms- 50 Baths
30 Rooms with Private Toilets N. P. MOWATT, Mgr.

## Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED Rates $\$ 1.50$ and up
EDWART R. SWETT, Mgr
Muskegon
was thrust out into the corridor of a large Battle Creek hotel just as the guests of a ball were passing through for their wraps. It would not have been embarrassing, except that the victim had on only a nightshirt, and all the doors were locked. The manager had to come to his rescue.
"There are lots of stories like that," Mr. Starkweather said, "but in general traveling men were a pretty orderly lot. They weren't 'good fellows' so much because they wanted to be as because they had to be. The customers forced them to drink liquor they didn't want, play cards until it had gone away past enjoyment, and show them what they called a 'good time.' Goods were sold by friendship rather than by merit.
"A man has to be a salesman to-day but I can remember that when I started out I sold goods by playing the old game. My first job was a corker I wasn't allowed to go into any town that had electric lights in it, and I was supposed to sell groceries in exchange for butter and eggs. I made just about all the towns near Detroit, and shoveled about all the roads when they drifted up in winter.
"One week I'd start out from De troit and go to Thomas, Mich., by the Michigan Central, and there a team would meet me and take me to Metamora. On the way I sold groceries and bought butter and eggs at Oakwood, Ortonville, Goodrich and Hadley. Then my route would take me to Dryden, Leonard, Smith Corners, Al mont, Capac, and Imlay City. There the agent would leave a bucket of coal by the stove for me so I could sleep until the conductor woke me to catch the train, the Pontiac, Oxford \& Northern, for Cass City, where I had to get another team and go to Greenbush, Shabbona, Novesta, and Deford.
"The next hop was Oxford, by train, and then by team to Rochester, Birmingham, and Royal Oak, where I finished up on Friday night. The next week's trip took me from Mt. Clemens to New Baltimore, New Haven, Richmond and Lenox, then to St. Clair by the M. C. spur, then south by buggy to Marine City, Algonac, Anchorville, Fairhaven, then back to St. Clair and back to Lenox for a jump into the Thumb. That meant a drive along Lake Huron to Grindstone City, Port Hope, Harbor Beach, Bad Axe, and back again."

All that traveling by team had the effect of interesting Mr. Starkweather in good roads, with the result that he followed the lead of Horatio S. Earle and other pioneer good roads enthusiasts. He took so active an interest that he served as president of the East Michigan Pike Association for nine years.
"Good roads mean that a traveling man can cover ten times the territory he used to be able to reach," Mr. Starkweather declares. "He can get to every town without difficulty, travel without hardship, and get back to a good hotel at night. Conditions have changed, and the game itself has changed. To-day a man has to sell goods, he has to be a man who knows his line, and he no longer has to do himself harm by being a good fellow."

James E. Hardy, nearly thirty years a commercial traveler, who is now at the head of his own printing establishment, is of the same opinion.
"The traveling man used to be a slave; now he is a gentleman," said Mr. Hardy. "He used to be compelled to put up with any hotel accommodations available, he had to be host to his customer, he had to get about as best he could. Now he can pick his hotel, sell on his ability, and travel without discomfort.'
Said Mr. McEachron: "The traveling man of to-day is the product of conditions, just as the traveling man of earlier days. He is, generally speaking, a cleaner, brighter, better-conducted man than he used to be. He doesn't have to be a professional host and entertainer; he can sell on commodities, prices, and salesmanship. It's a good thing for him, and a good thing for business."-Martin A. Klaver in Detroit News.

## Loan Bodies Finance Half Million

 Homes.More than half a million homes were purchased or constructed in this country last year on loans made by building and loan associations, according to figures made public at the thirty-fifth annual convention of the United States League of Local Building \& Loan Associations at Asheville, N.

The number of homes financed was 550,000 . The report indicated that there are 12,626 associations, with a total membership of $10,665,705$ and aggregate assets of $\$ 6,334,103,807$.
Increase of membership for the year was 778,708 or nearly eight per cent. The increase in assets was $\$ 824,927$, 653 or rearly 15 per cent., as compared to an increase of $\$ 743,238,957$ for the previous year
Last year the Associations loaned $\$ 1,945,000,000$ on mortgage security. The total now invested in mortgage loans for the advancement of home ownership is $\$ 5,852,689,591$ or 92.4 per cent. of all assets. Assets have increased 119 per cent. in the last five years.
According to J. W. Leslie, of Grand Rapids, President of the Michigan Building \& Loan League, and head of the Michigan delegation at Asheville, the convention revealed many evidences of marked activity in the building and loan movement which augur even greater progress in the coming year.
"From every section," said Mr. Leslie, "came significant reports of increased interest in thrift and home ownership. Tacoma, Wash., for example, reported that 20,000 out of $21,-$ 000 school children there are building for future prosperity through membership in building and loan associations. Such thrift progress followed by young people cannot help but build habits of living that are in the highest degree an assurance of the future welfare of the coming generation."
According to figures compiled by the Michigan Building and Loan League, Michigan will show an increase of $\$ 15,940,937$, bringing the total resources of 83 Michigan associations to $\$ 128,827,463.87$.
When it is considered that over 90 per cent. of this enormous sum is di-
rectly invested in home building projects, it will be realized how important is the bearing of Building and Loan activity on the progress of home ownership in Michigan.
Gabby Gleanings From Grand Rapids. Grand Rapids, Sept. 6-Clyde E. Richards is now covering the Thumb Richards is now covering the Thumb Co. Mr. Richards was formerly enCo. Mr. Richards was formerly engaged in the hardware business under the firm name of Richards Brothers, at Yale. He sold his stock in April. He will continue to reside at Yale, so as to keep in close touch with his customers.
R. J. Denman, for several years on the road for the Vinkemulder Co., succeeds Wm. K. Wilson as traveling representative for Lee \& Cady.
John Cummins, who traveled nearly forty years for the Judson Grocer Co., and who for the past three years has covered Western Michigan territory for the Scotton-Dillon Tobacco Co., Detroit, has purchased the grocery and shoe stock of A. W. Johnson, at Kent City. He has already taken possession and will devote his entire time to the business. His son, Harold will be associated with him in the business.
A group meeting of the Michigan Retail Dry Goods Association will be held in this city next Wednesday. It is expected that about eighty dry goods dealers will be present. most of them accompanied by their wives. The Grand Rapids Merchants Mutual Fire Insurance Co. will tender the visito a luncheon at the Pantlind Hotel.
Iceless Refrigeration in Use SeventyFive Years Ago.
Apalachicola, Fla., Sept. 5-The iceless refrigerator, now coming into wide popularity and regarded as an ultramodern contribution to heme comfort. modern contribution to heme comfort,
had its conception no less than seventyfive vears ago, even before ice was manufactured commercially in America. Dr. Alexander Gorre. an obscure phyDr. Alexander Gorre, an obscure physician of this city in the 1850s, is the father of artificial refrigeration in
America. The ambition of the Florida America. The ambition of the Florida physician-inventor was to perfect an
air-cooling system by which he would air-cooling system by which he would regulate the temperature of entire
buildings in the semi-tropical zone and buildings in the semi-tropical zone and so combat fevers and other disean Shortly after Dr. Gorre's invention the first apparatus for manufacturing ice on a cheap quantity basis was developed by Frederic Carre, a Frenchman. Carre's machine made use of ammonia-gas, brine and water, following the same principles practiced in the manufacture of much artificial ice today

Team work between men and management must be suggested by management.


## The PANTLIND HOTEL

The center of Social and Business Activities in Grand Rapids.
Strictly modern and fireproof. Dining, Cafeteria and Buffet Lunch Rooms in connection.
750 rooms - Rates $\$ 2.50$ and up with bath.


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

400 Rooms-400 Baths
Menus in English
MORTON HOTEL
ARTHUR A. FROST
Manager

## HOTEL WALDRON

Centrally located
100 ROOMS
All with Running Water and Toilets. 70 Combination Tub and Shower Baths. Soft Hot Water in all Rooms. Suites with Twin Beds. Sample Rooms artistically and comfortably furnished. RATES $\$ 2.50$ UP. STOP IN PONTIAC, AND THE HOTEL WALDRON.

Proceedings of the Grand Rapids
Bankruptcy Court. Grand Rapids, Aug. 26 -We have to-day
received the scheduies, reference and adreceived the schedules, reference and ad-
judication in the matter of Wells N.
Adams, Bankrupt No. 32s. The matter has been referred to Charles B. Blair as
referee in bankruptcy. The bankrupt is a resident of the township of Pavilion, and his occupation is that of a claim ad-
juster. The sche iules show assets of
$\$ 12,650$ of which $\$ 11,050$ is claimed as ex$\$ 12,650$ of whichilities of $\$ 16,142.92$. The
court, was written for funds and upon
receipt of the same the first meeting of receipt of the same the first meeting of
creditors will be called, note of which
will be made herein. The list of creditors County Treasurer, Kalamazoo County Treasurer, Kalamaz
State of Michigan, Lansing
Federal Land Bank, Detroit J. A. Richardson, Kalamazoo -..... Garrett Harrison, Scotts
Vicksburg Lumber Co., Vicksburg
Internation. Agr. Corp., New York Internation. A Kalamazoo
Farmers Produce Co........................000.00
Van Bochove Lumber Co., Kala-
 Co., Kalamazoo
Kal. Cement Products Co., Kala mazo
Casper $\begin{array}{lll}\text { Casper Haas, Kalamazoo ….....................................00 } & 40.00\end{array}$ Hianapolis
Hesry $H$ Adams, Scotts
Leslie DeWitt, Kalamazoo schedules, reference and adjudication in the matter of Joseph A. Larabel, Bank
rupt No. 3232. The matter has been re ferred to Charles B. Blair as referee in
bankruptey. The bankrupt is a resident of Grand Rapids and his occupation is that of a brakeman. The schedules show
assets of $\$ 300$ of which $\$ 250$ is claimed as 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 credit
of said bankrupt are as follows:
Singer Sewing Machine Singe
Thor 22.21
20.00
200.00
300.00
400.00
75.00
325.00
30.00

100.00 Youn $\begin{array}{llr}\text { Chaffee Bros, Furn. Co., Grand R. } & 6181.60 \\ \text { Mulvihill Motor Co.. Grand Rapids } & 58.00\end{array}$ ohn Walkes, Grand Papids | William Groen \& Sons, Grand Rap. | 44.49 |
| :--- | ---: |
| Groendyk Eros. Fuel Co., Grand R. | 61.75 | Groendyk Bros. Fuel Co., Grand R.

Drs. Grant \& Huizenga, Grand R. 85.00
F. McCann, Grand Rapids $\begin{array}{ll}\text { Bernard Van Ark, Grand Rapids } & 32.0\end{array}$ Boston Store, Grand Rapids ---
Dr. G. A. Backman, Grand Rapids
Dr. Paul Westrate, Grand Rapids $\begin{array}{ll}\text { Dr. Paul Westrate, Grand Rapids } & 39.50 \\ \text { Or. John Whalen, Grand Rapids } & 10.00 \\ \text { Or. Willis Dixson, Grand Rapids } & 35.00 \\ \text { an DenBerge Furn. Co, Grand R } & 5.00\end{array}$ C. Hondorp, Burlingame Urbandale Shoe Store, Grand Rap. 100.00
Misket Fuel Co Stand Misket Fuel Co., Grand Rapids $-1 .{ }^{2}$
G. R. Gas Light Co., Grand Rapids
L. Folks, Grand Rapids Jurgens \& Holtvluwers, Grand R.
Wagen Velt \& Hundred, Grand R.
Gieorge Boersma Grand Rapids George Boersma, Grand Rapids --
Urbandale Drug Store, Grand Rap.
St. Mary's Hospital, Grand Rapids Cornelius Mouw, Grand Peter Jablonski, Coyell -......... Glen Holders, Grand Rapids
Wm . McMillen, Grand Rapids

## schedules. reference anday received the

 schedules, reference and adjudication inthe matter of George C. Hennes, Bank-
rupt No. 3234. The matter has ben ferred to Charles B. Blair as referee in of Benton Harbor, and his occuresiden that of a plumber. The schedules show is claimed as exempt, with liabilities of
$\$ 1,444.02$. The court has written for funds $\$ 1,444.02$. The court has written for funds
and upon receipt of the same the first of which will be made herein. The list lows:
National Discount Corp., So. Bend $\$ 196.91$
J. W. Lucas Benton Harbor $\begin{array}{lll}\text { Banner. Register, Benton Harbor Har } & 10.75 \\ \text { Auto Elec. Battery Co., Benton H. } & 52.50\end{array}$ Brannell Heating and Plumbing Co., Benton Harbor
 Pipestone Grocery, Benton Harbor Michigan Fuel \& Gas Co., eBn. Elmer Richards Battlement Drug Co., Benton Har. Thurston Coal Co., eBnton Harbor Boat Drug Co., Benton Benton Har. Boat Drug Co., Benton Harbo
Geo. Platt, Benton Harbor Twin City Tire Shop, Benton Har.
R. J. Lamoreaux Coal Co., Ben. H. 5.00 $\begin{array}{ll}\text { Literary Digest, New York City_- } & \mathbf{1 5 0 . 0 0}\end{array}$ B. M. Nowlen, Benton Harbor ---
Fruit Belt Coal Co., Benton Harbor
Merchants Credit A Merchants Credit Ass'n., Benton H. $\begin{array}{ll}\text { Edward Tutton, Benton Harbor-.. } & 110.00 \\ \text { Berrien County Bank, Benton Har. } & 178.00\end{array}$ Aug. 26. We have to-day received the
sct.edules, reference and adjudication in the matetr of Melbourne H. Stuck, Bank-
rupt No. 3235. The matter has been referred to Charles B. Blair has been re-
bankruptey. The bankrupt is a resident of Grand Rapids, and his occupation is hat of a garage mechanic. The schedules
show assets of 0143 of which the full
interest is claimed interest is claimed as exempt, with lia-
bilities of $\$ 919.24$. The court has written
for funds and upon receipt of the same, for funds and upon receipt of the same,
the first meeting of creditors will be
called, and note of the same made herein. called, and note of the same made herein.
The list of creditors of said bankrupt are as follows $\begin{aligned} & \text { Nusbaum Motor Supply Co., Kala- } \\ & \text { mazoo } \\ & \text { McGuire Bros. Tea Co., So. Haven }\end{aligned} \mathbf{2 2 . 7 2}$ McGuire Bros. Tea Co., So. Haven 22.77
E. B. White. Plainweli
Transcontinental
 $\begin{array}{ll}\text { Andrew Patterson \& Son, Martin. } & 165.00 \\ \text { L. V. White Co., Kalamazoo } & 18.37 \\ \text { Battery Shop, Kalamazoo } & \end{array}$ Aug. 26. We have to-day recevied the
schedules, reference and adjudication in
the matetr of Carl B. Ely, doing business the matetr of Carl B. Ely, doing business
as Johnson \& Ely Candy Co., Bankrupt
No. 3223. The matter has been referred No. 3223. The matter has been referred
to Charles B. Blair as referee in bank-
ruptey. The bankrupt is a resident ruptcy. The bankrupt is a resident of
Kalamazoo, and his occupation is that
of a manufacturer of candy. The schedof a manufacturer of candy. The sched-
ules show assets of $\$ 2,460.63$ of which
$\$ 250$ is claimed as exempt, with liabilities $\$ 250$ is claimed as exempt, with liabilities
of $\$ 8,605.04$. The first meeting has been called for Sept. 13. The list of
of said bankrupt is as follows:
City of Kalamazoo
Kal. Buick Sales Co., Kalamazoo $\$ 100.00$
Citizens Loan \& Investment Co Citizens Loan \& Investment Co., Geo. Ast Candy Co., Cincinnati-
Allen Quality Co., St. Paul, Minn Fred W. Amend, Chicago Minn
American Chicle Co., New York Anderson Caramel Co., West Va
Chas. Arnold \& Sons, Peru, Ind.
B. \& G. Candy Co., Detroit .... F. J. Banta \& Sons, Lima, Ohio-
Paul F. Beich, Chicago
Biglow Service Station, Kalamazo Biglow Service Station, Kalamaz
Bonita Co, Fond Du Lac, Wis. Bunte Bros., Chicago C. C. Briggs Co., Cambridge, Mass.
Brown \& Bigelow, St. Paul, Minn.
Bushouse Rice Candy Co., Vicksburg
Catawba Candy Co., Sandusky, O.
 $\begin{array}{ll}\text { Bushouse Rice Candy Co., Vicksburg } & 32.49 \\ \text { Catawba Candy Co., Sandusky, O. } & 44.06 \\ \text { Charms Co, Newark, N. J. .-. }\end{array}$ Charms Co., Newark, N. J. --........ 568.1
D. I. Clark Co., Pittsburgh
Clark Bros. Gum Co., Pittsburgh
S5.0 J. N. Collins Co., Minneapolis Colonial Choc. Co., Sydney, Ohio Crackerjack Co., Chicago --...-.
Crystal Pure Candy Co., Chicago Curtis Candy Cond Chicago
Deits Gum Co., Milwauke
 Schuler Choc. Co.,

Schut | Schutter Johnson Candy, Chicago |
| :--- |
| Shelby Gum Co., Shelby, Ohio |
| 6.011 |
| 23.40 | Sheltwell Mum. Co., Co., Shelby, Chicago

Smith-Kirk Candy Co., Toledo O. T. Stacy Co., Rochester,
Star Paper Co., Kalamazoo Star Paper Co., Kalamazoo -- City
Straub Candy Co., Traverse
Sterling Candy Co., Milwaukee-Sweets Co., New York City
Thinshell Candies Co., Chica Whicago-...-
 Val Blatz Brewing, Milwaukee
Van Engers, Inc., Chicago F. B. Washburn \& Co., Brockton, Mass. -- Beber Co., South Bend
Williamson Candy Co., Chicago Peter Witty, Evanston, Ill.
Wm. Wrigley Co., Chicago
Zion Candy Co., Zion, Ill. Wm. Wrigley Co., Chicago
Zion Candy Co., Zion, Ill.
Choc. Sales Co., Hershey, Choc. Sales Co., Hershey, Pa.--
A. R. Walker Candy Co., Owosso Kal. Battery Co., Kalamazoo ---
Kal. National Bank, Kalamazoo Jay Potts, Kalamazoo -
Donald Johnson, Jackson Donald Johnson, Jackson --...--1,-1,000.00 Stearns \& Kleinstuck, Kalamazoo 15.00
Aug. 26. We have to-day received the Aug. 26. We have to-day received the
schedules, reference and adjudication in
the matter of Walter Stellard, Bankrupt the matter of Walter Stellard, Bankrupt to Charles B. Blair as referee in bank
ruptcy. The bankrupt is a resident of
Grand Rapids and his Grand Rapids and his occupation is that of $\$ 1,912.77$ of which $\$ 250$ is claimed as exempt, with liabilities of $\$ 3,126.87$. The
first meeting of creditors has been calle first meeting of creditors has been called
for Sept. 12. The list of creditors of said
bankrupt is ankrupt is as follows
Choenix Sprinkler \& Heating Co Grand Rapids \& Heating Co.,
Plankinton Packing Co., Milwaukee 301.00 Plankinton Packing Co., Milwaukee 301.00
Cudahy Bros. Co., Cudahy, Wis. -- 46.06 Illinois Meat Co., Chicago
Oscar Mayer \& Co., Chicago
Chicago Morris \& Co., Grand Rapids
Wilson \& Co., Grand Rapids Wagener Bros., Grand Rapids Thomasma Bros., Grand Rapids Henry Korey, Grand Rapids
Herrud \& Co., Grand Rapids
 Collins Northern Ice, Grand Rapids Moon Lake Ice Co., Grand Rapid Lamberton Lake Ice Co., Grand R
Ryskamp Bros., Grand Rapids Post \& Brady, Grand Rapid $\begin{array}{ll}\text { Central West Products Co., G. R. R. } & 16.00 \\ \text { C. W. Mill }\end{array}$ Datema \& Hutizenga, Grand Rap
Sam Sandville Wam Samerich, Grand Rapids Cotton Electric Co., Grand Rapids
Libby, McNeil \& Libby, Chicago Lotton Electric Co., Grand Rapids
Libby, McNeil \& Libby, Chicago
C. W. Roberts, Grand Rapids

Rasmussen, Grand Rapids

## J. Eaton Co., Grand Rapids

S. Silverman, Grand Rapids
D. Monsma, Grand Rapi
Thomas, Grand Rapids Thomas, Grand Rapids
G. R. Savings Bank, Grand Rapids We H. Frohman \& Co., Chicago Linsey, Shivel \& Phelps, Grand $\mathbf{R}$. $\quad 50.00$ G. R. Gas Co., Grand Rapids Consumers Power Co., Grand Rap.
Spears Lumber Co., Grand Rapids
5.00 Aug. 26. We have to-day received the the matter of Frank Foltice, Bankrupt
No. 3237. The matter has been referred No. 3237 . The matter has been referred
to Charles B. Blair as referee in bankGrand Rapids and his occupation is that of a laborer and manager of a chicken
farm. The schedules show assets of farm. The schedules show assets of with liabilities of $\$ 2,545$. The first meeting of creditors is called to be held on
Sept. 13. The scheduled creditors are as follows:
Edward Kruidsma, Vriesland Elenbaas Bros.. Grand Rapids George Wilson, Bowe

| 97.00 |
| :--- |
| 211.00 | Fred Olmeyer, Grand G. R. Savings Bank, Grand Rapids Kent State Bank, Grand Rapids

Teravona Bros., Grand Rapids Teravona Bros., Grand Rapids Kiser Hatchery, Byron eCnter Cora Dykwell, Zeeland Tubbs Oil Co., Grand Rapids
Simplex Brooder Stove Co., G. R Richards Witheril, Grand Rapids
500.00 M. E. Mombardis, Chicago M. E. Maher Co, Kalamazoo
Mar-O-Bar Co., Minneapolis James J. Matchett, Brooklyn, Mead \& True, Kalamazoo --...H. Michaels Co., Chicago -........ 18.30
A. G. Morse Co., Chicago McLaren Products, Dayton $-\cdots-\cdots$ National Candy Co., Grand Rapids
New England Conf. Co., Boston..
Newton Tea \& Spice Co., Cincinnati Old Colony Candy Co., Pittsburgh
Oxford Conf. Co., Oxford, Pa.
Pendergast Candy Co Pendergast Candy Co., Minneapolis Planters Nut Choc. Co., Wilkes Princess Conf. Co., Milwaukee
Puritan Candy Co., Milwaukee Puritan Candy Co., Milwauke
Puritan Choc. Co., Cincinnati Ryan-Hayes Co., Cleveland $\qquad$ 850
57.60

Grandville
$\begin{array}{ll}\text { Grandville -andville Hardware Co., Grandville } & 25.00 \\ \text { Grand }\end{array}$ Aug. ${ }^{22}$. (Delayed). On this day was
held the final meeting of creditors in the matter of John J. Karpienia, Bankrupt
No. 2959. The trustee was present in ditor was present. The was considered and approved and allowconsidered and ordered paid. A first and
was declared and ordered paid. No obthe bankrupt. The meetnig then adjourned without date and the case will
be closed and returned to the district be closed and returned to the district On this day also was held the final meeting of creditors in the matter of
D. N. MacDonald, Bankrupt No. 2867. The bankrupt was not present or represented. The trustee was present in per-
son. Claims were proved and allowed. The final report and account of the trustee was considered and approved and
allowed. Expenses of administration were approved and ordered paid, and a
first and final dividend of 36 per cent
was declared and ordered paid. No obwas declared and ordered paid. No obthe bankrupt. The first meeting then been closed and returned to the district court as a case without assets.
Aug. 23. On this day was held the
final meeting of creditors in the matter o Charles C. Maynard, Bankrupt No. 2836 The bankrupt was not present. The trus
tee was not present. No creditors were present. Harry H. Geoghan, attorney for the bankrupt was present in person
Claims were proved and allow final report and account allowed. The was considered and approved and allowed ed and ordered paid, as far were approv od hand would permit. There were no dividends for creditors. No objections
were made to discharge. The meeting then adjourned without date and meeting will be closed and returned to the dis On this day alsourse.
meeting of creditors was held the final meeting of creditors in the matter of
Harry Epstein, Bankrupt No. 2952. The
bankrupt was not present bankrupt was not present or represented The trustee was present in person. Claims
were proved and allowed. The final re port proved and an ed. The final re sidered and approved and allowed.
penses of administration were considered and approved and ordered paid, and a final dividend of 17 per cent. was de-
clared and ordered paid. No objections were made to the discharge of the bank were made The meeting then adjourned with out date and the case will be closed and
returned to the district court in due course.
On this day also was held the final meeting of creditors in the matter of
Charles A. Plummer, Bankrupt No. 2875. The bankrupt was not present son. Claims were allowed. The final re-
port and account of the tre port and account of the trustee was
considered and approved and allowed Expenses of administration and allowed proved and allowed and a first and final dividend of 8.5 per cent. was declared and ordered paid to creditors. No ob
jections were made to the discharge of the bankrupt. The final meeting then be closed and returned to the district court in due course
On this day also was held the final Blue Ribbon Ire Cream Co., Bankrupt
No. 2907. The bankrupt corporation was No. 2907 . The bankrupt corporation was not represented. Certain creditors were
present in person. Claims were proved present in person. Claims were proved
and allowed. The trustee was present
in person. The final report and account of the trustee was considered and approved and allowed. Expenses of ad-
ministration were approved and ordered paid and a final dividend of 1.69 per cent. were made to the discharge of the bankrupt. The meeting adjourned without date, and the case will be closed and
returned to the district court in due course.
On this day also was held the amended and supplemental final meeting of credford Co., Bankrupt No. 1965. There were no appearances on behalf of the bankrupt. The trustee was represented by Wicks, auller \& Kerwin \& Hollway and were present by Linsey, Shivel \& Smedley. Claims were proved and allowed tee was considered and approved Expenses were ordered paid and a first and 35.34 per cent. was declarede and ordered paid. No objections were made to discharge. The meeting adjourned without
date and the case will be closed and date and the case will be closed and
returned to the district court in due returned

## Red Tape.

A colonel was transferred to a new command. On reaching his depot he found stacks of useless documents accumulated in the archives of his predecessors; so he wired to headquarters for permission to burn them.
The answer came back. "Yes, but make copies first.

## DRUGS

Michigan Board of Pharmacy.
President-James E. Way, Jackson. Vice-Pr-esident-J. C. Dykema, Grand Ris.
Director-H. H. Hoffman, Lansing.
Coming Examinations-Detroit, June 21,
22 and $23 ;$ Marquette, Aug. 16, 17 and 18.
Annual Report of Secretary Turrell at Port Huron.
The full text of the annual report of R. A. Turrell, Secretary of the M. S. P. A., delivered at the Port Huron convention, was as follows

The report of the Secretary's office for the past year, if given in full, would be no more than a summing up of the reports of the various committee chairmen. This would be a very lengthy report and as your Secretary has endeavored to work with these other gentlemen, I am sure they will give you a much more interesting and complete report than for me to break in with a long drawn out recapitulation.

Your President has been a hard worker, ever alert to the things that were for your interest, diplomatic and a very conscientious official. The chairman of the membership committee has been exceptionally active. The chairman of the executive commitee has, as usual, been on the job all the time. In fact, anything that has been accomplished during the past year has been the result of the honest efforts of your other officers. Your Secretary has tried to be merely a secretary and in no measure an executive.
Legislative matters have been well looked after by the wheel horses of Look, Coleman, Budge, Seargent, etc., which includes many friends in the House and Senate who were not directly connected with your Association. I am sure the report of the legislative committee will be very interesting.

In passing, I must say that the one
big thorn in the flesh this year was the attitude of certain interests in regards to the State Board of Pharmacy. The diplomatic manner in which this disagreeable matter was handled will, undoubtedly, be reported by your President, Dan Houser, and by that friend of Michigan druggists, Herb Hoffman. Another matter that should have the attention this year is regard-
ing representation of the State Board of Pharmacy at the annual meeting of the American Pharmaceutical Associa tion. It is part of the Michigan law that has been sidestepped for the past few years, was brought to the attention of the Governor last year, but with no result. The matter was either decided against or passed by default.

The financial situation of the Association this year is quite gratifying, as you will note from the appended report. The matter of the collection of dues is one of those questions which are hard to handle. In these days of hustle and bustle, the average druggist is so busy trying to get three square meals a day that he quite often forgets to send in his dues. However, thanks to a live wire membership chairman, the dues have been collected very well. There are a few delinquents and 1 am sure that among those listed as delinquent, there are many who are no longer connected with the retail business. I think that a careful check should be made of the entire list, so as to have the roster
contain only those who are actually live members. It will be a task that will require considerable effort, but I am sure it will be a wise thing to do. I am looking forward to some information during this convention that I am quite confident can be given by John Weisel or possibly some repre tion that will show the reason for the


## Yale Batteries

Yale produces dependable Battery Units for every conceivable battery requirement. Yale Storage Batteries for Automobile and Tractor Starting and Lighting Systems are long lived storehouses of vigYrous power. are especially designed and built for Ignition Systems,
Gasoline Engines, Auto Horns, Buzzers, Bells. Yale Radio Bat teries cost less per hour of Radio Reception and one is made for every style and size Radio Set. Yale Mono Cells will improve your Flashlight for they make the Flashlight a little better than the rest. YALE FLASHLIGHTS
without exception one of the Best Lines ever made. The Dollar Special, Searchlight, Double Duty, TriColor, Focussing Spotlights are real leaders for the money. We stock Yale Batteries and Flashlights.


## Hazeltine \& Perkins Drug Company Manistee MICHIOAN Grand Rapids

WHOLESALE DRUG PRICE CURREN :

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

| Acids |  |
| :---: | :---: |
| Boric (Powd.) -- 121/20 | 20 |
| Boric (Xtal) .-- 15 @ | 25 |
| Carbolic -------- 38 @ | 44 |
| Citric ---------- 53 @ | 70 |
| Muriatic .-.-.-- $31 / 2$ (6) |  |
| Nitric ---------- 9 | 15 |
| Oxalic ----------161/2@ | 25 |
| Sulphuric --.--- 31/2@ |  |
| Tartaric -------- 50 @ | 60 |






Paints





 $\begin{array}{lll}\text { Cassia (ordinary)-25@ } & 30 \\ \text { Cassia (Saigon) } & 509 & 60 \\ \text { Sassafras (pw. } 50 \mathrm{c} \text { ) } & \\ \text { Soap Cut (powd.) } & 50\end{array}$




## GROCERY PRICE CURRENT

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

| ADVANCED | DECLINED |
| :--- | :--- |
| Lard <br> Grandma |  |



BREAKFAST FOODS
 Krumbles Krumbles，No．424 -270
Bran Flakes，No． 624225
Bran Flakes．No． 602150 Post＇s Brands． Grape－Nuts， 24 s

Grape－Nuts， 100 s | Grape－Nuts， 100 s |  |
| :--- | :--- |
| Instant Postum， | 38 |
| 2 | 75 | Instant Postum，No． 8540 Instant Postum， Postum Cereal， Post Toasties，



BROOMS
Jewell，doz．
Standard Parlor． 23
lb．
5
Standard Parlor． 23 lb .825
Fancy Parior． 23 lb． 925
Ex Fancy Parlor 25 lb． 975

| Ex Fcy．Parlor 26 fb 10 |
| :--- |
| Tov |
| Whisk，No． 3 |

BRUSHES

olid Back，\＆in |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Solid Back， | 8 | in． | ..- | 1 |
| Solid Back， | 50 |  |  |  |
| Pointed Ends | in． | 1 | 75 |  |



No．${ }^{4-0}$－－．．．－．－．．．．－－－ 225
BUTTER COLOR

## Dandelion … 285

ANDLES

## Electric Light， 40 lbs .12 .1 1＇Lumber， 40 lbs． 12.8

 P＇araffine，Paraffine，
12 Wicking Tudor， 6 s，per box－－ 30

## CANNED FRUIT

## Apples， 3 lb ．Standard 1 Apples， 3 lb ．Standard 150

 Apple SauApricots， Ap
Ap
B
Bl
ーー

Pears，
Plums，
Rlums，No．21／2
Raspberries，No． 2 blk 820
Raspb＇s，Red，No． 101350 Raspb＇s Black，

CANNED FISH


## CANNED MEAT

Bacon，Med．B MeAT Bacon，Med．Beechnut 83
Beef，No．1，Beechnut 5 Beef，No．1，Corned＿－ 51
Beef，No．1，Reser T후우웅 ${ }_{8}^{\circ} 2{ }^{\circ}$ $\begin{array}{lllll}\text { Deviled Ham，} & 1 / 1 & 1 & 35 @ 1 & 45 \\ \text { Deviled Ham．} & 1 / 2 \mathrm{~s} & \ldots 2 \\ \text { Hamburg Stear } & \ldots & 20\end{array}$ Hamburg steak \＆
Onions，No． 1 $\begin{array}{lll}\text { Potted Beef，} 4 & \text { nz．} & 110 \\ \text { Potted Meat．} \\ \text { Potted } \\ 1 / 2 & 10 \\ \text { Linhy } & 521 / 2\end{array}$
 $\begin{array}{llll}\text { Potted Meat，} \\ \text { Potted } & 1 / 2 & \text { Qua．} & 90 \\ \text { Ham，Gen．} & 1 / 4 & 185\end{array}$ $\begin{array}{lllll}\text { Potted Ham，Gen．} & 1 / 4 & 185 \\ \text { Vienna Saus．，No．} \\ \text { Vienna } & 1 / 2 & 185\end{array}$ $\begin{array}{llll}\text { Vienna Sausage．Qua．} & 95 \\ \text { Veal Loaf．Medium } & & 65\end{array}$


CANNED VEGETABLES．

| No．1， | Asparagus． |
| :--- | :--- |
| No． $21 / 2$, Laen tips |  | W．Beans，cut 2145 （1） 75

 L．Beans，2，gr．135＠2 65
Lima Beans，2s，Soaked 115
Red Kid，No．2－ 125


$$
\theta
$$

Paramo


Sniders， 16 oz oz
Quaker， 80 oz ．
Quak
Quak
Quak
$\begin{array}{ll}\text { Quaker，Gallon Glass } 13 & 00 \\ \text { Quaker，Gallon Tin－－} & 900\end{array}$

| CHILI SAUCE |
| :---: |
| Snider， 16 oz． |
| Snider， 8 oz． |
| Lilly |
| Lalley， |
| Lilly |
| Valley， |
| oz． |
| O． |

Lilly Valley， $8 \mathrm{oz} .-{ }_{2} 2$
Lilly Valley． $14 \mathrm{oz} .-2$
2
Sniders， 16 oz Sniders， 16 oz.
Sniders， 8
$\mathbf{o z}$. $\qquad$ 830
880


CHEWING GUM． Adams Black Jack
Adams Bloodberry Adams Bloodberry Adams Calif．Fruit
Adams Son Son

Beeman＇s Pepsin
Beechnut Wintergreen Beechnut Wintergreen－
Beechnut Peppermint
Beechnut Beechnut Peppermint
Beehnut Spearmint Doublemint
Peppermint，
Wrigleys Peppermint，Wrigleys
Spearmint，Wrgileys Spearmint，Wrgileys
Juicy Fruit
Wrigley＇s P－K Wrigle Zeno－－

COCOA．
Droste＇s Dutcha．
 Droste＇s Dutch， $1 / 4 \mathrm{lb}$.2
Droste＇s Dutch Chostolate Dutch， 5 Chocolate Apples

| P |
| :--- |
| P |

## D

 Droste＇s Cafe Bars， 1 doz． $2_{2}^{3}$Delft Pastelles 1 lb．Rose Tin Bon
Bons
oz．Rose Tin Bon 7oz．Rose Tin Bon
Bons
 Langues De Chats－－ Baker，Caracas， $1 / 8 \mathrm{~s}$
Baker，Caracas， $1 / 4 \mathrm{~s}$ COCOANUT 15 lb case， $1 / \mathrm{s}$ s a
15 lb case， $1 / \mathrm{s}$
15 lb case， $1 / \mathrm{s}$

## CLOTHES LINE．

##  <br> 

## HUME GROCER CO．

COFFEE ROASTED


CONFECTIONERY




Fancy Chocolates
5 lb ．Boxes Bittersweets，Ass＇ted 175
Choc Marshmallow Dp 170 Milk Chocolate A A 180
Nibble Sticks Nibble Sticks
No．12．Choc．，Light－ 185 Chocolate Nut Rolls－


Champion Gums

| Chamenge Gums $-\cdots-18$ |
| :--- |
| Favorite |
| Superior，Boxes |



Hard Goods Pall Lemon Drops
O．F．Horehound dys．－．－ 18
Anise Squares Anise Squares
Peanut Squares
Horehound Tablets．．．．．．．．．．．． 18
18

Cough Drops Bxa


 5 Economic grade 850 $\begin{array}{llll}100 & \text { Economic } \\ 500 & \text { Economic } & \text { grade } & \text { Erade } \\ 50 & 50 \\ & \text { Erate }\end{array}$

## CONDENSED MILK

 Leader， 4 doz．．－．．．－ 700Eagle， 4 doz．

## MILK COMPOUND

## Hebe，Tall， 4 doz．

 Hebe，Tall， 4 doz．-450Hebe，Baby， 8 do． 440
Carolene，Tall， 4 doz． 880
Carolene，Baby Carolene，Baby
EVAPORATED MILK

## EVAPORATED MILK

## Quaker，Tall， 4 doz．－－${ }^{4} 75$ Quaker，Baby， 8 doz． 465

 Quaker，Gallon， $1 / 2 \mathrm{doz} .46$Carnation，Tall， 4 doz .515
Carnation，Baby， $\mathbf{8} \mathbf{~ d z} .505$ Carnation，Baby， 8 dz .505 Oatman＇s Dundee，Tall 515
Oatman＇s D＇dee，Baby 500
Onery Every Day，Tall－ Pet，Tall Pet，
Borden＇s Tall
Borden＇s Baby
Borden＇s Baby
Van Camp，Tall
Van Camp，Baby

Where 1,000 books are
Where 1,000 books are
ordered at a time，special－ ly printed front cover is furnished without charge．
CREAM OF TARTAR
lb．boxes …－．．．．．．－． 98

## DRIED FRUIT8



## Apricots

Evaporated，Choice ．－ 28
Evaporated，Fancy－－ 33
Evaporated，Slabs－－ 25
Citron
10 lb ．box
1

Currante
Packages， 14 oz．
Freek，Bulk，lb．
Grant
Dates
Dromedary， 36 s －－－－ 675 Peaches
Evap．Choice－－
Evap．Ex．Fancy，P．P．
30 Peel
$\begin{aligned} & \text { Lemon，American } \\ & \text { Urange，American } \\ & \ldots 00\end{aligned}$ Raisins
Seeded，bulk
Thompson＇s s＇dies blk

$911 / 2$ Thompson＇s seedless， 15 oz． $101 /$ Californla Prunes $90 @ 100,25 \mathrm{lb}$ ．boxes＿－＠ $071 / 2$
$60 @ 70,25 \mathrm{lb}$ boxes＿－ $0101 / 2$
$50 @ 60, \quad 25 \mathrm{lb}$. boxes＿－ 911 $50 @ 60,25 \mathrm{lb}$ ．boxes＿－＠11 $40 @ 50,25 \mathrm{lb}$. boxes－－＠12

FARINACEOUS GOODS Beans


Hominy
Pearl， 100 lb ．sacks－－ 350 Macaronl
Mueller＇s Brands 9 oz ．package，per doz． 180
9 oz ．package，per case 260

 Dromedary Instant－－ $\mathbf{3} 50$

\section*{| JENNINGS |
| :---: |
| PURE |
| FLAVORING |
| EXTRACT |
| Vanilla |
| Lemand | <br> 21／4 Ounce

Taper Bottle <br> 50 Years Standard．}

JIfy Punch
doz．Carton－－－－ 285
Assorted flavors．

## FLOUR

V．C．Milling Co．Brands | Lily White－－．．．．．．．．．．． 980 |  |
| :--- | :--- |
| Harvest Queen | 90 | Harvest Queen－－－ 980

Yes Ma＇am Graham，
50 s ．

FRUIT CANS
F．O．B．Grand Raplde
Hale Mason
Hale pint
One pint $\qquad$ 750
775
910
1215

## Ideal Glass Top．

Half pint
rine pint
One quart
Half gallon

| gelatine | PARIS GREEN |  | Black Silk Paste, doz. 125 Enameline Paste, doz. 135 Enameline Liquid, dz. 135 | WASHING POWDERS <br> Bon Ami Pd, 3 dz. bx 375 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | ${ }_{28}^{18}$ and 5s-------------------19 |  |  |  | Sion Fig Bars |
|  |  | Loins, Med. ------------- 26 | Enameline Liquid, dz. 135 E. Z. Liquid, per doz. 140 | Bon Ami Cake, 3 dz. $3{ }_{85}^{25}$ |  |
|  |  |  | Radium, per doz. $\qquad$ 185 | Grandma, $100,5 \mathrm{c}-\ldots .-400$Grandma, 24 Large -380 |  |
|  |  |  | 654 Stove Enamel, dz. 2800Vulcanol. No. 5 , doz.Vulcanol, No. 10 , doz. 135( 35 |  |  |
|  |  | $k$ bones |  | Grandma, 24 Large -- Gold Dust, lous |  |
|  |  | Trimmings ------------- 13 | Stovoil, per doz. ---- 3 00 | Gold Dust, 12 Large ${ }_{4}^{3} 20$ |  |
|  |  |  |  | Golden Rod, 24 $\qquad$ 425 |  |
|  |  |  | A | France Laun. aster Box, 54 | nable from Y |
|  |  |  |  |  |  |
|  |  | Short Cut Clear26 00@ 2900 | C |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Quaker, 3 doz. ------ 25 |  | Pure in tierces ----- 141/2 |  | Spotless |  |
| aker, 3 doz. ------ 255 |  |  | cream, 100 1b., each 75 <br> Butter Salt, 280 lb. bbl. 424 |  |  |
| LLY AND PRESERVES | 25 lb . pails ----------- | 20 lb pails ---advance |  |  |  |
|  | PETROLEUM PRODUCTS Iron Barrels |  |  |  | Choice .------------ ${ }^{37 @ 46}$ |
|  |  | 3 lb . pails |  |  |  |
| Pure, ${ }^{6}$ oz., Asst., doz. ${ }^{95}$ |  | Compound tierces | $50,3 \mathrm{lb}$., per bale ----- 285 |  |  |
|  | Red Crown Gasoline, Tank Wagon $\qquad$ 14.7 | Compound, tubs |  | $\begin{array}{lll}\text { Sunbrite, } 72 \text { doz. --...- } & 400 \\ \text { Wyandotte, } & 48 & 75\end{array}$ | ow |
|  | Solite Gasoline ---..-1 17.2 <br> Gas Machine Gashtha 19.6 <br> Capitol Cylinder ------ 39.1 <br> $\begin{array}{ll}\text { Atlantic Red Egine_- } & 21.1 \\ \text { Winter Black }\end{array}$ | Sausages |  |  | --- |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Van Westenbrugge Brands Carload Distributor | Winter Black $\qquad$ 12.1 <br> Polarine |  |  |  |  |
|  |  | Headcheese ---------- 18 |  | er, African |  |
|  | Yolarine <br> Iron Barrels |  |  |  | cy .-.- $42 @ 43$ |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  | ${ }^{16-18} 1 \mathrm{lb}$. |  |  |  |
|  |  | dried beer |  |  |  |
|  | Extra heavy, ----------- 65.1Polarine "F | Kn |  |  |  |
|  |  |  |  | Pure Ground in Bulk | 3 ply pails ----- 39 |
| Nucoa, 1 lb . $\qquad$ 21 Nucoa, 2 and 5 lb .-- $201 / 2$ | Transmission Oill  <br> Finol, 4 oz. cans, doz. 6.1 <br> 100  | Boiled Hams |  | spic |  |
|  |  |  |  | Cloves, Zanzibar --...e @468 |  |
| on \& Co.'s Brands Oleo |  | Beef |  |  | 0 Grain |
|  |  |  |  |  | White Wine, 80 grain-- 26 |
| Nurt ${ }^{\text {Nut }}$ Selal |  | rump 280003000 |  |  |  |
|  | Parowax.    <br> Parowax, 20,1   <br> 1 1 lb. -- 9.7 |  |  |  | WICKING |
|  | T |  |  |  | No. 0, per gross |
|  |  | ncy Blue Rose ---- 06 |  | Pepper, Cayenne ---- ${ }^{\text {a }}$ | , per gross |
|  |  |  |  |  | No. 3 , per gross ---- 200 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  | ery Salt, 3 oz. ---- 95 |  |
|  |  |  |  |  |  |
|  |  |  |  |  | OOdENWAR |
|  |  |  |  |  |  |
|  |  |  |  | Bouquet ----- 4 |  |
| Safety Matches <br> Quaker, 5 gro. case_- 425 |  |  |  | Laurel Leaves <br> Savoram, 1 oz $\qquad$ <br> Thyme, 1 oz . <br> Tumeric, $2^{1 / 6}$ | ishels, narrow band, |
|  | THIII |  |  |  | wood handes ----- 180 |
| MOLASSES Molasses in Ca | Semdac, 12 pt. cans 270 <br> Semdac, 12 at. cans 460 | RUSKS <br> Holland Rusk Co. | Hews |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  | 36 roll packages  <br> 36 carton packages  <br> 18 carton packages 5 <br> 5 50 |  |  | Splint, sman |
| , |  |  |  |  |  |
| 36, 2 lb . Black |  |  |  |  |  |
| 24, 21/2 lb. Black 390 |  |  |  | go 48, 1b pless 360 | Barrel, 10 gal., each.- 2 |
| Dove, 610 lb . Blue L. 445 |  | A | Am. Family, 100 box | Argo, 48 , 11 lb pkgs.Cream, 4860Quaker, $40-1$.............$481 / 2$ |  |
| Palmetto. 24. $21 / 2 \mathrm{lb}$. 575 | 16 Gallon, 3300 -.------- 2875 |  | Crystal White, 100 - |  |  |
|  |  |  | Export, 100 |  |  |
|  |  |  | F |  | 25 |
| W | Gal. 40 to Min, doz. -- 825 | Granulated, $3621 / 2 \mathrm{lb}$.packages | Flake White, | Argo. 48, | 12 qt. Flaring Gal. Ir. 500 |
| azil |  |  | Grdma White Na .10 s | A | t. Tin D |
| y Mixed | Cob, 3 doz. In bx. 1000120 | COD FISH | Swift Classic, 100 box 440 | Silver Gloss, 48, 1 s -- $114 / 4$ | Mouse, Wraps ${ }^{\text {Tra }}$ |
| anuts, Virginia |  |  | 20 Mule Borax, 100 bx Wool, 100 box | Elastic, 64 pkgs. --- ${ }^{5} 35$ |  |
| Peanuts, Vir. roasted 10 |  | Tablets, $1 / 2 \mathrm{lb}$. Pure--191/4 | Jap Rose, 100 box------ 785 | Tiger, ${ }_{\text {Tiger, }}{ }^{48} 01 \mathrm{lbs}$.----------- ${ }^{3}{ }^{50}$ |  |
| anuts, Jumbo, rstd. 10 | playing cards |  |  |  | Rat, wood --------- 100 |
| anuts, Jumbo, std. 11 | ${ }_{\text {Bicycle }}$ Batte, per doz. ${ }^{2} 75$ | Wood boxes, Pure --- ${ }^{\text {Whole Cod }}$ 11/2/8 | Palm Olive, 144 box 1100Lava, 100 bo $\quad 490$ | CORN SYRUP | Rat, spring ------------100 10 |
| ecans, ${ }^{3}$ star ------- ${ }^{40}$ | POTASH |  |  |  |  |
| cans, Mammo |  |  | S | Corn | Mouse, spring ------- ${ }^{\text {a }}$ |
|  | Babbitt's, 2 doz. ---- 275 | Holland Herring ${ }^{\text {Hixed, Keys }}$ |  |  | Large Galvanized --- 875Medium Galvanized -- 750Small Galvanized |
| Salted |  |  |  |  |  |
| Fancy, No. 1 ---... | Sh meat |  | Qranker Hardwater ${ }^{\text {a }}$ ( ${ }^{\text {a }}$ | Blue Karo, No. 10 -- 3131318 | Small Galvanized -.-- 675 |
| hell |  |  |  |  | Banner, Washboards Globe 50 |
| Almonds .----.... | $\begin{gathered} \text { Beef } \\ \text { Top Steers \& Heif. } 20 \end{gathered}$ | Milkers, Milkers, halt bbls. --- Milkers, bbls. | $\begin{array}{llll}\text { Fairbank Tar, } 100 \text { bx } & 400 \\ \text { Trilby Soap, } 100, & 10 \mathrm{c} & 7 & 30\end{array}$ |  | Glass, single -----------6 600 |
|  |  |  |  | Imit. Maple Flavor |  |
| 125 lb . | Good St'rs \& H'f. $151 / 2{ }^{-1}$ @19 Med. Steers \& Heif. 18 |  | Williams Barber Bar, 9s 50 Williams Mug, per doz. 48 |  | Dinule Peerless ------ ${ }_{\text {- }}{ }^{50} 50$ |
|  |  |  | CLEANS |  | Northern Queen ----- 550 |
| nuts | Com Steers \& Heif 17 |  |  |  |  |
|  |  | $1 / 2$ bbl., 100 lbs .-.-. 650 |  |  | $13 \mathrm{in}. \begin{aligned} & \text { Wuood Bowls } \\ & \text { Butter }\end{aligned}$ |
| NCE MEAT |  |  |  | n Label Karo, |  |
| None Such, ${ }^{4}$ doz. $--{ }^{6} 47$ |  | Mackerel |  | Green Label Karo -- 519 | $17 \mathrm{in}$. Butter |
| Quaker, ${ }_{\text {Libby, }}$ Kegs, wet, $1 \mathrm{lb} .^{3}{ }^{62}$ |  | Tubs, 100 lb . fncy fat 2450 <br> Tubs, 50 count --..-. 900 <br> Pails, 10 lb . Fancy fat 200 |  |  | 19 in. Butter -------- 2500 |
|  |  |  | $\left[\begin{array}{l} \text { ITcinen } \\ \text { IENz3R } \end{array}\right.$ | Maple and Cane <br> ayflower, per gal. .- 155 |  |
| OLIVES |  | White Fish <br> Med. Fancy, 100 lb .1300 <br> SHOE BLACKENING ${ }_{2}{ }^{2}$ in 1, Paste, doz. - 135 E. Z. Combination, dz. ${ }^{1355}$ Dri-Foot, doz. <br> Shinola, doz. $\qquad$ $\qquad$ 135 90 <br> STOVE POLISH <br> Blackine, per doz. <br> Black Silk Liquid, diz. ${ }_{1}^{185}$ |  |  |  |
| uart Jars, dozen --- 700 |  |  | can cases, 84.80 per case |  |  |
| lk, 2 gal. keg ---- 450 |  |  |  |  |  |
| nt, Jars, dozen |  |  |  |  |  |
| n, |  |  |  |  |  |
| 13/2 oz. Jar, plain, doz. 235 |  |  |  |  |  |
|  |  |  |  |  | Sun |
| J |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| z. |  |  |  |  |  |

NEARLY 60 YEARS IN TRADE

## Col. Foster Completely Retires From Active Business.

Col. D. N. Foster, who established the Grand Rapids Saturday Evening Post many years ago and who has long been a resident of Ft. Wayne, Ind., has disposed of his mercantile interests and will hereafter devote all his time to the Park Board, of which he is President. The work in hand at this time is the acquisition of the twenty mile frontage on the three rivers which are within the city limits. A local newspaper thus refers to the change:
Ending fifty-nine years in the retail trade in Fort Wayne, the Foster-Rahe Furniture Co. passed into the hands of the newly organized Frank Rahe Co. at the close of business last night. With the change comes the retirement from the firm of Col. D. N. Foster, who has been the directing head from the start. Mr. Rahe and his associates will immediately turn the stock, amounting to $\$ 185,000$ into cash and following this will open a new business consisting of interior decorating studio, furniture gallery and probably an architectural department.
Mr . Rahe has been associated with the Foster-Rahe Co. for a period of thirty-three years and is one of Fort Wayne's leading business men.
In announcing the change Col. Foster gave out the following statement last night:
"In the fall of 1859 my brother Scott, who was 21 years of age, and I, who was but 18 , organized the firm of Foster Brothers and opened a small dry goods store in the city of New York. When I entered the union army at the outbreak of the civil war I sold my interest in the firm to my brother John, but in 18870 I again came into the firm and opened our store at Terre Haute, Ind., still in existence and doing a prosperous business, I took charge of our interests in Fort Wayne in 1877, succeeding Robert W. Murphy, who had been our manager here since the opening of our store in 1868. We have always endeavored to conduct our business here during these fifty-nine years in a way that would command public confidence and approval. The patronage we have received from the citizens of Fort Wayne, Northeastern Indiana and Northwestern Ohio has indicated that we have been at least reasonably successful in that endeavor.
"I passed my eighty-sixth birthday last April. I have, I guess, always enjoyed work more than I have play. But those near me think the time has come when I ought to play more and work less. Perhaps they are right. At any rate I propose to try it out.
"An opportunity has occurred enabling us to sell our $\$ 185,000$ stock of the highest grade furniture, carpets rugs, and draperies to Frank J. Rahe and his associates who will immediately proceed to turn the stock into cash.
"We retain the book accounts of the Foster-Rahe Furniture Co. and payments on these, until further arrangements are made, will be made to our representative in the same office as heretofore.
"In thus severing our business re-
lations with the community we have so long served we desire to acknowledge our indebtedness to the many thousands who by their patronage have made our business a profitable one for practically three score years."

## "My Mother Never Worried About Her Meat."

A little gathering of young matrons was engaged in conversation after a bridge session the other day and the subject of meat came up for consideration. One young woman commented on the advice one gets on the radio to-day and said, "We seem to have a lot to learn to-day, and yet my mother never worried about her meat."

I am not so sure that she was ex-
to-day to find the places and the times when mother and father worked together in the fields and other places to provide for the comforts of their children. Comforts as they are known today were not known and developménts along lines of cooking and dietary lines in general were in their infancy. Mothers of the days that are no more would have found much happiness and ease in some of the things we have to-day. None of us would deny them the pleasure modern things would have given them, but, on the other hand, would rejoice that they had received some compensation for the great sacrifices and discomforts experienced.
A great many things were different some years ago. Every home, in a

Department of Agriculture, as an aid to potato growers in marketing their crop.
The wide extent of the potato production area, the distances that are practicable for shipments, the long crop season, the competition of the crops of different seasons, the seasonal variations in volume, time of movement and quality of crop, combined with market conditions in general. make potato marketing a complicated undertaking which requires nationwide information on the production, movement and requirements of the industry if the best financial results are to be obtained.
A new bulletin has just been issued by the Department, which, while not complete in all details, furnishes a fairly accurate picture of the areas of potato production, the location of leading markets and their sources of supply, the time and volume of the crop movement, the areas that meet in competition in the markets and the extent of the market requirements as they have occurred during the six years 1920-25. This bulletin, supplemented with current seasonal information which is available from many sources, is intended to equip producers better to meet everyday problems of the potato industry.

A general migration of the Mennonites to Paraguay is under way. Within a few years it is expected that virtually all of the 50,000 now in Western Canada and the greater part of the 175,000 in this country will be settled in South America. The main object of the migration is to establish a haven for religious pacifists. For nearly three centuries the Mennonites have been seeking a home free from war. In the course of this search they have wandered from one section of Europe to another. In 1683, on the invitation of William Penn, they came to this country and in the latter part of the last century a number of them settled in Canada. But, no matter where they have settled, war has followed them. The land which they have chosen now for the haven of the pacifists of the world has a subtropical climate, nine of the twelve months of the year corresponding to our spring. There are few industries there. Those of the 650,000 inhabitants who choose to work devote their time to raising sugar cane, coffee, cotton and oranges. The Paraguayans are not a warlike people. Their army consists of 2,500 men, organized to keep order in the country's 171,815 square miles. They have agreed to set aside $3,000,000$ acres for the Mennonites and to allow them to establish what is practically a state within a state, wherein the new settlers will be free from military service, exempt from taking oaths and permitted to conduct their schools and churches in their own way. As the Mennonites discourage their members from holding public office or seeking "the vanities of this world," they are not likely to come into conflict with the Paraguayans. Being excellent farmers, with a gift for organization, they will aid materially in developing this backward South American country.

Business of Selling Should Be a Fine Art.
(Continued from page 20)
going over a mail order catalogue. They had listed many things that years ago would have been considered suitable only for the well-to-do. The woman took from the drawer of a newly purchased cabinet a menu book made up of recipes garnered from a current magazine. I asked her where she got the cabinet and she said: 'I saw an advertisement about it in the paper'."
"The wife was formerly a secretary. The husband had been foreman of an oil drilling company. They had saved their money and now were starting a different life together, and for ten years will be good customers of enterprising business firms. The buying power which makes business is in the masses-the workers-the well paid new crowd who have just begun to expand, and all that they have wanted when their means and prospects were not such as to encourage spending they will get now."
A carpenter formerly employed rather regularly at around $\$ 9$ per day -with layoffs when such came to allset up as an independent "jobber" a year or two ago. He takes no big contracts, but works by the hour and does small special jobs. His time rate is $\$ 1.50$ per hour. His small jobs are figured intelligently, but on a basis that pays him well.
No question he averages $\$ 11$ to $\$ 12$ daily, with no time off. He is independent. His home life is much more secure and happier than it was before he changed. He is a better customer now than formerly. I wonder whether his grocer knows about the change in his circumstances and what that may mean in trade?
The point is that such a man's wife is now open to many suggestions which formerly might not have meant much to her. Further, the grocer who has been making suggestions to her all along, provided there has been one such, is the one who now will reap his reward. For such a woman treasures up in her memory hints and suggestions she would like to use until such time as she can put them in practice; and she will favor the man who took her seriously enough when she had nothing to treat her as if she had, believe me.

There is a subtle flattery about sales effort which gets home to those who cannot afford things and they remember the flatterer when their "ship comes in."

Paul Findlay.
Annual Report oi Secretary Turrell at Port Huron.
(Continued from page 27)
outstanding success of conventions of our neighboring state.
There have been added to the rolls this year fifty-nine new members. Of course, this isn't enough, for we only have enrolled at the present time about fifty-two per cent. of the druggists of the State. County organizations can do much to increase the membership and the interest in the whole Association. This is demonstrated by the activities of the Flint association, the Battle Creek boys, the D. R: D. A., the Port Huron drug
club and the several other live wire communities.
I am sure that we will have a good convention this year. This certainly is a beautiful spot for a convention. The crowd will be good, and as I have been so close to Port Huron, I probably have had occasion to know more of the efforts necessary on the part of the Port Huron drug club to make this convention a success than any other officer. Knowing the modesty of the local drug club, I know they will not mention the many long hours of work they have necessarily had to do. I want at this time to pay tribute to the Port Huron drug club, particularly to the untiring efforts of their officers as well as to the individual members.
While disquieting reports have recently been issued by the Treasury Department to the effect that the citizens of the United States spend more money on tobacco than on the education of their children and that a sum equal to almost one-half of the educational budget is squandered upon soft drinks and ice cream, there is some encouragement in a new statement issued by the National Industrial Conference Board. It is now asserted that whatever we may spend for luxuries we at least spend more on education than on the combined upkeep of our military, police, fire protection and prohibition enforcement organizations. The educational expenditures of the country, including all public schools and state universities, have now topped the two billion dollar mark and are upward of one-fourth of the net total of all public expenditures in the United States for 1925. As these figures do not include the educational expenses connected with our private schools and universities, it is even more apparent that the United States cannot be accused of excessive economy in the domain of education. Fearful as such a prospect may seem to some observers, it is highly probable that the country will never spend as much on education as on its luxuries. It is hardly a fair comparison. But so long as we spend more for the upkeep of our schools than for any other governmental function, and so long as that expenditure continues its steady increase, there is hope for the country even if smoking maintains its heavy demands upon our pocketbooks.

The vanguard of the American Legion is now gradually arriving in Paris, and its reception by the people of the French capital augurs well for the sucMother Goose is the latest victim of the historical muckrackers. Her lightest fault, according to these humorless investigators, was sillines. In addition, her jingles teach rudeness, laziness, cruelty, cowardice, bad grammar, bad manners, immorality, hate and revenge. It is a terrible indictment, but the evidence is there in black and whitemainly black. Take "Jack and Jill" as an example. Will anybody be so bold as to deny that the lines of that gruesome ballad are the essence of cruelty? The limit of criticism is reached in the assertion that children no longer find the rhymes entertaining. If this were true, however, it would
render any opposition to the famous old lady superfluous, since, being unread, she could not do any damage by imparting the qualities of rudeness and the rest with which she is charged. The trouble with the attack upon Mother Goose is its lack of common sense. One remark of the librarians who are quoted in the current number of the magazine Children in defense of this well-known character is sufficient to dispose of reams of arguments against her. The people, manners and language found in Mother Goose's verse, they say, "are put into a fantastic category and are very rarely imitated by children in everyday life." But how can a professional student of child psychology be expected to discover so obvious a fact of childhood?

Lawyers are often criticized-and
rightly-for their part in the delays which are the scandal of our judicial procedure. It is only fair, however, to recognize the efforts put forth by the American Bar Association to reduce these delays and also to improve our legal processes in other respects. The annual address of the president of the Association, delivered at Buffalo last week by Charles S. Whitman, recounts the activities of the various committees of the association in this direction during the past year. In not a few instances these activities have reached the point of crystallization in bills which have been introduced in Condisconcerting feature of the endeavor. One would suppose that a bill endorsed by the American Bar Association and presented in a legislative body in which lawyers predominate would have plain sailing. But it hasn't. Sometimes the legislative lawyers are opposed to a reform for selfish reasons. More often they are inexcusably indifferent in reference to a matter in which they have a special re sponsibility.
When the radio first made its appearance it was received with the skepticism which ushers in all inventions. No one, and least of all the phonograph manufacturers, believed that it could seriously rival those ubiquitous machines which had their inception in Mr. Edison's genius. But it was soon apparent that the radio had untold possibilities and the phonograph had to fight for its very life. Now we have reached the point at which phonograph manufacturers are endeavoring to utilize the radio to promote sales of records. One important company has taken over a chain of sixteen broadcasting stations in order to popularize good music. Jazz is to be eliminated from its programs, a the jazz records made to-day are worthless to-morrow and only by introducing the classics into the homes of America can a steady demand be created for high-class records. The complete revolution that has taken place in the relations of the two forms of musical entertainment is summed up in a statement of the managing director of this progressive company, "Our idea in going in for broadcasting, he says, "is that wireless is the
best support the phonograph can have."

## Little and Big Eggs.

Until recently in the United States dozen eggs were a dozen eggs, their value determined by their freshness, but with no relation to the eggs' size weight. But now in some states, notably California, eggs, besides their grading as to freshness, are grouped as large, small and pewee, so that the buyer does not have to pay the same per dozen for the little egg as he does

## Business Wants Department

Advertisements inserted under this head
for five cents a word the first insertion and four cents a word for each subse.
quent continuous insertion. If set in quent continuous insertion. If set in capital letters, double price. No charge
ess than 50 cents. Small display adver tisements in this department, $\$ 4$ per inch. Payment with order is required, as amounts are too small to open accounts. FOR SALE OR RENT - Two-story
brick store building $80 \times 24$ and fixtures
in Lawton, Mich., the center of the grape orick store building $80 \times 24$ and fixtures
in Lawton, Mich., the center of the grape
belt. Address No. 667 , c/o Michigan Tradesman. For Sale Good cottage and lot in No Bought for winter home. All clear, $\$ 800$ cash. Get particulars. Also cottage, two
lots, water front, narrow lake, twentymiles south of Lansing, Eaton counEast side, well developed, ${ }_{2}$ all for
500 Terms on part. $\mathrm{S} . \mathrm{F}_{2}$ Brunk, Eaton Rapids, Mich.
SALE - CHARLEVOIX CRAVATS, MEN'S SILK. $\$ 4.25$ dozen. Great east-
ern department store's special sale. Ad
dress A. Raduziner Neckwear Co., 40 E
22nd St., New York City. For Rent-Good location for Bazaar o
clothing. Scott Lane, Springport, Mich. FLAT FOR SALE-Modern four-family apartment house. Best location in De -
troit. Equity, $\$ 12,000$. Would like to rade for dry goods stock. I also have part cash if needed. Morris Kellman
13211 Hamilton Blvd., Detroit, Mich. 660 GENERAL STORE FOR SALE-Good paying general store business located in steady-going country town. Stock will ventory about $\$ 7,000$. Reason for sell For, Mich. 661 For Sale-Forty acres land, with fair
buildings, near Vermontville, Eaton Counr general store. W. C. Clark, Nashville,
Mich., R. 4. Mich., R. 4. 662 FOR SALE-Grocery and dry goods
stock in one of the best cities in Michigan. Several factories, good farming interests take owner's time. Address No 663, c/o Michigan Tradesman.
For Sale Or Rent-Brick store building, two stories and basement, second door rom main corner of thriving resort and
farming town on U.S.31. Town offers exceptional field for a small department general, or shoe and clothing store. Steady year round business, which more than doubles during resort season. Address . 664, c/o Michigan Tradesman. 664 FARM-My 186-acre farm ranch within
five miles of Hollister. Good well and spring, timber, everlasting water. Value,
$\$ 8,500$; incumbrance $\$ 1,050$, Will exchange $\$ 8,500$; incumbrance, $\$ 1,050$. Will exchange
for merchandise. Address Box 167 , Hol-
lister, Mo.
CASH For Your Merchandise! Wiock buy your entire stock or part of
stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc
LOUIS LEVINSOHN, Saginaw, Mich. Pay spot cash for clothing and furnishing goods stocks. L. Silberman,
Burlingame Ave., Detroit. Mich.
566

## Sand Lime Brick

## Nothing as

 Makes Structure Beautiful No Painting No Cost for Repairs Fire ProofBrick is Everlasting GRANDE BRICK CO. Grand Rapids. SAGINAW BRICK CO. Saginaw.

IN THE REALM OF RASCALITY. Questionable Schemes Which Are Under Suspicion.
Crystal, Aug. 27-A friend of mine advised me to write you in regard to a circumstance which I had fall to me about four weeks ago. He thought you might know something about it,
On Tuesday. Aug. 2, a man came into my place (a gas station, cigars, cand*. etc., ) on M 43, between Stanton and Ithaca. He was writing up apanleations and contracts for the Na tional Automobile Service Corporation, of Cleveland Automo Service Corporation, of Cleveland. He had a book of coupons ( 5,10 and 20 cent coupons, $\$ 25$ worth) to be used for discount on oils and gasoline
He was writing up memberships all through the farming districts, each member having a book of coupons. He was to get at their station five gallons for 85 cents and a ten cent coupon, the coupons to be redeemed once in two weeks. These coupons could be used only at this station. There would be no other station within ten miles of this one working on this plan.
He was to put in $\$ 200$ worth of tires, tubes and all other accessories to be sold on consignment and they were to be here not later than Aug.
The cost of membership was $\$ 24.50$ for two years. I paid him $\$ 12.25$ in not satisfied in that time was to be refunded.
He said he had written up fourteen members about four miles from here, but I have not heard of them. He said I could sell $30 \times 3^{1 / 2}$ tires with tube for $\$ 4.50$. guaranteed for 8,000 miles. If I did not hear from the application in five days I was to let the corporation in five days 1 was to let the corporation know. I did not receive any acknowledgement, so I wrote Aug. 8 or 9. No answer. I wrote again, as I had sent self addressed and stamped envelope. I demanded a reply, but have heard nothing yet
Now, are they a fake corporation? Do you know anything about such a corporation? The agent gave his name as G. H. Loomis, Detroit. I am herein sending you for inspection his contract.
On receipt of the above letter
On receipt of the above letter, the architect of the Realm wrote the house at Cleveland. The following telegraphic reply was subsequently re

Cleveland, Sept. 2-We have had no salesman working in Michigan since March. Have Loomis apprehended. We will prosecute. Other complaints received from Northern Ohio and Southern Michigan against same party Thanks for co-operation.
National Automobile Corporation.
Any one who happens to know where the so-called Loomis is located would do well to notify the Realm or the National Automobile Corporation without delay
Because the Cleveland house did not reply to Mr. Robbins' letter, it is also under suspicion, pending the comple tion of investigations now in process by the Realm.

Nashville, Sept. 3-Last Thursday my wife received an envelope with the it in the waste baskt and this morning it in the waste baskt and this morning
she received a pair of binoculars. asked her if she had ever ordered same or heard of the firm before and she said or heard of the firm before and she said
she had not, and so I dug out the adshe had not, and so I dug out the ad-
vertisement, and also found the envertisement and also
closed invoice for $\$ 8.50$.
closed invoice for $\$ 8.50$.
I would think this house does business on the Paunee Bill idea of sending out unwanted merchandise. My intention is to just store the package away and if they ever call for it they can have same by paying storage
Please advise if this is the correct method and if I should write Swift \&

Anderson or just lay it away and forget it.
I see according to the invoice they state was ordered. I talked with the postmaster and he told me there were no others delivered in town up to date C. H. Dahlhouser Our correspondent has the right idea. Under the ruling the Realm obtained from the Postoffice Department, he is under no obligation to bother with the shipment until some one calls for it or sends sufficient funds to compensate him for the trouble he is made in the matter. He has a right to set his own price on the service thus rendered.

Michigan is swarming just now with men who claim to represent outside sales concerns. They solicit opportunities to reduce stocks or close out stocks, but insist on having a cash payment in advance. Perhaps not all of these concerns are fraudulent, but experience has demonstrated that it does not pay to hook up with any concern which insists on advance payment. Any honest man is willing to wait for his pay until he has earned it. Realm advises merchants who wish assist ance in reducing their stocks to employ only Michigan men for that purpose.

The National Better Business Bureau warns merchants against salesmen representing the Aristocratic Hosiery Co., of Newark, N. J. These salesmen call on local merchants, show them samples and promise almost any thing, apparently, to get the orders. Then the customer is asked to sign an order, and this order is iron-clad and air-tight. It specifically repudiates any verbal agreements any salesman may make. The customer is assured by the salesman that everything will be all right, and often the customer fails to read the trick order blank, which ties him up hand and foot. When merchants kick about it to the Newark headquartets the company has the effrontery to threaten to prosecute both the customer and the salesman for entering into a criminal conspiracy.

There is a party working in the Western States, claiming to represent the United Breakfast Food Companies of Chicago, who is taking orders for nationally advertised products, especially cereals. He collects the money and leaves a receipt, stating that the goods will be shipped by parcel post within the next few days. There is no such firm as United Breakfast Food Companies and grocers are warned to be on the lookout for this individual and turn him over to the authorities immediately.

## New Bill of Lading Form.

Caution should be exercised in ordering new supplies of shipping bills of lading. Recent amendments to the Interstate Commerce Act enacted at the last session of Congress will, undoubtedly, involve a change in terms and conditions of bills of lading. The Interstate Commerce Commission has also announced its intention to conduct an investigation of the bills of lading containing insufficient or contrary provisions to those required in orders issued by the Commission.

Helping Retailers Turn Their Stock. Salesmanship in former days might be defined by loading up a prospective buyer with merchandise, but the modern trend is to change the definition to suit to-day's conditions. The New England Grocer and Tradesman clearly pictures the modern salesman's position.
"The salesman of to-day who hopes to hold his territory will not give so much attention to 'stocking up' a customer as he will toward helping his customers dispose of the merchandise they have already bought.
"Often one hears that the present commercial traveler is doomed, and that business of the country is developing to do without him. This is rank nonsense. No business executive with acumen is considering any such thing but business executives are demanding the higher class salesman.

The presidents, plant managers, sales engineer, accountants, purchasing agents, credit men, advertising managers, sales managers, road salesmen, retail merchants, and all others connected with the distribution of a line of merchandise, have to work hand in hand. The national advertising campaigns of manufacturers must be made to dove-tail into the selling plan to help retailers to sell the goods. Every department of every plant or wholesale house has to co-operate in a sales campaign for the retailer

## Schemes and Schemers Cause Suspicion.

"The individual grocer during the past several years has been offered so many schemes and so many promises have been made to him, all of which have proved to be of little value, that he is just a little apprehensive of any plan which is presented to him and it is going to take some time to gain his confidence," says the editor of the Merchants' Index.
"The retailer must, however, realize that he has a definite part to play in this relationship. When he learns that a wholesaler is doing everything in his power to give him a fair deal and to work with him, then the retailer should lend his support to such a policy and not fall for the schemes and the special prices which are accorded him from other jobbers and which are generally made not so much because of their interest in him as a retailer but, as a matter of fact, to combat the competition which the well-meaning jobber has previously offered him.'

Lime and Kumquat Crossed. Washington, Sept. 5-Plant breeders in the U. S. Department of Agriculture have developed a new, citrus fruit which is destined to play a part in satisfying the public's thirst for limeade. The new fruit, which was originated by crossing the West Indian lime with the round kumquat orange at Eustis, Fla, is known as orang
limequat. It embodies many of the desirable characteristics of the paren fruits and none of the objectionable features. Its chief claim to fame is that it may be grown over a much wider territory than the West Indian lime without injury by freezing.
The limequat is strikingly beautiful in appearance, resembling the lime in size and texture, but with a light yellow color like that of the grapefruit. It is thin skinned but firm, very juicy. has few seeds, and the flavor, except when dead ripe, can scarcely be distinguished, even by an expert, from that of the true lime.
Men respect the man who respects his job.

## MR.

## MERCHANT

## Be sure to carry a

 Flavoring.The flavoring that your customers like. The flavoring that is sold with a pos-
itive Money Back itive Mone
Guarantee.

Grand Rapids Grand Ra
Product.
Smith Flavoring Extract Co
Phone 61343
Prompt Service


## DOLLARS DOWN

Radicalism can't make headway against the savings account!

Save a dollar or ten dollars . . . each week. Put it in a safe, friendly bank like this. You'll decide that it's a pretty good old world, after all!


[^0]:    Make "Safety" a habit and not a fad

