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GRAND RAPIDS
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MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 5, 1927

Number 2298

Myself

I have to live with myself and so
I want to be fit for myself to know,
I want to be able as days go by
Always to look myself straight in the eye;
I don't want to stand with the setting sun,
And hate myself for the things I've done.

I don't want to keep on a closet shelf,
A lot of secrets about myself,
And fool myself, as I come and go,
Into thinking that nobody else will know
The kind of a man I really am;
I don't want to dress myself up in sham.

I want to go out with my head erect;
I want to deserve all men's respect;
But here in the struggle for fame and pelf
I want to be able to like myself.
I don't want to look at myself and know
That I'm bluster and bluff and empty show.

I never can hide myself from me;
I see what others may never see;
I know what others may never know,
I never can fool myself, and so,
Whatever happens, I want to be
Self-respecting and conscience free.

Public Reference Library,
Library St.

MORE
than a
Fly Spray

KIP

THERE is a steady fall and winter demand for a safe, dependable insect spray.

Warm, cozy interiors attract roaches, slickers, water-bugs and other disagreeable insects which annoy and also destroy valuable property.

An effective means of ridding the home of carriers of filth and contamination is to spray KIP regularly in cracks, crevices, around drain pipes and in damp places.

So popular is KIP among thousands of housewives, that they continually return for more of this superior insect spray, that they may keep their homes always free from insect invasion.

This popularity has caused an increasing large number of Michigan merchants to stock KIP and display it prominently on their shelves. They know that such a display serves as a reminder for their customers to buy now. If you are not handling KIP, at least investigate its merits. We should especially like to tell you of its profit possibilities. To receive this information does not obligate you. Just fill out the coupon.

Kills Insect Pests

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.

Name

Address

Town State.....

STANDARD OIL COMPANY

(INDIANA)

910 South Michigan Avenue—Chicago, Illinois

MICHIGAN TRADESMAN

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 5, 1927

Number 2298

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

MEN OF MARK.

Lew Wallace, Vice-President Berkey & Gay Furniture Co.

The success of some men in the business world is so meteoric as to suggest the thought that they must be endowed by the Creator with superhuman ability, energy and resourcefulness. Such men, as a rule, are not blessed with unusually favorable conditions, but they take advantage of every opportunity for advancement, refuse to listen to the voice of discouragement or the hesitancy which leads to defeat. They forge ahead by their own force of will and listen only to the applause of their own souls until they reach the top rung of success and victory.

Lew Stanton Wallace was born in Ypsilanti July 28, 1885. His antecedents were Scotch. His mother's name was Davis. His father was in the Union army during the rebellion and was an ardent admirer of Edwin M. Stanton, Lincoln's great Secretary of War. That is how he came by his middle name. There were seven children in his father's family, five sons and two daughters. Four of the boys are still living and three of them are officers of the Berkey & Gay Furniture Co.

Mr. Wallace attended the public schools of Ypsilanti until he had completed the ninth grade. Then he decided to embark on a business career. At 15 years of age he entered the clothing store of Sullivan & Cook, with whom he remained one year. Two older brothers had in the meantime become anchored in the furniture business in Grand Rapids and he very naturally came to this city, where he found employment in the furniture factory of the C. S. Paine Co. as shipping clerk. Two years later he went on the road for the same concern, covering the trade of the Pacific Coast. After two years of steadfast effort as traveling salesman he became associated with the Grand Rapids Upholstery Co. as designer and house salesman. In 1912 he became manager of the company.

In 1914 he and his brothers purchas-

ed the plant of the American Carved Moulding Co., on Grandville avenue, which he revamped into a chamber furniture plant. It was conducted under the style of the Wallace Furniture Co., No. 1.

In 1917 he and his associates purchased the Retting Furniture Co. plant on Godfrey avenue. This was changed from an upholstery factory to a dining room furniture factory. It was conducted under the style of Wallace Furniture Co., No. 2.

In 1923 all of these plants were merged into one organization under

Cassada, of Bangor. They have one child, a daughter 13 years old, and reside in their own home at 625 Cambridge boulevard. Mr. Wallace recently purchased a tract of land on Lake Drive, adjoining the Wilcox estates on the East, on which he will erect a commodious mansion next year. His property has 200 feet frontage on Lake Drive and is about 500 feet deep.

Mr. Wallace is not a member of any church and is not much of a fraternity man, having barely started on a Masonic career.

which accounts for its beautiful interior.

Mr. Wallace is a hard worker and a hard player. When he plays he gets all there is to be gotten out of the game. He possesses remarkable ability in the handling of the superintendents and foremen under him and is heartily liked and respected because of his fairness and appreciation for faithful service. He is a straight shooter and a clear thinker. His success has been one of the outstanding features of the Grand Rapids furniture market.

Offers Discount on Unauthorized Pants Shipment.

The Tradesman recently warned its readers that many of them would, undoubtedly, receive unauthorized shipments of pants from the Ideal Pants Co., of New York, invoiced at \$35.74. As the goods are usually shipped by express, it is an easy matter for the consignee to decline to accept the shipment. If he does this, he shortly afterward receives a printed letter reading as follows:

New York, Oct. 1—We are in receipt of a notice from the express company, informing us that you have refused to accept our package of samples.

In this connection, we wish to inform you that we will allow you a special discount of 20 per cent. if you will accept the shipment, rather than incur additional expenses in having same returned to us.

We trust you will give this your consideration and take advantage of this special offer.

Ideal Pants Co.

Ten New Subscribers This Week.

The following names have been added to the subscription list of the Tradesman during the past week:

H. J. McMillan, Conklin.

Chas. G. Babson, Conklin.

Edward O. Willard, Conklin.

P. B. Gillespy, Conklin.

Geo. E. Eason, Ravenna.

F. E. Thatcher, Ravenna.

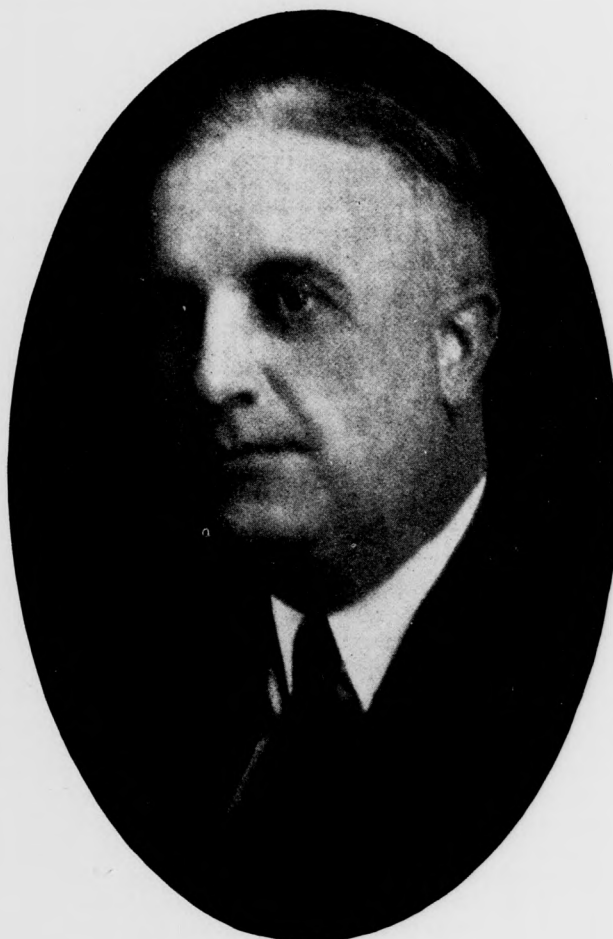
S. J. Linck, Ravenna.

Wm. Homer, Ravenna.

Falmouth Co-operative Association, Falmouth.

C. Glen Lewis, City.

The man and the girl were saying good-night on the doorstep when a window above them was pushed suddenly open and a weary voice said, "My dear sir, I have no objection to your coming here and sitting up half the night with my daughter, nor even your standing on the doorstep for two hours saying good-night, but out of consideration for the rest of the household who wish to go to sleep, will you kindly take your elbow off the bell-push?"



Lew S. Wallace

the style of the Berkey & Gay Furniture Co. The plants are now designated by numbers, as follows:

No. 1. The big plant on upper Monroe avenue.

No. 2. The old Berkey & Gay plant on the canal.

No. 3. The former Retting plant.

No. 4. The Grandville avenue plant.

No. 5. The upholstery factory.

Mr. Wallace is Vice-President of the corporation and General Manager of the business.

Mr. Wallace was married about fifteen years ago to Miss Isabelle

In common with his brothers and B. S. Warren, Mr. Wallace owns a very desirable estate on Spring Lake, where he maintains one of the finest cruisers on the Great Lakes. It is 72 feet long and 14 feet beam. The yacht is known as the Solace and is propelled by two 225 H. P. engines, which justify a speed of twenty-one miles per hour. The boat is much admired for her grace of line and general appearance. She can carry twelve passengers with a crew of four men. Much of the paneling and furniture was made in the Berkey & Gay factories,

A LIFE OF SERVICE.

Relation, Obligation and Exaltation the Foundation Stones.

There is a law, a law so deep and so ingrained in our nature that however much men may take advantage of it, every once in a while with the mere pretense of fine speech, no man ever feels that he dares to stand in the intelligent presence of men and women who have any idealism in their nature at all with a denial of the legitimacy of a life of service.

Consequently, let me suggest but three very important foundation stones. The first of them is relation and the second is obligation and the third is exaltation.

Now by relation I refer to a rather settled matter. I shall not write of it at length, though I could use all the space I have at my disposal in doing so. I find more and more as I get older that God Almighty has so organized us and so organized human society that whenever he makes a relationship for us he makes likewise a responsibility, and we cannot get away from the two. They always go together and invariably they go together.

I am a citizen of Grand Rapids. That is my relation. I have an obligation to Grand Rapids growing out of the relation, and I cannot dodge it. I happen to be a citizen of the State of Michigan. That is my relation. I have a responsibility growing out of my relation as a citizen of this State. I am likewise a citizen of the United States of America. That is my relation and God sees to it that immediately there grows up out of that soil a responsibility for me.

I happen to be the husband of a certain lady. That is my relation and there is a responsibility that goes with it. I am a father. That is my relation. I have a responsibility that goes with that. That is the first law.

Now, the second is very different. It comes back, if you please, to a kind of debit and credit business that may make a special appeal to business men. I discover, more and more, when I go to certain types of men and ask them to help me in one of the good causes I have at heart, that sometimes there is a kind of element of condescension in them. They give me something, but it is done in such a way as if they were doing it not because it was due from them, but because it was demanded from them, if I may make a distinction of that sort.

The more I see of human life the more I believe no man has a right to that air at all.

I walked over pavements when I came here that never cost me a cent. The light that is shining in my face was invented by another man. The car which took me to my home last night was propelled by a power generated by the Almighty in the bowels of the earth. When I was born I was confronted with a first-class National constitution ready for me. The Declaration of Independence had been written, various forms of local and state governments had all been pound-

ed and wrought out by my predecessors and I can actually go to-day over to the public library and get almost any book that has been written in the last 6,000 years and it does not cost me a cent. It has all been done for me.

I would like to suggest to my readers a little exercise in arithmetic, for those who are fond of figures, so when you get time this is what I would like to have you do. Take a piece of paper—and it will have to be a good deal bigger than the piece I am writing on—and down through the middle of that paper draw a line and up on top you put your name.

Let me use my name as an illustration. Frank Stowell, in account with the Human Race. Now over here put Debit and down underneath Debit Frank Stowell in account with the Human Race, you put down all the big things you can think of that the human race has ever done for you, and then over here under Creditor you put down all the big things you can think of that you have done for the human race, and then after you have finished those two columns you strike a balance and see where you are.

Unless I am very much mistaken you will go into bankruptcy before midnight. You will call for a meeting of your creditors and you will be glad to settle for two cents on the dollar. I doubt very much whether you can list the thing any higher than that.

Now when you carry that thing out it goes into rather astounding directions. I do not have time to amplify it as it deserves to be amplified, but let me suggest simply two things if I may. One of the things which occurs to me may sound like an attack on the immigration laws, but it is not, with a possible exception of a situation in which we have placed our oriental people, where I think a gentleman's agreement might very well have been brought out that would not have offended a proud nation like Japan. I agree for the present with the restriction in our immigration.

Now my third point was the point of exaltation. I am not going off into any great pleas for it at all, because I am not quite sure that you will see it. It is a very suggestive thing that long, long before Edgar Allen Poe, the most brilliant literary man America ever produced, managed to get a vote sufficient to admit him to the Hall of Fame, the man who invented the sewing machine slipped in ahead of him, the man who invented the cotton gin slipped in ahead of him, and even Longfellow—sometimes criticized by some of our foreign folks as being a rather moderate poet, with which estimate on the side of nobility of his verse I do not myself agree—even Longfellow slipped in ahead of him, and you can take that list in the Hall of Fame there and study it with a good deal of care and you will find that directly we come back to this conception, that if you are going to have a man who is really great anywhere you cannot have a man that builded his life on the narrow foundation of his own self.

Frank Stowell.

The Human Side of a Trust Company.

Ordinarily, when a new business edifice is erected, there is a bronze tablet in the lobby. This usually contains the names of the directors and officers of the company. The Union Trust Company of Detroit is building a new forty-story edifice. Its President, Frank W. Blair, plans to have a bronze tablet which will carry the names of the working men employed on the job, who demonstrate exceptional craftsmanship in the erection of this structure. In addition to this recognition of their capacity, the Trust Company is working out a plan to reward the most capable men in each of the crafts employed in the erection of the structure with substantial cash awards. I believe the Union Trust Company will be the first Detroit institution to adopt this meritorious idea and we hope that when we have demonstrated its worthwhileness, our example will be followed by many other Detroit organizations.

In working out the details for this recognition of merit among the thousands of men who will be employed in constructing our new forty-story office building, there came to my mind a mental picture of half a dozen instances within the purview of my experience with the Union Trust Company which seemed to illustrate definitely an ideal of practical business value. Just for my own satisfaction, I am setting down several of these little stories:

On a recent Thursday morning, a large delegation of officers and employees of this corporation gathered in the directors' room and took part in the presentation of a gold watch to Miss Betty Saunders, who is one of the employees in the land contract department. The presentation was made by our Vice-President, Merrill C. Adams. A ceremony similar to this takes place when each employee celebrates his tenth anniversary with the company.

In April of this year, Mrs. Johanna Herman, who had been employed as a janitress in our building for twenty-nine years, was retired on full pay. On the day of her retirement, she was presented with a silver vase filled with American Beauty roses. In a letter of thanks, Mrs. Herman said: "I hate to leave. The Trust Company seems to me like a second home. I am going to miss my associations here as much as if I were leaving my own family. I have been with the Union Trust Company longer than any other janitress and have in my twenty-nine years always received kindly and courteous treatment. I am going to feel lonely and miss my work."

When that presentation was made, forty-five of the janitors and janitresses, as well as officers and employees of the company, were present.

Here is another little incident: A school teacher of my acquaintance, with absolutely no business experience, was worried almost to a state of nervous collapse because of her inability to maintain payment on some Detroit property which she has purchased. In her quandary, she hesitatingly found her way to the desk of the treasurer

of our company, Charles E. Clark, and told him her story. He personally loaned her the cash to take care of the immediate payments and looked after her real estate dealings from that time on. The result is that this particular high school teacher has been able to spend her winters in foreign travel and naturally feels that the Union Trust Company and Mr. Clark are her very good personal and business friends. She consults him in regard to every business transaction.

Then there is the story of Captain Johnson and Major Reynolds. Captain Johnson is 85 years old. He is on duty every day at the Union Trust library. He served in the civil war in the Iron Brigade as a member of the Twenty-Fourth Michigan. He received two severe wounds, one in the shoulder and the other in the thigh. A confederate bullet is still lodged in his thigh. Captain Johnson stood within five feet of President Lincoln when he delivered his Gettysburg address. After the war, he was employed forty years by the Michigan Central. That great corporation retired him under their system of pensioning old employees. But the Captain found idleness intolerable and Mr. Blair, our President, agreed with him and found the kind of a job that suits his capacity. He is on duty every day and is invaluable to the company.

Major Reynolds is a well-known Detroit. Notwithstanding his seventy-three years, he is on duty in the safety deposit vaults of our company every day. Last spring he told President Blair he wanted to pay a visit to his old home in Ireland before passing out of the picture, but that he hesitated to ask for the time off, fearing that he might be required to resign his position. Mr. Blair informed him he couldn't quit if he wanted to do so. He took his trip to Ireland with his salary going on all the time.

All these stories I have related could be duplicated in the other large banking houses in Detroit, New York or Chicago. We are not the exception, but the rule.

Here is one other little story that appeals to me as indicating beyond question the source and the inspiration for this idealism of service which our company so assiduously cultivates among its officers and employees and so carefully helps along at every opportunity.

Last year the directors of the company voted President Blair an increase in his salary. Mr. Blair promptly expressed his thanks and assured his directors that he would like to distribute the additional compensation among the people associated with him in his work, particularly desiring to reward those who had been conspicuously helpful in bringing about the successful years' accomplishment. The director who told his company secret said: "I serve on eleven different directorates. This is the first in my experience where I have seen the executive head of any of these institutions refuse additional compensation."

Homer Guck.

The young man who comes to work all in is finally let out.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Utica, N. Y., Oct. 1.—The tangled affairs of the bankrupt Steber Machine Co. have been under scrutiny before Referee R. J. De La Fleur. As a result Charles D. Root, trustee, represented by Lee & Judson, was authorized to proceed in an attempt to recover for creditors money alleged to have been taken from the company fraudulently.

It is not at all surprising that the promoters of the knitting machine scheme should divert the assets of the company for their personal benefit as alleged. The report of the referee shows these knitting machines cost \$11 to build and were sold to the public under the plan to buy back stockings knit, at \$65. The report says that the agreement to buy the stockings knit by the machine was practically ignored by the promoters of the scheme until the Federal Government began an investigation with view to issuing fraud orders. At the time these knitting machine schemes were active the Realm of Rascality was severely criticized for its attitude in warning the public against them. In every instance time proved our contentions that the proposition was a fraud on its face.

An Ionia county subscriber was called on during July by a man claiming to be "F. P. Holmes, salesman for the Globe Manufacturing Co., 2662 Front street, Peoria, Ill." He stated his company specialized in tailor made service coats, pants, overcoats, and aprons at very attractive prices. A deposit of a dollar was made with him to bind the deal and the balance paid when the goods were received. Our friend ordered two pair of pants, paid the agent the necessary dollar and awaited receipt of his goods. He understood it would take a couple of weeks before they could get them made up and shipped but at the end of a month he was still waiting. Perhaps a letter to the company would find out what was wrong. But it didn't, it was returned unopened. Then our subscriber wrote to us to learn if we could help him. We sent a letter to the company whose name and address appeared on our friend's receipt and we got the same results he did—our letter was returned. Our next letter was to the postmaster of that city who replied, "I wish to state that we do not have any such street and number in our city, and the Globe Mfg. Co., at such an address is unknown at our office. We do have a firm by this name, a large manufacturer of paints, but all mail addressed to the Globe Mfg., 2662 Front street, is being marked 'unknown' and returned to the writer from this office."

A number of Lansing people were allured recently by an advertisement of a New York City concern which promised big money from home work addressing envelopes.

A response to the advertisement brought to them a circular in which they were guaranteed \$50 a week addressing envelopes, but it would be necessary at the start to send \$1 for

"the outfit." It was sent and that was the end of it as no response was received from numerous demands for the return of the dollar.

Finally an appeal was made to the architect of this department who immediately got in touch with postal authorities with the fortunate result that the money was returned. This was a matter of luck, for as a rule such concerns cash in quickly and disappear.

The Realm of Rascality has been conducting a campaign for years against such concerns and undoubtedly has been the means of saving thousands of dollars. Representation that anyone can earn \$50 a week addressing envelopes is a fraud on the face of it. If the offer were made in good faith the advertiser would find many thousands of people looking for the work. In cities and large towns addressing is done at the rate of about \$1 per thousand.

Cadillac, Oct. 3.—Will you advise me if there is a cure for a rupture without an operation? I saw an advertisement about D. W. Rice stating that he cures rupture without an operation. He sent me a lot of names of persons he cured; I wrote to one and I send you his letter. He wants \$18. I asked him if he guarantees a cure.

J. S. S.

The Rice rupture cure is described in "Nostrums and Quackery," published by the American Medical Association, as a truss, called by Rice an "appliance," and a fluid called "Developing Lymphol." The truss is an elastic band with a pad and an understrap and the "Lymphol" was announced by chemists of the British Medical Association (Rice advertises in Europe as well as in America) to consist of several essential oils with red pepper, coloring matter and alcohol. The cost of Rice's treatment was given as varying from \$9 to \$16, and the estimated cost of the ingredients of four ounces of Lymphol as 18 cents. We note from the letter from Rice that this concern does not now guarantee anything; it simply urges the use of their appliance and treatment and offers the usual testimonials of those professing to be cured. Some cases of rupture recover after the use of a good truss; a few, in very young people, recover without treatment, and many can be relieved permanently only by a surgical operation, the latter forming the larger class. A rupture is simply the enlargement of a natural passage, through which a portion of the bowel finds its way. If large or of long standing, this passage cannot usually be closed except by the stitches of the surgeon, and even this operation is not always successful.

Attractive Novelties Are Introduced For Fall.

With French firms vying with one another in putting out new perfumes and at the same time insisting that each costume should have its own particular fragrance, besides expressing the personality of the wearer, there is a considerable demand for small containers that fit into the handbag. One that is decidedly practical is made in the shape of a watch and is very easily manipulated. The stem section forms an opening and is covered with a

screwed-on cap. The perfume is emitted by a slight pressure on the sides of the case. Such a case may be carried with the same feeling of safety as a lipstick or rouge case. These containers may be obtained in silver and gold finishes, as well as in red, blue, orange, purple and black enamel. Another container that is attracting much attention is made to look like a cigar lighter, but is slightly longer and very flat.

Aside from all the talk about the new jewelry and its vogue, the smart women are also seeking some new variations of the ever-flattering pearl necklace. This season they are shown in the sixty-inch strands, but the pearls are oblong in shape and slightly baroque. Two tints, a soft shade of pink with a warm glow and the heavy creamy white, are the favorites. In the chokers made of the same pearls it is noted that they are all the same size and are not graduated as is usually the case. In the earrings small seed pearls are introduced for fringe effects, also for pendants with a large pearl for a drop. Bracelets to match are made of pearls in oblong shapes and very often accompanied with silver links set with rhinestones.

For sports wear Paris is sending over some very attractive bracelets made in green and purple galalith. These are worn in pairs or again with a third bracelet made of another kind of composition stone in white that has a colorful design worked out to represent old ivory carvings. For those who prefer accessories that have a touch of the genuine, there are wide bracelets made in imitation amber with inside carvings that show through.

A gift suggestion may be found in the new life-size parrots which are being made of crystal beads in either amber or white. A flat outline of the parrot is made of white metal, while the body and head are filled in with the strands of beads strung on fine wire.

A unique little over-night case is made almost square shape with the top part opening in a double effect. In this way the handle is located on top

and prevents the bottle held in the lining at the sides from tipping over and the contents flowing out, to the dismay of the owner. Aside from the other articles, such as brush and comb and the aforementioned bottles, there is an extra tiny section to carry a small slipper case, dressing gown—provided it can be folded into small proportions—and a night dress. This case is made in ecrase leather in many colors and in plain and embossed designs. The inner linings are usually of contrasting colors.—N. Y. Times.

Warning Issued About Canning Field Corn.

The National Canners' Association of Washington calls the attention of canners to the ruling of the United States Bureau of Chemistry which holds that the only conditions under which canned field corn can be sold without objection is that the label should unequivocally designate it as such, with an additional statement that the product is not sugar corn and with a further notice of the addition of sugar if any is added.

"Whenever there is a shortage of sweet corn for canning," says the National's statement, "reports gain circulation that canners have purchased, or contemplate purchasing, field corn for canning. In view of this fact the National Canners' Association has advised its membership that the packing of field corn is in direct opposition to the efforts of the industry to maintain quality, and that the association has gone on record, through a resolution adopted by its board of directors in 1924, not only condemning the packing of field corn but also providing that any member who indulges in such practice shall be expelled from the association."

"The association holds that the substitution of field for sweet corn, even though the field corn is sold—as it must be—under a label showing what it actually is, cannot be justified by a crop shortage, and the association has asked the aid of its membership in discovering and combating the practice should it be attempted."

Announcement

FRANK F. HOWARD,

FOR THE PAST FOURTEEN YEARS ASSOCIATED WITH
MR. MATTHEW FINN IN THE UNDERWRITING AND
DISTRIBUTING OF

MUNICIPAL BONDS

HAS BEEN APPOINTED MANAGER OF THE MUNICIPAL
DEPARTMENT OF OUR DETROIT OFFICE

Howe, Snow & Co., Inc.
Investment Securities

Detroit

Chicago

New York

Grand Rapids

San Francisco

Minneapolis

MOVEMENTS OF MERCHANTS.

Niles — Organization of the New Community Bank has been completed, with Carmi R. Smith president.

Detroit—The Swift Sales Co., 247 McDougal avenue, has changed its name to the Safety Burner Sales Co.

Ann Arbor—The Conlin Co., 118 East Washington, dealer in men's clothing, has changed its name to Conlin & Wetherbee.

Ann Arbor—The City Bakery, oldest among the firms of its kind in Ann Arbor, has been purchased by the Gauss Baking Co.

Mendon—Mrs. Edna C. Swedes has sold her millinery stock and store fixtures to Mrs. James Wisner, who will continue the business at the same location.

Hudson—The F. M. Stearns Co., formerly of Hillsdale, has purchased the brick store building and meat market of M. E. Caner, taking immediate possession.

Ishpeming—Steve Dafnis, who purchased the Cousineau Confectionery, recently remodeled and redecorated it throughout and has now opened it to the public under the style of the Princess Candy Kitchen.

Detroit—J. Kelsey McClure, Inc., 5901 Michigan avenue, has been incorporated to deal in autos, auto parts, etc., with an authorized capital stock of \$50,000, of which amount \$5,000 has been subscribed and paid in in cash.

Detroit — The Metropolitan Sales Co., 6537 Third street, has been incorporated to deal in manufactured products, with an authorized capital stock of \$25,000, of which amount \$5,500 has been subscribed and \$3,000 paid in in cash.

Detroit—The A. L. Trowbridge Co., Penobscot building, has been incorporated to deal in stationery and office supplies, with an authorized capital stock of \$10,000, of which amount \$4,500 has been subscribed and \$1,500 paid in in cash.

St. Ignace—Murray Bros., dealers in general merchandise and manufacturers of lumber and building material, have been placed in the hands of a receiver. The house suffered a severe loss in the death of Peter Murray at Moran about a year ago.

Detroit—The Neighborhood Garage, Inc., 8764 Petoskey street, has been incorporated to conduct a garage and deal in auto parts and supplies, with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed and \$2,500 paid in in cash.

Detroit — The Thomas V. Heston Lumber Co., 7201 Six Mile Road, East, has been incorporated to deal in lumber and building supplies, at wholesale and retail, with an authorized capital stock of \$75,000, all of which has been subscribed and paid in in property.

Muskegon Heights—The Tyler Sales Fixture Co., 928 Riordan street, has been incorporated with an authorized capital stock of \$10,000 preferred and 1,000 shares no par value, of which amount \$10,000 and 600 shares has been subscribed and \$1,100 paid in in cash.

Muskegon Heights—The Tyler Sales Fixture Co., newly organized manufacturing firm, will go into production about Oct. 10 in the building formerly

occupied by the Wolverine Casket Co. The company will manufacture a line of all steel display racks. Capitalization has been listed at \$10,000.

Battle Creek—The World Wide Service Bureau, Inc., 39 North McCamley street, has been incorporated to deal in office supplies and do world wide collecting, with an authorized capital stock of 7,500 shares at \$10 per share, of which amount \$29,000 has been subscribed and \$4,000 paid in in cash.

Muskegon—Celery shipments from Muskegon this year will be well over the total of nearly 300 cars shipped by the Muskegon Co-operative Celery Growers Association last year. The financial affairs of the Association are on a sound basis and modern methods of marketing and extensive advertising carried on by the local growers are bringing dividends.

Ironwood—Cohodas Bros., wholesale and retail dealer in fruits and produce, have opened a branch here, with Morris Cohodas as manager. Mr. Cohodas was transferred here from Marquette, where he managed the branch for the company and is now succeeded by Richard Cushing, formerly of Ne-gaunee.

Manufacturing Matters.

Ludington—The New Life Products Co. has changed its name to the New Life Co.

Battle Creek — The Battle Creek Food Co. will erect a factory addition, 60 by 120 feet, four stories.

Detroit—The Ad-Letter Co., 19 West Woodbridge street, has changed its name to the Monotype Co.

Munising—C. L. Heckathorn, manager of the Beach Inn hotel for the past seven years, has purchased the property of the Cleveland-Cliffs Iron Co.

Kalamazoo—The American Appliance Co., Inc., manufacturer of color flood lights and electric door controls, has increased its capital stock from \$10,000 to \$25,000.

Lansing—The Parmater Products Co., manufacturer of radio sets and equipment, has opened a retail radio store at 120 South Grand avenue, under the style of the Radio Sales & Service.

Detroit — The Automatic Poleless Tent Co., 2648 East Fort street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Akron—The E. L. Forshe Manufacturing Co., with business offices at R. F. D. 1, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in, \$100 in cash and \$14,900 in property.

Detroit—The Atlas Radiator Shield Co., 6543 Sylvester avenue, has been incorporated to manufacture and sell radiator covers, with an authorized capital stock of \$2,000, of which amount \$540 has been subscribed and paid in in property.

Detroit—The Phoenix Wire Works, 1940 East Kirby avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$250,000, all of which has been subscribed and paid in, \$15,000 in cash and \$235,000 in property.

Wyandotte—Officials of the Walker Refrigerator Co. are conferring with the directors of the Board of Commerce with the view of locating their factory in Wyandotte. The company is getting cramped for space at its factory in Detroit and is contemplating an expansion program.

Ypsilanti—The old Apex factories have been sold to the Amesbury Seat Manufacturing Co. The company manufactures soft metal castings, and custom hardware for several large automobile body manufacturers in Detroit. The change in location from Amesbury, Mass., has been made in order to be closer to purchasers of articles sold by the company, officials stated.

Blissfield—Officials of the Continental Sugar Co., operating a plant here, announce that the Blissfield plant will run at capacity, employing about 240 men. The harvest of beets has already begun, with threshing expected to start Oct. 5. With favorable weather the work will be pushed as rapidly as possible, the beets being taken directly to the mill from the 2,500 acres planted in the vicinity of Blissfield. The yield is reported to be much better than last year.

Flour Good Purchase For Sixty Days' Requirements.

Written for the Tradesman.

Excessive rains and generally unfavorable weather are the conditions which have been largely responsible for the recent advances in wheat, although there has been considerable short covering, which, of course, has added its influence to the sum total of bullish conditions surrounding the wheat market during the past ten days.

The majority of the trade are not yet unfriendly to material advances, in view of the large crop prospects in North America, outside of corn, and this cereal has come along better than was thought possible earlier in the season.

Possibly that old adage, "It pays to be on the opposite side of the market," is working out. In other words, the majority of the traders have been friendly to the short side of wheat and possibly have oversold the market, which is now merely reflecting this condition and balancing itself.

We cannot wax enthusiastic over prospects for high priced wheat, and yet flour is likely a good purchase for sixty days requirements, due to the weakness in the mill feed market and declining prices on this product.

All in all, the situation has not changed fundamentally, and although we may expect both ups and downs in wheat, like enough prices are becoming fairly well stabilized and it is doubtful if any material change, either up or down in wheat or flour develops in the immediate future, and probably a reasonably conservative policy as to buying is the best one to pursue.

Lloyd E. Smith.

Contrary to general understanding, the male sex is the timid sex. Men wear subdued colors in public and put on purple and yellow to sleep in.

280 MILES AN HOUR.

If there had been anything wanting to make 1927 the greatest year of aerial achievement since the first pioneer flights showed the possibilities of aviation, that lack has been supplied by the Schneider Cup races. The successive records for nonstop flights set up by the transoceanic flyers are now matched with a new speed record, and thus the 1927 flying season draws to a close perfectly rounded out.

The speed by which Great Britain shattered all existing records for seaplanes and won the Schneider Cup was 281.488 miles an hour. It was an incredible average to maintain over a course of 217.483 miles, breaking the former record by thirty-five miles an hour and exceeding even the unofficial figure of 280 miles an hour set up by Lieutenant Williams during the trial flights he made before his hopes of entering the race were disappointed.

It is, nevertheless, cause for great regret that Williams was unable to enter the competition. He does not believe that the English plane has set a figure representing the maximum speed of which an airplane is capable, and he is confidently preparing to better both this mark and the land plane record of 278 miles an hour. To travel at the rate of 281 miles an hour—that is, to cover a mile in a little more than twelve seconds—would be fast enough to satisfy most men, but the ambition of Lieutenant Williams knows no limit.

Looking back over 1927 the possible records which the airplane may establish in 1928 stagger the imagination. Shall we have a plane circling the globe in less than ninety hours?

WIDER RETAIL OUTLETS.

Retail channels have been widened by the usual fall stimulants to better trading in canned foods and dried fruits. Crop failures have been common in many sections and there has been less homegrown fruit and vegetables at the end of summer than is usually the case to compete with canned and dried products. Another factor is the low price that has been put on staples which makes them drawing cards. It takes no argument for the housewife to be convinced that prunes, for instance, are a good buy.

In the wholesale field, it is easier to sell the buyer when he knows that there is no superabundance of merchandise than when there are gluts. Among canned foods, it is being more freely admitted by distributors that there will be a moderate pack this season, with shortages likely in many instances. Some of the frank admissions of anticipated shortages have been a surprise to the canning papers and to packers themselves, because they did not think that buyers would be willing to admit an adverse position at the beginning of the season.

A strong undercurrent is to be found in all canned foods, and each week sees more numerous withdrawals of packers. The tomato market is an example of this tendency. The California packing season was late in starting and canners say that they have not been able to get as much raw stock as they anticipated.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.75 and beet granulated at 6.65.

Tea—The market has dragged a little during the week, and prices don't seem quite as firm as before. Still the statistical position seems just as favorable to firm prices as it has been. This applies to Indias and Formosas especially.

Coffee—Brazil is telling the world she will be able to finance the big Rio and Santos crop, and this has caused a slight fractional advance in the whole list this week, especially Santos. Milds have advanced a fraction also. The demand for green coffee, sold in a large way, has only been fair despite the advance. The jobbing market on roasted coffee is fairly active, but without sensation. Prices about unchanged for the week.

Canned Fruits—While the various fruit packs differ in degree of strength, the entire line represents a situation which even now, with canning not over, favors the canner. Pears are known to be a short pack and the dilatory buyers who failed to cover earlier in the season have difficulty in purchasing here and there. Resale business in considerable volume later on is likely. This applies to cherries and to some of the other fruit packs. Eastern apple canners are not looking for future orders as they are not sure of the extent of their pack nor what it will cost to put it into cans. The peach market remains as it has been for several weeks. Some estimates are being made of the season's production, but as canning is still going on these are regarded more as guesses than as any real gauge of the output.

Canned Vegetables—Tomatoes show more strength in California than in Southern packs. In the Central West canners are withdrawing, as many are sold up on their anticipated outputs and, with a late start and a none too promising outlook, canners are afraid to book business on which they may be forced to prorate. Michigan canners have maintained the same quotations for several weeks and while they talk of the ending of the season they have not been able to get buyers to revise their ideas to a higher basis. Southern brokers say that there is steady buying for legitimate wants. They are stocked with carryover and are awaiting the final figures on the pack of this season before doing much on new pack. Where there is buying it is of special brands and grades. Peas are holding their own on extra standard and fancy grades and are firmer on sweets and Alaskas of standard three and four sieves. Lima beans are one of the hardest items to get confirmed since many canners are off of the market.

Dried Fruits—The most encouraging feature of the prune market is the reaction of the public to the low basis of prices at retail. Prunes have begun to move and the turnover of bulk and package prunes is regarded as never any better than it is at present. Retailers are stocking prunes and from the way repeat orders are coming in, they are selling them in large volume. Spot stocks of all

prunes are at an unusually low level. There is an assortment of California prunes in all of the popular sizes, although the demand is mostly for the larger counts. The Oregon line consists of 40-50s. Few jobbers have any heavy reserves, which forces them to buy from their neighbors. Coast markets remain at former price levels, with packers content to let buyers seek additional shipments. Not in years have there been so few Sultana and Thompson raisins on the spot as at present. Old crop is almost down to bare floors, and while there is some in transit the outlook is for restricted working stocks until new crop is here, which will not be for several weeks. Midgets are moving more freely as they are priced so as to be important competitors with currants, which, by the way, are firmly held at recent advances. The peach and apricot markets have remained firm on the spot as both old crop fruits are cleaning up. There are very few old apricots here and new packs are being sold to arrive. Old pack peaches have been attractive compared with the new crop Coast basis and much of the fruit on the open market has been absorbed to be used for regular jobbing channels.

Canned Fish—Spot offerings of fish are uniformly light. It is surprising that there is no accumulation of new pack pink salmon but deliveries are going right out into trade channels and the market is gaining in strength rather than otherwise. In this respect it is following the Coast where there is very little to be had. The lack of pinks is creating more interest in reds. Chinooks are decidedly firm also with no surplus in any position. Advices from Down East are to the effect that there has been no improvement in the pack of Maine sardines and none is likely during the balance of the season. Canners are inclined to work up their quotations to higher levels but buyers, who have failed to cover on a more favorable basis than that prevailing at the moment, are still taking a chance on the future. Shrimp canners have not caught up on their orders booked earlier in the season and they are firm in their ideas.

Beans and Peas—All varieties of dried beans are quiet, and so are dried peas. Prices throughout the list are soft.

Cheese—Cheese is not in very heavy demand, but stocks are low and the market is firm.

Nuts—A livelier demand for nuts in the shell has developed, especially from nearby cities. Ordinarily buying is not in large units but there is a great deal of repeat business and, because of light holdings among importers and receivers of domestic nuts, there is a firm undertone. Some pending business has, no doubt, been held up by the announcement of opening prices on California walnuts which is due on Wednesday. This is one of the best sellers on the list and with the prospects of one of the lowest opening prices in many years, the trade is waiting for the actual prices to determine their probable effect upon the price range of other nuts. The California Walnut Growers' Association will guarantee its opening prices

against its own decline until May 1, 1928. New crop Tarragona almonds are here which increases working stocks since deliveries of California almonds are also being made. There has been no change in Brazils which are in moderate demand but are held at former ruling prices.

Olives—Spot stocks of bottled and bulk olives are light, with marked shortages in some of the popular sizes which have been cleaned up on both sides of the water. It will be a matter of several months before local assortments are brought back to normal. The market is firm here and in Spain with very little offered for shipment from primary points. The light supply makes for a firm undertone.

Salt Fish—Jobbers and retailers are stocking mackerel more extensively which makes the wholesale market from first hands more active. The light fall pack along the American shore has created confidence in the future trend of the market and there is a steadier flow of buying orders for domestic and foreign mackerel than in several months. Quality is generally good and prices are reasonable to the consumer. There is a better movement also in other salt fish. Salmon is firm in all positions due to a light production this season.

Syrup and Molasses—Demand for sugar syrup and prices unchanged. Compound syrup is selling normally for the season at unchanged prices. Molasses selling only in a routine way at ruling prices.

Review of the Produce Market.

Apples — Wealthy, Shiawassee and Wolf River, \$1.50@2 per bu.

Bagas—Canadian, \$1.75 per 100 lb. sack.

Bananas—7@7½c per lb.

Beans—Butter, \$2@2.50 per bu.

Beets—\$1.50 per bu.

Butter—Butter has ruled firm during the week, with practically no price change. The market is strong by reason of light offerings and good demand. The recent heavy rains will improve the pasture to such an extent that the supply of butter will be greatly increased. Jobbers hold June packed at 43c, fresh packed at 44c, prints at 46c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage—\$2.50 per 100 lbs.

Carrots—\$1.25 per bu.

Casaba Melons—\$2.50 per crate.

Cauliflower—\$2 per doz.

Celery—25@60c per bunch according to size.

Cocanuts—\$1.10 per doz.

Cucumbers—Hot house, \$1 per doz.; garden grown, \$2.50 per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans\$6.00

Light Red Kidney 7.00

Dark Red Kidney 6.00

Eggs—Fine fresh eggs are scarce and high. The demand takes everything quickly and pays the price. Market firm, with 3c advance. Local jobbers pay 42c for strictly fresh.

Egg Plant—\$2.25@2.50 per doz.

Garlic—30c per string for Italian.

Grapes—Calif. Tokays, \$2 per crate; home grown Wordens and Concord, \$2.25 per doz. for 4 lb. baskets; Niag-

aras, \$2.50; Delawares, \$3.

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

Honey Dew Melons—\$2.50 per crate.

Lemons—Quotations are now as follows:

300 Sunkist\$13.00

360 Sunkist 13.00

360 Red Ball 12.50

300 Red Ball 12.50

Lettuce—In good demand on the following basis:

California Iceberg, 4s, per bu. ...\$4.00

Outdoor leaf, per bu. 1.25

Onions—Spanish, \$2.50 for 72s and \$2.75 for 50s; home grown command \$2 for white and \$1.75 for yellow—both 100 lb. sack.

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

100\$9.00

126 9.50

150 9.75

176 9.75

20010.00

21610.00

252 9.00

288 8.50

344 5.50

Red Ball, 75c cheaper.

Peaches—Elbertas, \$3. Prolifics and Kalamazoo, \$2@2.50 per bu.

Pears—\$2.50 per bu. for Bartlett.

Peppers—Green, 40c per doz.

Pickling Stock—Small cukes, 20c per 100. small white onions, \$1.25 per 20 lb. box.

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

Potatoes—The market has started in on a basis of \$1@1.10 per 100 lbs.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls 22c

Light fowls 13c

Heavy Broilers 22c

Light W. L. Broilers 18c

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

Spinach—\$1.25 per bu.

Squash—Hubbard, 4c per lb.

Sweet Potatoes—\$3.25 per bbl. for Virginia.

Tomatoes—75c per ½ bu. baskets.

Veal Calves—Wilson & Company pay as follows:

Fancy 19c

Good 18c

Medium 17c

Poor 13c

The much-harrassed taxpayer must be sleeping better these nights and playing a better game of golf during the days. At least some of them. The Bureau of Internal Revenue has made a rather graceful bow to contributors to Uncle Sam's money box by sending out 3,500,000 letters to income taxpayers giving them the cheerful news that their statements have been given the O. K.—at least so far as they have been checked. This no doubt lifts a big burden from the minds of those who saw the bogey man in the form of an Internal Revenue agent bearing down upon them with papers that would send them to durance vile for umpty-ump years for slipping on their returns.

CONSTRUCTIVE EDUCATION.

Co-operative Plan Worked Out By West Virginia Merchants.

Muskegon, Oct. 3—Charleston, West Virginia, is a city of approximately 50,000 inhabitants. It has a well functioning retail credit association presided over by J. V. Battram a former Michigan boy, who received his training at one of the Michigan bureaus.

Charleston is no exception from any other city in the United States and the Dominion of Canada, where the chain store evil is particularly threatening, more specifically applied to the grocery line than to any other. Mr. Battram, exercising keen foresight and having given the matter much thought, concluded that that was one of his problems and tried earnestly to find a way to solve it.

With that idea in mind he sought an interview with the managers of the wholesale grocery trade in that city and placed the case of the grocer before the wholesalers who, in the very nature of sound business principles, should be more vitally interested in the saving of the regular grocery dealer than any other individual on earth, because it is manifestly apparent that every grocery store forced out of business by his chain competitor made one less customer for the wholesaler. Mr. Battram very earnestly and keenly placed before the wholesaler the vital reasons that were, more than any other responsible for the regular grocer who survived the chain competition. He called attention to the fact that the grocer, as a result of the very nature of his business, lost more money on bad accounts due to a social relationship, on account of daily contact with the debtor himself and members of his family, than any other class of merchants who meet his customer only at such times as a purchase is made and definite terms could be considered and a contract agreed upon.

In this connection he fully explained the entire workings of a credit reporting bureau, emphasizing the need of obtaining antecedent information, ability to pay and former paying habits before extending credit. He also laid great stress upon the use of the application for credit in which that information is carefully outlined and which educates the merchant to obtain that information, at the same time securing the facts which are absolutely necessary for any person extending credit to every single customer which he places upon his books.

He also called attention to the superior buying power of the chain competitors, their method of collective advertising, more efficient store management, more frequent turnover, carrying only such merchandise as is in daily demand and reducing their stock of staples in order to make it possible for them to conduct business on a smaller capital. The appearance of the outside of the stores was taken into consideration by him, a new coat of paint advised, a new arrangement of their merchandise as nearly as possible to conform with the method of their highly efficient competitors.

The wholesale dealers quickly determined that Mr. Battram was suggesting practical methods which would be of inestimable value to them to pass on to the grocers whom they were anxious to show the way, so as to at least have a fighting chance for their existence in meeting the competition of the chain stores, which was becoming a very serious situation in their community.

As a result of this and possibly other conferences the wholesalers decided to take out a membership for all of their grocer customers and, although I do not know the exact amount, I am sure that Mr. Battram, the manager of the Charleston credit bureau, was handed a check of over \$1,000 to cover

the membership of the grocers of that city for the period of one year.

In co-operation with the credit bureau, a plan was worked out, under the conditions of which the grocers were required, in order to have their credit continued and possibly extended, to submit to certain conditions which were substantially as follows:

It was a positive requirement on the part of the grocers to use an application for credit on every new account opened; to extend no credit to any person without first obtaining necessary facts justifying the extension of credit from the credit bureau. The wholesaler kept in constant touch with the bureau, which kept a record of the calls made by the grocer members the wholesalers had underwritten.

The wholesalers also exercised the right to appoint an inspector out of their organization who made regular calls on the grocers, saw to it that their places of business were kept "spic and span," looked over the arrangement of their stock, the conduct of their clerks, the appearance of their counters, and made helpful suggestions if in their judgment it became advisable to pull out counters, re-arrange the counters and in every respect make the regular or quality grocer have his place of business conform with the methods—and if possible improve upon those—of their competitors.

I have the statement of Mr. Battram that the arrangement is working out to the complete satisfaction of all parties concerned and that this co-operative plan is proving more effective than any method ever attempted in any community to save the legitimate merchant by a system of constructive education and make his business more profitable to the retailer and the returns to the wholesaler in prompt payments greatly improved.

B. G. Oosterbaan,
Mgr. Merchants Service Bureau.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 26—In the matter of Fred W. Jackson, Bankrupt No. 2657, the trustee has filed his final report and account, and a final meeting of creditors has been called for Oct. 10. The report and account of the trustee will be considered and passed on. Expenses will be directed paid and a first and final dividend to creditors ordered paid, if the funds on hand will permit it.

In the matter of William Huizenga, Bankrupt No. 3017, the trustee has filed in said court his final report and account, and a final meeting of creditors has been called for Oct. 10. The final report and account of the trustee will be considered and passed upon. Expenses of administration will be ordered paid and a first and final dividend to creditors ordered paid, if the same is possible.

In the matter of Louis A. Adams, Bankrupt No. 2845, the trustee has filed his final report and account and a final meeting of creditors has been called for Oct. 10. The report and account of the trustee will be considered and passed upon. Expenses of administration will be considered and approved. An order for the payment of expenses and for the declaration and payment of a final dividend to creditors will be made.

Sept. 26. We have to-day received the schedules, reference and adjudication in the matter of Claude Bates, Bankrupt No. 3252. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$200 of which the full interest is claimed as exempt, with liabilities of \$515.22. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt is as follows:

Humphrey Co., Kalamazoo	\$122.00
Dr. J. Innes, Grand Rapids	75.00
G. R. Gas Light Co., Grand Rapids	4.72
Telephone Co., Grand Rapids	3.70
Miskett Coal Co., Grand Rapids	13.00
St. Mary's Hospital, Grand Rapids	50.00
Metcalf Funeral Director, Grand R.	70.00
Industrial Bank, Grand Rapids	96.00
Mr. and Mrs. Milton Williams, Jenison	36.00
Corwin, Norcross & Cook, Grand Rapids	29.00
Grant Sims, Grand Rapids	15.00
Press, Grand Rapids	1.80

Sept. 26. We have to-day received the schedules, reference and adjudication in the matter of Roscoe R. Plaskett, Bankrupt No. 3253. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$5,766.72 of which \$2,073 is claimed as exempt, with liabilities of \$4,148.80. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Charles Christman, Kalamazoo	\$ 43.00
American Finance Corp., Battle Creek	271.00
Peoples Outfitting Co., Kalamazoo	103.05
Asbestos Shingle Co., Detroit	2,000.00
Kal. Nat. Bank, Kalamazoo	400.00
Paw Paw Sav. Bank, Paw Paw	200.00
Gazette, Kalamazoo	20.16
Halpert Tire Co., Kalamazoo	30.00
Hickok Grocery Co., Kalamazoo	151.26
Kal. Blow Pipe Co., Kalamazoo	222.78
Mich. Bell Tel. Co., Kalamazoo	23.82
Ray T. Parfet Co., Kalamazoo	15.00
Dr. D. C. Rockwell, Kalamazoo	23.60
Kal. Storage & Transfer Co., Kalamazoo	275.74
Vosler & Deloof, Kalamazoo	75.90
Bronson Hospital, Kalamazoo	48.50
Old Borgess Hospital, Kalamazoo	9.50
White Sewing Machine Co., Kalamazoo	35.00
Mrs. Geo. J. Lockway, Kalamazoo	25.00
Gillis Const. Co., Battle Creek	66.00
Sheriff Goslin Roofing Co., Battle Creek	6.00
Wagner Bros., Kalamazoo	54.43
Dixie Oil Co., Kalamazoo	8.00
Jno. S. Prickett, Kalamazoo	41.66

Sept. 29. We have to-day received the schedules, reference and adjudication in the matter of Leah Schade, Bankrupt No. 3254. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$1,259.50. The court has written for funds and upon receipt of same, first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt are as follows:

Young & Chaffee Furn. Co., Grand Rapids	\$304.00
Industrial Mortgage Co., Grand Rapids	204.00
Wurzburg Dry Goods Co., Grand Rapids	5.00
Houssman & Jones Co., Grand Rapids	9.50
Herpolsheimer Co., Grand Rapids	129.50
Burton Market, Grand Rapids	50.00
H. L. Hudson Co., Detroit	150.00
Ray Watkins, Grand Rapids	23.00
Dr. W. P. Bloxson, Grand Rapids	28.00
Elliott & Yeiter, Grand Rapids	7.50
Dr. V. M. Moore, Grand Rapids	15.00
Grant & Huizenga, Grand Rapids	5.00
Paul Steketee & Sons, Grand Rapids	29.00
Dr. A. C. Butterfield, Grand Rapids	27.00
Johnson Garage, Grand Rapids	22.00
Gleason Market, Grand Rapids	23.00
J. Gooman Co., Grand Rapids	20.00
Strouss Dairy, Grand Rapids	19.00
G. R. Storage Co., Grand Rapids	15.00
M. J. Elenbaas, Grand Rapids	7.50
Richards Storage Co., Grand Rapids	19.00
Consumers Ice Co., Grand Rapids	17.00
Burleson Sanitarium, Grand Rapids	50.00
Dr. F. W. McNeal, Grand Rapids	19.00
McHugh Bootery, Grand Rapids	14.00
Dr. W. H. Veenboer, Grand Rapids	13.00
Press, Grand Rapids	15.00
Rason & Dows, Grand Rapids	6.50
Madison Cleaner, Grand Rapids	14.00
Hat Shop, Grand Rapids	3.50

In the matter of O-So-White Products Co., Bankrupt No. 3179, the trustee has filed his report and account and expenses of administration have been ordered paid.

Oct. 3. On this day was held the first meeting of creditors in the matter of J. Raymond Plank, Bankrupt No. 3230. The bankrupt was present in person and represented by attorney J. R. Gillard. Creditors were present by Wykes & Sherk, attorneys. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

Oct. 3. On this day was held the first meeting of creditors in the matter of Naylor L. La Roque, Bankrupt No. 3238. The bankrupt was present in person and not represented. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of John J. Lundberg, Bankrupt No. 3241. The bankrupt was present in person and represented by attorneys Dilley, Souter & Dilley. Creditors were present in person. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed

and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Lorena M. Fluent, Bankrupt No. 3240. The bankrupt was present in person and represented by attorneys Hilding, Hilding & Tubbs. The creditors were present in person and represented by Fred G. Timmer and Corwin, Norcross & Cook, attorneys. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Clarence R. Beattie, Bankrupt No. 3239. The bankrupt was present in person and represented by attorney Willard G. Turner, Jr. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

Echo of the G. A. R. Encampment.

One of the pleasant features of the recent G. A. R. encampment was the opportunity it gave Grand Rapids people to show their appreciation of the service rendered the country and humanity in general by the heroes of the civil war. In many cases the delegates to the encampment were entertained by local people as a matter of privilege. One such case has been brought to the attention of the Tradesman, who wrote the matron who acted as host as follows:

Peoria, Ill., Sept. 20—After we enjoyed your kind hospitality last week and being so well taken care of, I feel that I ought to let you know that we got home all well and found everything in good order. Thanks be to our Heavenly Father. We surely had a good time in your beautiful city. From the day we arrived until we left, the good people of Grand Rapids made us feel that we were heartily welcome, and they left nothing undone to make the encampment a success. Grand Rapids is a well organized, well governed city.

The boy scouts of your city were very helpful to us old, feeble veterans.

The men and women deserve great credit for giving their time and their autos to show guests around the city. And right here I want to acknowledge with thankfulness the rides your good next door neighbor gave us in her automobile. In like manner do we feel very much obliged to the good ladies across the street from your house who, after we left your home, were waiting for us in their auto just around the corner on Lafayette street and invited us to have a ride, they would take us to the depot, and they took us there, which was very kind of them. And last, but not least, we want to tell you, dear Mrs. McKenna, how deeply we appreciate your kindness in opening your beautiful home to provide us with the comforts of a home. You have left nothing undone to make us feel at home. We did feel at home. Many thanks for your generosity.

John Offerman and daughter.

Good Word For Hotel at Reed City.

Pittsford, Oct. 3—More than pleased to enclose check for one more year of "benefit." About the first thing I look for when arriving home each week end is the Tradesman. When I was behind the counter I always considered the Tradesman my most valuable asset and now as a traveling salesman I still class it likewise. Your week end trips always interest me, as I cover the same rotten roads you frequently describe every sixty days. Was up to Reed City this week and glad to note that at last they have a good hotel. The new Stephens is very good, with wonderful meals and a very congenial proprietor, who is doing his best in every way. He deserves a good patronage. K. A. Eldridge.

The "Blue Sky."

"Cash is simply out of the question," the Michigan customer declared.

"And so is waiting any longer," the Michigan merchant informed him.

"Now, I'll tell you what I can do, and all I can do," the customer averred. "Here's Henry White's note in favor for \$300, and that will pay your bill and leave \$15 to the good. The note has only three months to run, I'll endorse the note to you, you receipt the bill, and pay me the difference."

"Endorse note quick," the merchant

agreed, reaching for his receipt book.

The merchant's willingness to accept this proposal was due to his knowledge that White was perfectly good for ten times the face of the note, but, when the note fell due, White refused to pay and the merchant was forced to sue.

The note was given for stock in a corporation, the stock was sold contrary to the Michigan Blue Sky Law, White proved in court, and his lawyer contended that the note, therefore, could not be collected.

"That would be true, if the payee of the note were suing White, but it does not apply to a case like this where the merchant took the note before it was overdue, in good faith, for value and without knowledge of the circumstances," the merchant's lawyer retorted, and the Michigan Supreme Court upheld this contention in a case reported in 194 N. W. Reporter, 553.

"This would undoubtedly have been a good defense as between the parties to the note, but when the note passes to the hands of a bona fide holder, that

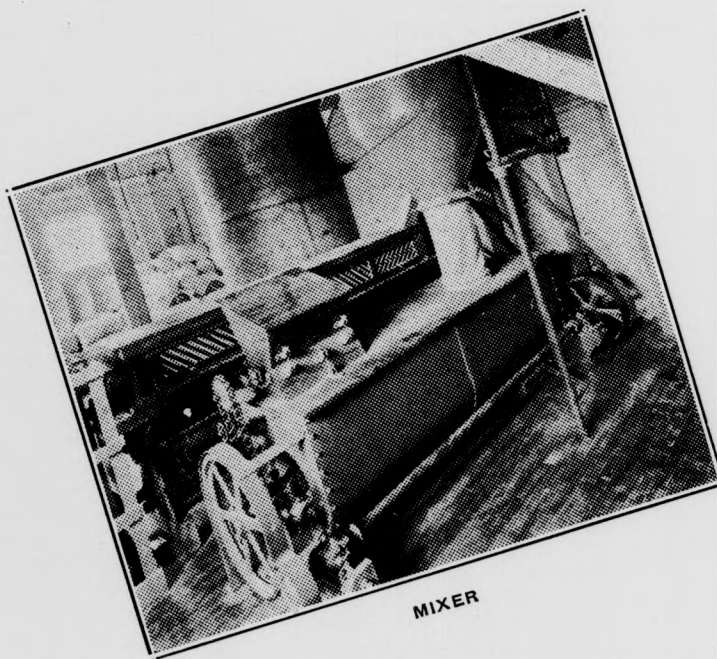
defense cannot and ought not to be made. If the contention were the rule, there would be very little protection for banks and people dealing with corporations. There is nothing in the statute which makes such paper void in the hands of a bona fide holder. As a general rule, unless the law makes the paper void in the hands of a bona fide holder, the courts will not so hold," was the reasoning of the Court.

Contentment is the child of work and not of laziness.

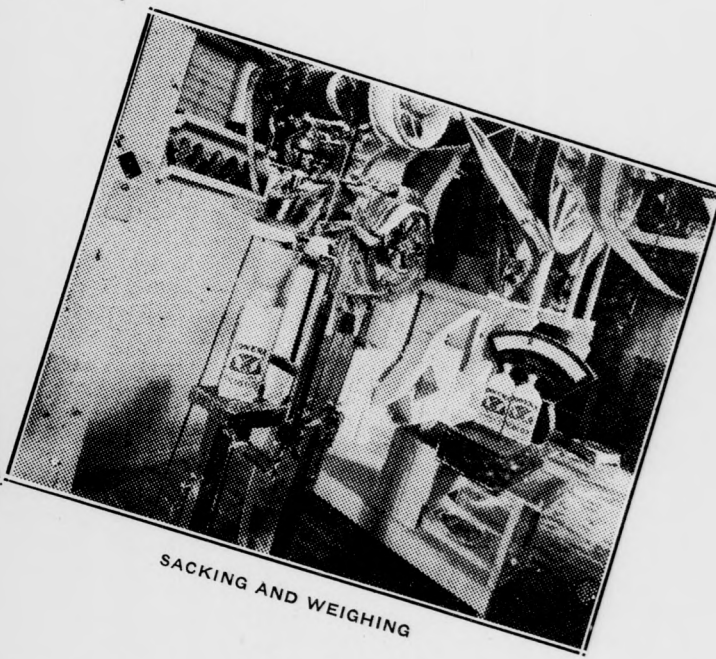
ROWENA PANCAKE FLOUR

(For Making Delicious Pancakes, Wheat and Buckwheat)

IN THE PROCESS OF MANUFACTURE



MIXER



SACKING AND WEIGHING

The foregoing pictures show two of our modern and highly efficient machines used in the making of our ROWENA PANCAKE FLOURS. The mixer insures absolute uniformity of quality and the sacker and weigher assure you of full weight in every sack. Efficiency and the highest grade of materials produce our ROWENA PANCAKE FLOURS, which acknowledge no superiors. Over 40 years' experience in the making of fine flours places us in a position to render you the very best in all flours for all purposes.

PANCAKES!!!

HOT OFF THE GRIDDLE—DONE TO A GOLDEN BROWN, AND WITH A FLAVOR!!! Each one calls for another. ROWENA PANCAKES "hit the spot" with a volume of satisfaction that belittles description. ROWENA PANCAKE FLOURS come in handy five-pound sacks and all good grocers have them. Bear in mind that these flours are made in the home of that famous family flour.

LILY WHITE FLOUR

"THE FLOUR THE BEST COOKS USE"

VALLEY CITY MILLING COMPANY

Grand Rapids and Portland

MAKERS ALSO OF ROWENA WHOLE WHEAT, ROWENA GOLDEN G MEAL AND ROWENA YES MA'AM GRAHAM

THE KEY TO THE SITUATION.

One language more or less in the world may not be a matter of great "practical" importance. Nevertheless, the disappearance of any historic tongue is, in certain ways, a distinct loss. It reduces by so much the picturesque element in civilization, which is constantly threatened by scientific advance. Hence it is easy to understand the apprehension which is felt in Great Britain over the losing fight which is being made by Welsh.

The somewhat isolated position of Wales has favored the survival of the ancient language of that principality. Improved communications, however, have seriously weakened its hold. In particular, as might be expected, it is menaced by the radio, which carries English into the remotest corners of the British Empire.

Even without the radio Welsh was having a hard struggle for survival. Very "human" is one reason for this development cited by the committee which has been investigating the conditions. Welsh, it finds, is considered "less respectable" than English, especially among young women. You can fight many tendencies with a fair prospect of success, but all your logic turns to dust when the object for which you are fighting begins to be looked upon as not quite proper.

In trying to save Welsh those interested are attempting what is usually an impossible task—to preserve two languages side by side. Diplomats may have two tongues—their own and French -- but ordinary persons limit themselves to one. This they do even when the cultivation of a second language would be comparatively easy. Very few German or French immigrants who marry in this country, even those with an education above the average, teach their native tongue to their children. Accordingly, we have the anomaly of children studying the language of their parents at school, and thus painfully learning what they might have picked up at home.

Welsh is suffering this same neglect in its native mountains. As a remedy the committee of investigation makes a familiar kind of recommendation. In our own country, when a group of people desires to influence the Nation's thinking, it plans an invasion of the public schools. "Capture the children," is the motto of all reformers. So it is with regard to Welsh. "The key of the whole position," says the committee, "is in the elementary school." For the sake of the school children in Wales, we hope that the key will not be turned too hard.

A VOYAGE OF DISCOVERY.

At the opening exercises of Princeton University President Hibben called upon the assembled students to consider that they were embarking upon a voyage of discovery. It was a happy phrase. It would be well for American education if this conception of their studies should characterize the attitude of those thousands of young men and women who are starting upon a new academic year.

As President Hibben pointed out, there are two types of discovery. There

is the discovery of facts which add to the sum total of human knowledge and there is the discovery of truths which are the common heritage of mankind but which come to the individual as a startling revelation of the unknown. To discover for the world probably falls within the province of scholars and scientists, but to discover for oneself is the privilege of all students, whether pursuing their studies in the university or outside it. Dr. Hibben was addressing the students of Princeton, but his conception of a voyage of discovery has a far broader application.

In a world of constantly increasing knowledge the task of our colleges in maintaining the proper proportions between study of the old and study of the new is becoming increasingly difficult. On the one hand we have such educational experiments as that of Dr. Micklejohn at Wisconsin, in which emphasis is placed upon study of the Greek and Roman civilization as the key to modern life, while on the other hand we have our scientific and technical schools, with their emphasis necessarily placed upon the latest developments in the scientific world.

If voyages of discovery are to prove worth while, students launching their barks upon this great sea of knowledge cannot afford to ignore either the truths of classical learning or the facts of modern science. They must steer a hard course, and, while they may not have time to put into every port, their aim should be to pass by as few as possible.

So astounding has been the extension of our knowledge of the world in the past generation that only a zest for discovery on his own account could give any student the courage to tackle his work. Our colleges cannot be content with relaying facts, but must labor to inspire an insatiable intellectual curiosity which will carry the student on his voyage long after he has left the university. There will always be something for him to discover.

THE ZONING PRINCIPLE.

Almost imperceptibly the spread of the zoning principle has brought about a remarkable change in the urban centers of the country during the past decade. The movement began in Boston in 1904. A survey which has just been completed by the Department of Commerce shows that more than thirty million persons, representing over 55 per cent. of our urban population, have established regulations concerning the use, height and area of buildings in some 550 cities scattered over the country. The principle has been bitterly contested from time to time. Builders opposed to the placing of limits upon their rights to build as they please have carried their protests to the Supreme Court of the United States four times, but in each case the court has decided that municipalities have the right to control the erection of structures within their boundaries as well as to establish purely residential sections, protected from the encroachments of office buildings and factories. The general effect upon the cities is readily apparent. Automob-

ists making long trips find that for the most part they pass through well-kept residential sections and gather the impression that city officials are determined to maintain a standard of orderliness which was formerly neglected. Rivalries among cities have become far more effective in the direction of sightliness than spasmodic reform movements were in the past. A further improvement can be made if cities will extend the principle by assuming control of signboards on their outskirts. It is distressing to see a beautiful valley or a green hillside marred by a garish sign setting forth the rates of a cheap hotel or the possibility of securing hot dogs half a mile away. Abroad they do this much better than we, but the improvement resulting from the adoption of the zoning principle shows how readily the general landscape of the country may be improved.

AUTOMOBILE LAW PECULIAR.

No monthly report of court proceedings is complete in these days unless it contains a number of new decisions regarding the responsibilities of owners of automobiles. Here are a few of the most recent ones: The Massachusetts Supreme Court recently held that a plaintiff suing for damage has the right to introduce medical experts to show the probable lessening of his years of life as a result of a collision, with the aim of having the opinions figure in the amount of damages. In affirming the case of a man convicted in the lower courts for violating the ordinance of a small town by selling gasoline on Sunday, the Supreme Court of Arkansas rejected the plea that the "sale of gasoline in a motor age has become a necessity," and declared that it is no more lawful to sell gasoline on Sunday in Arkansas than it is to sell meats and groceries. The owner of a car in Kansas loaned it to a neighbor. The neighbor was subsequently arrested by the county authorities for having liquor in the car, through which circumstance, under the law, it became forfeited to the State as a common nuisance, despite the protest of the owner that the liquor was carried without her knowledge or consent. This case was carried to the Supreme Court of the United States, which declared: "It has long been settled that statutory forfeiture of property intrusted by the innocent owner to another who uses it in violation of the revenue laws of the United States is not a violation of the due process clause of the Fifth Amendment." The court further held that there was no valid distinction in this case between the application of the Fourteenth Amendment and the application of the Fifth. No automobilist should start on a long journey without first taking a course in automobile law—that is, if he wants to keep out of trouble.

TRAINED SAFETY WORKERS.

When we read that during the eighteen months we were engaged in the kaiser's war 126,000 men were killed or died of wounds—at the rate of 7,000 each month—we are moved to discuss

the destructiveness of war and to consider measures for outlawing it. The lives we lose through industrial accidents in times of peace do not shock us nearly so much as those we lose in war, yet these figures are also appalling. In 1926 we lost 7,120 lives in this way each month. In a statement relating to these losses the American Museum of Safety says: "Industry claimed 85,449 lives and caused 2,000,000 accidents in that year, with a loss of more than one million dollars." The directors of the museum believe that most of these accidents are preventable. With the aim of proving that they are so they established a course of instruction at New York University last year. The result has justified a continuance of the course. There are no academic requirements for admission. The main object is to train engineers to make industrial plants mechanically safe, and the course of instruction is open "to all men and women who have any connection or direct interest in accident prevention." After analyzing the figures for 1926 the directors of the museum conclude that "at least 75 per cent. of all the accidents that occur can be prevented." They further declare that methods of accident prevention in industries and communities have become an exact science and that the need is simply for plenty of trained safety workers to put the methods into practice.

THE BATHOS OF BUTLER.

Probably few will be found to stand up against the proposal of Congressman Thomas B. Butler to send "Gold Star" mothers to Europe at Government expense to visit the graves of their sons. On sentimental grounds who can say no? Yet the proposal is essentially of that political self-seeking type that brands its author clearly for all to read. It is insincere. If the mothers of dead soldiers wish to visit their sons' graves, let them go. Perhaps to some it will be a holy duty. At any rate, the mortuary excursion will not break us. But let them realize that incidentally they will be making the sad trip to the glory of the Hon. Thomas B. Butler. In its proposal he attains the average Congressman's supreme ambition. This is to invent some method of spending public money that is so securely wrapped up in sentimentalism and the flag that no one can openly criticize it.

TRIAL MARRIAGE.

There is to-day a widespread effort to regularize irregular relations. Jurists and university professors are among many trying to break down the institution of monogamous marriage. Issues of this kind should not be side-stepped, but should be put under the light of discussion.

Can irregular sex relations stand the test of the experiences of the past? Young people are not going to be moved by the admonition that such straying away from moral standards is a violation of religious law. A better way is to show them that they are sinning against the love of humanity. Self-indulgence tends to disintegrate society, bring about social revolution and degrade man's character.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

By utilizing the cement road which leads Northward a mile East of Coopersville, Conklin can be reached by pavement from Grand Rapids except for one mile South of the village.

I well recall the strife which developed between Mike Miller and Oscar F. Conklin regarding the naming of the town when the G. R. & I. built its extension from Grand Rapids to Conklin. Mr. Conklin got the railroad company to locate a station there and name the town after the man who had purchased the right of way for the railway company. When it came to designating the name of the postoffice, Mr. Miller secured the signatures of most of the farmers in the vicinity to have the town named after him; but Mr. Conklin made a hurried trip to Washington and was introduced to the officials of the Postoffice Department by the Representative of the district and both United Senators with such effectiveness that the Conklin name was adopted without parley or delay. There has never been any further effort made to deprive Mr. Conklin of the credit due him for his part in the great undertaking which linked together the two largest cities of Western Michigan.

I think I never saw the town when it was more prosperous than it is this year. Farm crops in the vicinity have turned out better than in many other localities and the merchants are looking forward to a good fall and winter trade.

The Conklin State Bank makes a good statement of earnings so far this year, leading to the conclusion that perhaps the dividend rate may possibly be increased another year. The management of the bank is in good hands and the directors are painstaking and liberal minded.

I found Ravenna extra busy because it was the concluding day of the Muskegon county fair. While I rounded up four new readers for the Tradesman, my better half visited the fair for an hour or more. She says it was one of the cleanest and most complete county exhibitions she had ever seen; that the fruit and vegetable displays were remarkable in scope, variety and general excellence; that the display of women's work was little less than remarkable; that the attention given the calf, pig and pony clubs made up of boys and the cooking and canning clubs composed of girls and women was much in evidence; that the games and sports were clean and wholesome; that snake charmers and fortune tellers were conspicuously absent; in short, that Ravenna fair came about as near to being a model exhibition as any she had ever attended.

I am glad to be able to present such a report of the Ravenna fair, because it is not such as can be said of most county fairs these days. I do not know to what extent the rainy week interfered with the financial success of the undertaking, but the men in charge evidently had but one object in view and that was to create and maintain an exhibition that would be accept-

able to farmers, their wives and their children. That they succeeded to a remarkable degree I have no reason to doubt.

Ed. Bartholemew told me he had been engaged in the hardware business at Ravenna for thirty-six years. That is quite a long time to stand behind the counter of a retail store, but judging by the youthful appearance of the genial gentleman, he will be able to round out fifty years with his friends and customers.

The Ravenna State Bank is fairly launched on a career of usefulness and prosperity. Cashier Linck is a very energetic and resourceful banker and is making friends rapidly.

In talking with Frank E. Thatcher I found we were both born the same year, within a few weeks of each other; also that our mothers both lived to be 95 years old.

I regret that there are two merchants in Ravenna who cannot read the Tradesman because of failing eyesight—Aaron Rodgers and Herb Starks. I urged the latter to avail himself of the wonderful ability of Dr. Beeman, of Grand Rapids, who stands at the head of expert oculists in this country.

It looks as though the water power afforded by Crockery Creek would not be again improved. Perhaps the way in which the project has worked out is the better solution of the problem. In common with many others who contributed good money to the undertaking in order to have light and power in our suburban homes, I believe that the taking over of the project by the Southern Michigan Light and Power Co. will find many farmers and people of small means in possession of electric light and power who would never otherwise have enjoyed that privilege.

This incident reminds me that it frequently happens in this world that we do not always accomplish what we start out to do, but because we have made the effort we often achieve some other result which proves equally satisfactory. If we never make a move to better existing conditions, we never "get anywhere," as the expression goes, in this world. Progress goes with incentive and activity; never with inactivity, fault finding and pessimism. Better start and fail than never to have started at all.

Which suggests another thought incident to Emerson's wonderful expression, "One-half the people do the work of the world and the other half sit back and wonder why it was not done the other way."

The only people who amount to anything in this world are those who do things, even though they frequently make mistakes and are sometimes forced to halt short of accomplishment.

E. A. Stowe.

No Human Can Correctly Foretell the Weather.

Grandville, Oct. 4—The past summer was one of exceptional variations.

Late frosts in spring damaged early crops, followed by an unprecedented cold summer until late, then came the September heat, with continued drought and scorching winds. Of late the rain began to fall and has kept at it almost constantly.

We have certainly had a peculiar summer which has led some wiseacres

to declare that our climate is undergoing change, induced, no doubt, by electrical disturbances because of the radio and other modern contrivances to win intelligence from the air.

Weather prophets were once considered accurate in their prognostications, the common man looking up to them in awe. That was in a past generation, however. The world has grown older and wiser with the passage of time until now very few credit the weather seer with common intelligence along scientific lines.

Why should we listen to these prophets who have so often been disproved in their predictions? As well believe that the earth will soon encounter a comet in mid sky and be dashed to everlasting smithereens. Many people could not sleep nights because of the predictions of the wiseacres that the world was soon going to destruction.

Has our climate changed? Doubtless not in any perceptible degree. Hard winters and open ones were in evidence a century ago. There is nothing new in our late backward summer, long drought and seeping weeks of rain this autumn.

Forty-seven years ago snow began falling November 7. Good sleighing within two weeks and no sign of bare ground until the middle of the next April. That was some winter with its five months of continuous sleighing. A boon to the loggers of that day. No such tedious winter has occurred since that date, 1880-1881.

The winter of 1872-3 was even a colder winter, the mercury ranging from 20 to 30 degrees below zero during several months. Snow began falling November 14 and remained until the latter part of April. Those two winters were the high water mark of severe weather, not having been equalled since.

The prophets of that day foretold a change of climate which would render Michigan uninhabitable except by Laplanders and Eskimos. These prophets failed to make good. Back seventy years ago we had a summer in which was a frost every month. As usual, the weather guides warned of a complete change in our seasons.

The weatherwise are already predicting an early and hard winter. Last year the same predictions were made, none of which came true. It is evident that no living person can foretell weather conditions beyond a few days at the farthest, therefore it will be well for the ordinary citizen to sit tight and take the weather as it comes without borrowing any fear because of a wise prophet's predictions.

All the old weather signs, too, have gone into innocuous desuetude. Many farmers of a past age planted their crops in the moon, not coming down to earth until later. If I remember right, the new moon was very friendly to growing crops. We of to-day, however, seldom think of this luminary when doing our planting or reaping.

Even the animals were considered able to reveal the secrets of nature. Heavy corn husks in the fall foretold a hard winter. Unusually large muskrat houses also foretold deep snows and zero weather. It is strange how otherwise sensible people were deceived into believing in these weather signs.

An overstock of nuts, such as beech-nuts, butternuts and acorns, portended deep snows and extremely cold weather for the approaching winter. I readily recall a winter in which the ground in the forests were deeply covered with many kinds of shack, the winter following proving unusually mild and snowless.

So many times have these "signs" been disproved they no longer have any force, even to the most unthinking.

The bear and woodchuck coming forth on Candlemas day to remain out or hie back to the den for six weeks was held in much respect until observ-

ers learned that there was nothing to that superstition.

The weather is not ruled by any senseless nonsense. From the earliest settlement of our State down to the present time now and then a hard winter, with deep snow, has been the lot. Following oft times by open winters with little or no snow.

"What kind of winter will we have this year?" someone asks, all of which depends on the direction of the winds and the moisture up above. It was once held that winter could not come until the swamps were full of water, indicating the necessity of considerable rain in the fall.

We seem to be getting the rain this fall in sufficient quantity to fill the swamps roundabout. After these swamps are filled then look out for snow. Do not borrow trouble, however, since this saying may prove as deceitful as those others mentioned.

It is plain as a pikestaff that no human can tell what the winter will be (hard or soft) until after it has come and gone. Old Timer.

Sidelight on the Tradesman's Oceana County Poet.

Pentwater, Oct. 4—One day when L. B. Mitchell and myself were having a chat over his charming poems, he related to me the following incident:

When William Cullen Bryant, then eighteen years of age, was attending school at Cummington, Mass., he boarded with Mr. Mitchell's grandmother, Mrs. Sarah E. Porter.

The woods around Cummington were wild and picturesque and were thus the ideal hunting place for young Bryant. He was a great lover of nature, as well as a close student of her trees and plants and running brooks.

In communion with nature Bryant drew inspirations which found their way into his immortal verse. One morning at the breakfast table the enthusiastic young poet said to her, "Mother Porter, I have just written a poem that I would like to read to you and have you tell me how you like it."

She listened with indulgent admiration while the lines of the immortal Thanatopsis fell from his lips, little dreaming of how many millions were destined to hear these same verses in the years to follow. In a preface to an edition of his poems it is recorded that the first reading of the poem was to a woman and that she burst into tears, thus confirming the story of Mr. Mitchell's grandmother.

This woman, who had the great honor of listening to that poet's masterpiece, was Mr. Mitchell's grandmother. When he was a small boy his grandmother was living with his parents and the house, being a bit crowded, little Lorenzo slept in a trundle bed in his grandmother's room and as he was able to begin to understand, she would repeat Bryant's poems and the hymns of Watts by the hour to him.

Often she related to him the incident of the poet's reading to her the immortal Thanatopsis. So by nature and environment little Lorenzo was nurtured close to the very bosom of the muse. When he came into the brotherhood of Masonry his soul was surcharged with its great truths, its wonderful history and philosophy, its surpassing pictures of life's mysteries and its lofty ideals, and it was natural that his love and genius for poetry should crystallize into verse when, at the age of 62, he left the farm, eight miles away, to find himself to be at home in the Ancient Mystic Art. At once making Masonic verse a specialty he was appointed poet laureate to the Grand Lodge of the State of Michigan, F. & A. M., March 8, 1915.

Charles W. Moore, D. D.

Having filled the hope chest and learned how to manipulate the can-opener, she felt prepared for matrimony.

SHOE MARKET

Advocates Co-operation To Sell More Men's Shoes.

"The increase in the amount and effectiveness of advertising has worked a change in the buying habits of the Nation," Donald W. Bolt, chairman of the ways and means committee, in charge of the N. S. R. A. four million dollar campaign to promote the men's shoe business, told the members of the Rotary Club of Brockton, Mass., in a recent address before that organization. "Advertising has been able to make the name of a breakfast food or a household necessity as popular as a leading moving picture actress. Advertising, by virtue of its force, has been able to dictate the fashions and form the habits of millions.

"A great many industries, particularly those who produce the basic necessities of life, have been seriously affected by the present day tendency of the consumer to think first of the luxuries of life.

"Principal among the basic industries which have been so affected is the men's shoe industry. Men do not think of their shoes. They think, rather, of a new car, radios, the movies, travel—in fact everything except their shoes.

"The decline in the consumption of men's shoes has been laid at the door of various agencies.

"Some feel that the rapidly increasing number of automobiles keeps men off their feet. It is felt, in a great many cases, that the large number of modern repair shops which have sprung up over the country has lengthened the life span of a pair of shoes.

"Some feel that shoes are made better and therefore last longer. But recently, at several conferences throughout the country, it was decided that possibly men did not think of shoes; that they were not told of the advantages of having a sufficient number of pairs of shoes. It was felt that if men were educated to the idea that shoes are the most important part of their wardrobe, both from the standpoint of health and appearance, that it is healthful to change their shoes as they do their linen, that the consumption of shoes would be materially increased.

"And so the National advertising campaign to increase the consumption of men's shoes was sponsored by the National Shoe Retailers' Association. Now, you probably will ask, why does not the individual advertising of manufacturers and retailers accomplish this? It is successful insofar as it is done, but there are thousands of retail shoe merchants and hundreds of manufacturers whose limited production prevents them from doing any extensive advertising, yet by virtue of being allied with every other manufacturer and retailer in the industry an advertising campaign of sufficient size can be carried on and the results will be felt proportionately throughout the country.

"A retailer or manufacturer who advertises a particular brand of shoes can say but one thing, 'When you think of shoes, or, when you need shoes, buy my shoes.' No single man-

ufacturer or retailer has the resources at his command to create and carry through a National idea, but all, if each will do his part, can stand shoulder to shoulder and combat those industries which are making inroads on their business.

"It does not matter if Jones and Brown have stores in the same block. They are competitors, that is true, but they have a common interest in treating potentialities for the commodity which they sell. They have ideas which can creditably be used by both and which will result in increased business for both of them.

"Co-operative advertising has been the answer to many problems of many industries. Its distinct advantage is that thousands of units in an industry are welded together into an accessible and wieldy body. They have a common goal. They have common problems in which each one is interested.

"If we build our house of stone, we cannot build it of brick or lumber; so then the quarriers of stone or makers of brick and the lumber industry are embroiled in a contest for that part of the consumer's dollar which he is willing to spend for their product.

"The manufacturers of brick, realizing that they have a common interest, have successfully educated the builders of America that they should build their homes of brick. They have made tremendous strides in their industry because they have organized and co-operatively attacked the problem before them.

"The quarriers of stone, not to be out done, have also banded together to protect their interests and the lumber industry probably will soon follow.

You may think that it is an unnecessary expense, and if neither of those mentioned indulged in this type of advertising and organization that they would get along just as well, but the advantages of organization and mutual benefit by those who are a part of it more than offsets the small expense that is entailed on any one individual.

"The shoe industry undoubtedly will profit from such an organization and will progress in proportion to the enthusiasm put behind the project by unselfish participation. By giving, as Theodore Roosevelt once said, 'a little bit of himself to the advancement of the profession to which he belongs,' each participant will profit in a greater measure than the small amount of money that would be required of him."

Footwear Shown in Varied Designs.

Footwear, shoes and stockings, matching and selected to complete a suit or ensemble, are shown in new shades of taupe, beige, brown and smoke gray, in leathers that are treated to give them a novel finish. Some of these have a high glaze, some have a dull surface, and the soft skins are particularly fashionable. Suede and antelope are used for dressy street shoes as well as for afternoon. The reptile skins of finer grain are still considered smart, and among the most attractive shoes for Fall and Winter are those made of a plain leather, with trimming of narrow strips of snake or lizard skin.

Stockings are very important with

sports dress, for now that the term is applied to a larger variety of styles it is no longer considered necessary to wear only wool socks with costumes of this type. For rough wool materials stockings of the same sort are important, but lisle and silk are worn with the "sports" suits and frocks of crepe, velvet and the handsome Rodier fabrics, which, though woven of worsted, are threaded with strands of gilt and silver. With the beige and gilt Kashavelline suits are worn beige shoes of plain kid, with edges and pattern outlined with fancy leather. With a light blue square mesh of wool, combined with a figured material having a blue ground and a decorative art design, is worn gray antelope shoes piped with black, and gray silk stockings.

Are Buying More Foreign Goods.

More merchandise of foreign origin is now being bought by American department stores than ever before and the number of them that maintain separate or co-operative buying offices abroad is steadily growing. Stores in the Middle West, it was said yesterday, are particularly numerous among those that are now devoting more attention to imported merchandise which includes hundreds of items. Several reasons for this increased interest were cited, one being the "tone" which the foreign lines are credited with giving the stores. Another is that much of the merchandise is of a novelty type that is practically unobtainable in this country. The low landed costs of many items and the resultant higher mark-ups possible are also said to be strong factors in the growing demand for them.

Invents New Run Stopper.

A new preparation designed to stop runs in silk hosiery and knitted silk garments is about to be placed on the market by a Chicago concern. It will be sold in tubes about as large as a lipstick, and can be conveniently carried by women in their handbags for use whenever a run occurs. The preparation dries and solidifies quickly when applied, according to the inventor. It "metalizes" in action, and makes the threads adhere. Washing will not affect the stocking run so treated, it is further said, nor will the fabric be hurt or its color affected. It is planned to turn out about 50,000 tubes of the preparation daily. They will retail at 25 cents each.





You Be the Judge

Compare The Torson Shoe with any Kid arch support shoe retailing at six to seven dollars.

Order a pair for yourself. There are four styles, black or brown Kid, shoe or oxford. Any size or width from A to EEE will come by return mail.

Here is a field for YOU.

Herold-Bertsch Shoe Co

Grand Rapids, Mich.

Manufacturers of Quality Footwear since 1892.

YOUR FALL TRADE IS IN full swing. Have you a complete stock on your Findings such as Laces, Insoles, Polish, Buckles, Shoe Horns, Button Hooks, etc. Your order will have our careful attention.

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**MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE COMPANY
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Prompt Adjustments

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

Ultimate Goal of Centralized Banking Power.

That present day trend toward centralization of banking power in this country is arousing more interest than ever before. As a result there is a great deal of speculation in bank shares and many rumors.

In theory almost every large bank in Wall Street has been merged with another institution during the past month or two. There has to exist only a very flimsy excuse for one bank to join another for the merger to become an established fact in the mind of Dame Rumor.

Nevertheless the vapors of rumor undoubtedly arise from what appears to be a real situation. That there are too many banks is generally conceded and that one or two of the larger banks in their race for supremacy are ready to absorb the smaller ones for the sake of the increased deposits and added branches also seems to be a fact.

The Street is watching the trend with interest, curious to know just where it will lead. The statement has been made that we are heading for the English system whereby about half a dozen large institutions control banking throughout the British Empire. This, of course, is impossible under our present laws.

But it must be remembered that our large cities are empires in themselves and that many banks would be perfectly satisfied to control in their own cities or states.

According to bankers the trend toward centralization in finance is simply following the rule in all industries. They say many of the smaller banks, products of prosperity, would be unable to weather bad times and that it is right that they should be swallowed up by the stronger institutions.

An interesting feature of the tre-

mendous growth of commercial banks is that they are beginning to tread on the toes of other financial institutions. For instance they operate savings departments in competition with savings banks and securities departments in competition with investment houses.

According to one advanced thinker the trend toward aggregation of capital in all lines is the most important question before this country to-day. He says the much heralded prosperity of the past few years has been in favor of the large institutions and that the smaller business man is complaining bitterly.

He is not so sure that the large corporations will work successfully in bad times and, he asserts, they have yet to be tried. "A large corporation can prove top heavy in bad times," he asserts, "because of the tremendous expense of keeping it running. The larger the institution the more difficult it is to find men capable of running it. There is to-day a premium on business genius. A big corporation moves slowly because there are so many men to consult."

"The real test of the system will come when business is scarce and the few very large corporations begin to compete for the crumbs. Then the plan either will be found sound or the corrective process will begin."

[Copyrighted, 1927.]

Failure of the Lou S. Darling Seed Co.

The Lou S. Darling Seed Co., of Petoskey, made an assignment Sept. 12 to John M. Shields, who has filed a bond for \$25,000 to protect the interests of the creditors. The assets of the estate have been appraised at \$9,130.13, as follows:

Accounts receivable	\$ 283.26
Bills receivable	1,871.97
Merchandise	5,259.47
Furniture and fixtures	1,715.42
Total assets	\$9,130.13

There are fifty-one creditors whose claims aggregate \$17,697.93. A list of the creditors and the amounts owing each is as follows:

First State Bank of Petoskey	\$5,500.00
Barteldes Seed Co., Lawrence, Kans.	387.43
Brown Bag Filling Co., Fitchburg, Mass.	314.36
United Bulb Co., Mt. Clemens	330.00
American Bulb Co., Chicago	50.00
Oakes Mfg. Co., Tipton, Ill.	85.21
S. D. Woodruff & Sons, Orange, Conn.	647.34
Central Mich. Paper Co., Grand Rapids	50.00
W. W. Barnard Co., Chicago	236.04
General Bulb Co., Chicago	418.55
G. R. Paper Box Co., Grand Rap.	177.55
Shaw Printing Co., Battle Creek	4,100.00
Everett B. Clark Seed Co., Milford	465.56
W. Atlee Burpee Co., Philadelphia	146.41
John H. Allen Seed Co., Sheboygan, Wis.	38.09
American Sales Co., Cleveland	18.61
American Envelope Co., Chicago	192.19
A. X. Alexander, E. Bridgewater, Mass.	40.25
J. Armengol, Loreda, Texas	69.30
Brown Bag Filling Machine Co., Fitchburg, Mass.	91.05
John Bodger & Son, Los Angeles	166.28
Peter Bohlender & Sons, Tippecanoe City, Ohio	68.50
Brown & Bigelow, St. Paul, Minn.	122.00
Cole Nursery, Painesville, Ohio	49.25
Walter Cornelson, Bybee, Ky.	14.03
Darling & Co., Chicago	1,248.94
D. M. Ferry Co., Detroit	41.40
Fort Smith Seed Co., Ft. Smith, Ark.	10.00
Kutroff, Pickhardt & Co., New York	8.00
Lord, Thomas & Logan, Chicago	824.00
H. Leonard & Sons, Grand Rapids	30.00
Nitrogen Co., Milwaukee	28.80
Oyama Products Co., Newburgh, N. Y.	21.62
Geo. R. Pedrick & Son, Pedrickton, N. J.	306.23
F. H. Reichard Mfg. Co., Bangor, Me.	15.20
Peacock Dahlia Farms, Berlin, N. J.	35.00
Shenandoah Nurseries, Shenandoah, Iowa	38.38
J. L. Schiller, Toledo	20.00
Tobacco By-Products Co., Louisville	123.10
James Vicks Co., Rochester, Calif.	44.98
L. D. Weller Seed Co., Gundalup	30.00
Consumers Fuel Co., Petoskey	58.77
W. E. Ellis, Petoskey	40.00
Mrs. Alice Fochtman, Petoskey	430.00
Grossman Estate, Petoskey	17.74
Hankey Milling Co., Petoskey	21.30
Kahler & Friend, Petoskey	19.85
McCune & Co., Petoskey	42.60
Petoskey Auto Sales Co., Petoskey	29.50
News Print Co., Petoskey	9.52
Personal taxes	564.94

The bank claim is secured by pledge

of life insurance policy having a cash surrender value of \$1,830 and notes and mortgage having a value of \$2,250.

Knew the Meaning.

"I want to be procrastinated at de nex' corner," said the negro passenger. "You want to be what?" demanded the conductor.

"Don't lose your temper. I had to look in de dictionary mys'f befo I found out dat 'procrastinate' means put off."



FAVORITE TEA in ½ lb. lead packages is a strictly 1st May Picking and is one of the very highest grades sold in the U. S. If this Tea is not sold in your city, exclusive sale may be arranged by addressing

DELBERT F. HELMER
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GRAND RAPIDS, MICH.

DEL MONTE Vegetables



FINANCIAL

Late Crops Tend To Retard Business.

Advance reports from four of the Federal Reserve districts, Chicago, Philadelphia, Dallas and San Francisco, reveal a spotty business situation.

While the banks point to nothing in the situation that would indicate alarming changes there is a suggestion of slackening demand and declining employment.

On one point they agree and that is a falling off in the demand for credit and an increase in funds for investment. Savings seem to be increasing generally.

Figures of automobile production and distribution given in the reports are interesting. The Chicago bank says: "Wholesale distribution of automobiles in the Middle West declined in August from July. The number sold increased over August, 1926, but the aggregate value was less. Sales at retail continued the decline started in May and are still considerably under the volume of a year ago. Stocks of new cars on hand August 31, totaled in excess of those held July 31 and on the corresponding date of 1926.

"At Detroit, according to reports received from the Employers' Association, employment fell off 2.9 per cent. for the month closing the second week in September, and was 17.2 below the level of a year ago as compared with only 13 per cent. in August."

The Philadelphia Federal Reserve Bank says that at retail only the cars priced under \$1,000 sold noticeably above the total number and value of a month and a year before while sales of other classes of automobile showed decreases. Sales of used cars increased considerably. Cars sold on the deferred payment plan showed a pronounced drop.

On the whole retail trade seems to have been good in August. According to 83 department stores reporting to the Chicago bank total sales during August exceeded the July volume by 19.2 per cent. and were 10.3 per cent. ahead of August a year ago. Both increases were the largest in these comparisons of any August since 1923. The chain stores were not so prosperous.

Failure of some lines to show seasonal advances is the result of crop uncertainty which caused farmers to curtail purchases.

The Federal Reserve Bank of San Francisco says: "A late agricultural season has contributed to the hesitation in business during the past few months but conditions during August were favorable for agricultural operations and harvesting of the district's crops has progressed rapidly. Yields are generally larger than a year ago. Although quality of some crops is reported to be below that of last year price returns to growers are generally satisfactory and market, although reflecting the late season, is proceeding in large volume."

The Federal Reserve Bank of Dallas says: "Despite the violent fluctuations that have occurred in the price of cotton during the past thirty days, the moderate net gain scored by cotton

during that period has served to strengthen confidence in the business situation and to increase returns from the district's major crop. Returns from the cotton crop have already been reflected in the liquidation of indebtedness at both banks and mercantile establishments and to some extent in the expansion of trade. An outstanding feature of the present situation is that farmers during the past year have raised their living largely at home and have paid out relatively small amounts for labor in the cultivation of crops with the result that they have a large equity in their crops and owe less money on this year's living expenses." [Copyrighted, 1927.]

Would Reduce Underwriting Cost.

Wall Street follows with interest the discussion at the Investment Bankers Association convention of plans to avoid waste of time and money in the raising of new capital.

It is an interesting topic at this time and to many leaders of thought in the street it seems inevitable that something will have to be done to cut down underwriting expenses.

This desire for a change of method has brought out the suggestion that New York bankers adopt the English system of underwriting and distributing securities. It requires little knowledge of the subject, however, to show that it would be next to impossible for our bankers to adopt an alien plan.

Certain fundamental differences between the two races furnish reasons for the divergency of the English and American systems.

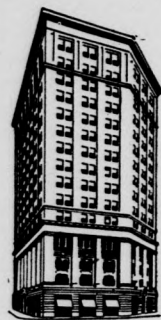
English bankers are dealing with "Educated Investors," who have been investors for generations, mostly dealing with the same firm of bankers from father to son. Bond salesmen are never used by reputable English bankers, who regard with scorn the American "share pushers."

In England there is a privileged class of investors, large institutions and wealthy individuals, permitted to join in syndicates at the underwriting price. Advertisements in London of new capital issues contain full details and set forth the price paid by the bankers, commissions, etc. When the issue is ready for the public books are opened at the offices of the bankers and investors wait in line to buy bonds. These investors bring with them not only checks but, if unknown, some means of identification.

The Englishman regards with suspicion any commodity, including securities, carried around to him. The American investor must be "sold." Hence the absolute necessity for the expensive American bond selling campaigns. The New York investment firm that advertised its issue in the newspapers and expected investors to come in probably would be sadly disappointed. The advertisement must be followed up.

There is little doubt that the English system, while more complicated, is much more economical, but it seems that American bankers can expect to find few hints in London to aid them in cutting down costs.

The system in England which permits the borrowing corporation to go



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

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New York
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Chicago
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"The Home for Savings"

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

Banking by Mail Made Easy.

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Investment Bankers

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Bank Building

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Grand Rapids National Bank Building
Phone 4212

Detroit
2056 Buhl
Building

to the public direct may, perhaps, suggest something to our bankers, but it is a system that works successfully only with enlightened investors.

It is likely that any reforms instituted by the bankers in Seattle will have to be American throughout, based on lessons learned from past mistakes. Bankers will approve heartily changes that will cut down unnecessary costs, duplication and expensive competition in the placing of loans. They declare that some of the money saved could be used to make bond circulars more attractive. The stock swindler who has a larger margin of profit to work on can give to the legitimate banker several points on how to make bond selling literature attractive.

[Copyrighted, 1927.]

Estates Usually Dissipated Quickly.

Because 90 per cent. of all estates amounting to \$5,000 or more are dissipated within five to seven years after being turned over to heirs, the practice of creating personal trusts to administer savings for beneficiaries has spread rapidly in recent years.

Perhaps the most significant advance in this direction has been made in life insurance trusts, in which proceeds of policies are paid to a trustee empowered to distribute them in accordance with the wishes of the maker of the trust. Life insurance companies were the first to realize the need of some method for conserving estates, and they have given much attention to so-called income policies, the proceeds of which are paid out to the beneficiary at regular intervals over a period of years.

Insurance companies are unable, however, to manage estates and cannot offer the flexibility in plans for distribution of proceeds that is made available by a trust company. These concerns, therefore, are co-operating with life insurance underwriters in assisting persons to preserve estates.

All that is required to form a personal trust is a little initiative. The time required is negligible. Most trust companies have prepared forms for gathering the necessary information to place in the hands of the lawyer who is to draw up the document. The trust company will gladly introduce a lawyer if the maker is unacquainted with one.

Personal trusts may be either revocable or irrevocable; that is, the grantor may stipulate in the agreement that he reserves the right to alter or amend the provisions or to revoke the agreement entirely. If the power of revocation is not reserved, the amount involved can only be increased. It cannot be lowered. Revocable trusts are suggested for those who might, under certain conditions, be tempted to cancel the agreement and defeat the purpose for which it was adopted.

The advantages held by a trust company in managing estates, such as the selection and supervision of securities, have given such institutions preference over individuals. The fees are regulated by state law, so that the experience of the trust company is no more costly.

Large organizations specializing in personal trusts maintain departments composed of trained specialists thoroughly experienced in requirements of trust investment work who devote their time exclusively to studying estate problems.

Trust companies are not permitted to purchase securities for trusts from themselves or affiliated organizations and are not permitted to sell to themselves any of the holdings, so they cannot profit by changes they deem necessary. Securities held in trust are segregated from those held by the company and are periodically examined to determine whether substitutions are advisable.

The excuse often used that "my wife does not need the help of a trust company" is answered by the statement that few women—or men, either—even know what the duties of an executor are. A reading of an outline of an executor's duties should convince any man that neither his wife nor himself is prepared to take up the administration of an estate under present conditions. William Russell White.

[Copyrighted, 1927.]

An Up-to-Date Check.

"Your account for \$377 is long past due, and suit will be entered unless I receive a satisfactory reply by wire," the merchant wired.

This telegram had the desired effect, as the customer had a checking account at a bank in the merchant's home town; promptly wired the bank directing the bank to pay to the merchant or order the sum of \$377, and sent a duplicate of the telegram to the merchant, which the merchant promptly presented to the bank and demanded payment.

"What gave you the idea we'd pay cash on a document like this?" the teller demanded.

"Because it's a check," the merchant assured him.

"Well, if that's a check, it's certainly in a new dress," the teller averred.

"Isn't it dated?" the merchant demanded.

"It certainly is."

"And directed to your abnk?"

"Certainly."

"And directs you to pay a certain sum of money?"

"Yes—that's true."

"Well, then, why isn't it a check when it's signed by the customer?"

"It's certainly a new one on me, but I'll pay it, and take a chance," the teller agreed, and the Supreme Court of Arkansas upheld him in a case reported in 229 S. W. 1026, where the court ruled that such a document fulfilled all the requirements of an actual check.

"The telegraphic message from the customer can only be treated either as a private direction from the former to the bank as his agent, or as the equivalent of a written check to order for the payment of money," was the reasoning of the court.

After all, there is something admirable in the faith of the indigent man who thinks six hound dogs will keep the wolf from the door.

Business Is Basically

a matter of production and distribution and it is the bank's function to finance both operations, to simplify and expedite the essential financial transactions and to safeguard the funds involved.

"THE GRAND RAPIDS SAVINGS BANK" serves in these various capacities, and the scope of its operations has necessitated the development of machinery and methods which the average business house lacks.

Let us show you how our work will supplement your own, and make it more productive.

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 Convenient Offices

THE TOLEDO PLATE & WINDOW GLASS COMPANY

MIRRORS—ART GLASS—DRESSER TOPS—AUTOMOBILE—SHOW CASE GLASS
All Kinds of Glass for Building Purposes

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Grand Rapids, Michigan

Choosing Your Executor

BEFORE NAMING AN INDIVIDUAL AS your Executor and Trustee under your Will, acquaint yourself with what Executorship involves and the many vital ways in which a Trust Company can serve you and safeguard your Estate.

Our Trust officer will be glad to explain this to you or send you information bearing on these important matters.

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MICHIGAN TRUST
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Suggested Fire Prevention Talk For Agents and Others.

Into the fiery oven of Moloch the Carthaginians rolled their most precious possessions—their own children. To the worship of a huge calf-headed image of bronze a pagan people danced to the music of flutes and timbrels to drown the shrieks of their burning victims. This unenlightened nation believed that wars could be won, or crops increased, by the sacrifice.

With no hope nor expectation of good resulting, America to-day worships Moloch, the pagan god, to a scale undreamed of centuries ago. Into the lap of the fire god Americans by their own carelessness are tossing over \$500,000,000 worth of churches, schools, stores, homes and factories, every year, never to be replaced for the progress of the country. No longer is the oldest son alone in danger of the sacrificial fire but men, women and children alike lose their lives through a nation's negligence.

"What is everybody's business is nobody's business," the saying goes. Is there any way for us to bring this tremendous disaster to each and every individual American so that he can realize the enormity of the loss in life and property and the serious necessity for an awakening sentiment to stop fire?

When property is burned, the country has lost raw material, manufactured and changed though it may be, that can never be replaced—never!

When human lives are snuffed out because someone did not stop to think or did not have time or sufficient interest to safeguard them it should be more than a mere newspaper item—or local topic.

We claim an advancing civilization and yet the value of a human life, if we may judge from the fire record, is no more important than in the days of Babylon and Tyre.

Having contemplated, briefly, the proportions of the annual loss that we must set about combating, we may note how this wastage affects us, individually and as a people. Plainly, every dollar's worth of property that is reduced to ashes represents a loss, not only to the immediate sufferer but to the entire United States, in National wealth. And whatever affects the Nation as a whole affects, of course, every citizen, rich and poor alike. As individuals we can no more escape the calamities that befall our country, of which this annual fire loss is not the least, than we can fail to share in the benefits which our collective industry showers upon us. Nor is this remote, school-book theorizing; it is solid and very present fact.

One fundamentally serious loss resulting from every fire is that represented by the wasted raw materials, many of which, for rebuilding, must be drawn from already slender, or at least steadily diminishing, natural resources within our boundaries. Take lumber. Despite the increasing use of incombustible material in structural work, wood, as everyone knows, remains in steady and constant demand. Every fire, therefore, which consumes wood in some form necessitates the making of fresh inroads into our timber supply. Hence, in a very real

sense, the fire alarm is echoed in the ring of the woodman's axe—in which assertion, alas! there is a deal more of solemn truth than of fancy.

Still other ways there are in which the burden of a monstrous fire loss descends upon us intimately and individually. It enters into the cost of every purchase we make, however trivial, since the expense of insurance protection is incorporated, by common practice, along with other items of "overhead," in the price set by the seller upon his commodity or service. And as insurance rates are invariably an index to a community's fire loss ratio, it follows that the higher the loss the greater the premium that the public—both directly—for its own insurance—and indirectly—through its commodity purchases—must pay. So we see that by increasing measurably the cost of living the fire waste is a burden which rests squarely upon our shoulders—upon yours and mine. Your loaf of bread costs you, perhaps, another mill, and your automobile several dollars more, indirectly, all because of our gigantic fire waste. To realize the truth of this we do not need to be close students of economics; it is only too plain.

Again, it must not be forgotten that when industrial plants are attacked by fire, hundreds, sometimes thousands, of men and women, without a moment's warning are thrown out of work. Sudden unemployment on such a scale disturbs inevitably the whole community in a number of unpleasant—often desperate—ways, not the least of which is the reduction of its purchasing power and the attendant lowering of the standards of living for a part of its inhabitants, even supposing that acute privation or actual starvation does not ensue. Nor is this a misfortune which occurs at long intervals. Seldom does a day pass without being blackened by one such fire, with its far-reaching consequences; sometimes many are recorded in a single 24 hour period.

Now consider this: As already noted destroyed buildings pay no taxes—that is an established principle in city government everywhere. From the date of its destruction, burned property is removed automatically from the assessment rolls and only replaced when restoration has been completed. Yet this anticipated revenue for the community's budget requirements cannot be dispensed with; it must come from some source, and so it is added to the taxes of those whose property remains standing. On a loss of \$570,250,000, this additional charge aggregates many hundreds of thousands of dollars and it is shouldered by those of us who have escaped the attack of fire—often by our own foresightedness, which thus is unjustly penalized.

Furthermore, let us not overlook the expense of public fire protection. To maintain a municipally paid fire department, together with an efficient and reliable alarm system, requires money, much money. To protect from the ravages of the flames the city of New York alone, its residents pay annually some \$6,000,000. Lesser but still considerable sums are appropriated by

hundreds of cities in the United States year after year.

Do not misunderstand me. Collectively, our fire departments constitute our standing army prepared to resist the incursions of the Red Enemy. I am as far as possible from urging retrenchment by so much as a penny from these expenditures. Truly there is no single public disbursement more vitally necessary and no one division of city government wherein attempts to economize are more certain to end disastrously. I merely wish to point out that in footing up the ultimate cost of our colossal fire loss, this item of protection must be reckoned.

Thus far in this short summary of the immediate consequences of our tremendous tribute to fire we have taken no notice of the saddest, the most wanton and altogether the least excusable of all wastes. I mean the loss of life. Last year not less than 15,000 Americans lost their lives through fire—an average of one every half hour! Seventeen thousand more, in the same period, were crippled or otherwise permanently disfigured by the flames. Hundreds of these unfortunates in this manner were deprived of the ability to earn a living and ultimately may become public charges.

Apart from the horror with which we must contemplate a mode of death such as the majority of these victims suffered, the sacrifice of these lives cannot fail to strike us in another way. Is it not true that these people, these men and women and children, were useful to America, each in his way,

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INVESTMENTS



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Michigan Bond & Investment Company

Investment Securities

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Your Will does not become operative until you are gone. It, therefore, must speak for itself.

The prudent man seeks legal advice to keep out of difficulties rather than to get out of them.

Home-made Wills and Wills drawn by persons untrained in the legal profession may later require the services of an attorney and expensive litigation.

A well drafted Will requires thought, skill and legal experience. To seek other than the advice of a good attorney in such matters is "Penny wise and pound foolish."

Have your Will drawn by your attorney and enjoy a peaceful mind in knowing that it is properly done.

GRAND RAPIDS TRUST CO.

Grand Rapids

that even the humblest of them contributed something, very definitely, to society. Viewed alike from the humanitarian standpoint and that of frigid economics, this waste of precious life alone should be enough to rouse us to determined action. Millions, let me remind you, we pour out unsparingly, and in a spirit to command the admiration of the world, to succor destitute peoples in remote and unheard of quarters of the globe. It is altogether fitting that we should do this, but at the same time let us not blink the need for spending money at home to check this worse than senseless payment of human life, which, as a Nation, we make to fire.

At this juncture it is reasonable, perhaps, to ask ourselves if there are in operation any immutable laws, either natural or economic, which tend to make this paying out of life and property uncontrollable? Is it, we may wonder, the price that must be paid for our continued National growth and development? As far as the financial loss is concerned, inflated property values have, of course, played a part in raising the toll in recent years; likewise the congestion of population in a comparatively small number of cities has had an influencing hand in it—the trend being unmistakably cityward. And, of course, the mere growth in population, generally, would likewise affect the size of the loss.

Still, we are forced to conclude that there is nothing whatever about the major part of this waste of life, health and wealth that is inevitable. By the exercise of reasonable care and forethought not one whit fewer than 75 per cent.—and quite probably as many as 90 per cent.—of our outbreaks of fire could be averted and the losses which they entail avoided.

If, then, it lies within our power as a Nation measurably to reduce this purposeless and criminal fire levy that is being exacted of us, why do we not set about it? There is no better time, surely, than during the present time, surely, than during the present Fire Prevention Week.

It will require both individual and collective effort. Individually, we can make a start by developing in ourselves a fire consciousness; we can make carelessness with fire not simply a habit but an ingrained instinct—what we term, sometimes, second nature. First, though, we should learn to identify and then remove or correct those conditions in our own premises, home or business, which breed fire—palpably dangerous conditions, such as the rubbish heap, the thoughtlessly disposed match or cigarette, the electric pressing iron needlessly left "turned on," the defective or soot-filled chimney or flue, the promiscuous disposal of oily rags, the open fire left untended and unscreened.

All these common hazards, with many more that might be enumerated, are included under one or another of the twenty-two main fire cause headings of the National Board of Fire Underwriters. Twelve of these, significantly enough, are held to be strictly preventable while the rest are regarded as partly so. Detection of many, perhaps most, of these hazards

involves simply the application of common sense and the exercise of ordinary vigilance. One does not need special knowledge to banish the more usual causes of fire from his home or place of business. This much, then, is the concern primarily of the individual citizen. Let him take care of his own property.

Collectively, one of the first things that we should do is to lend support wholeheartedly to the introduction of suitable building codes wherever they do not now exist. A building code that takes cognizance of the infinite possibilities of the occurrence of fires and, without oppressing either owners or builders, erects safeguards against these chances is a priceless thing for any city to possess. It may be the means of preserving people from the disaster of conflagration which, unfortunately, has swept many American municipalities within years recent enough to impose no strain upon the memory.

Wherever the local fire department engages in preventive activities we should accord it our cordial assistance. Fire inspections are made for your benefit and mine; they are not, as many ignorant people choose to believe, made merely for the sake of exercising a little vested authority. In those cities where, through lack of funds, the fire department has been unable to undertake fire prevention work, it will be to our definite advantage to urge that the necessary appropriation be made to carry on the work. No municipal investment will pay larger dividends, or more permanent.

Finally, and in the long run most vital of all, let us make it our immediate business to see that our children are brought up in the knowledge of the dangers of fire and how they are to be overcome. In every school in the United States, time should be devoted to the inculcation of lessons in fire prevention. Children absorb quickly and apply practically. More than once, as a matter of sober record, in cities which already have compulsory fire prevention education laws, this teaching has been responsible for saving life and property.

It is high time that citizens who earnestly desire the welfare and progress of their country look with distrust and strong disapproval at the careless person. Never, until a positive hostility towards carelessness is shown by all good citizens can we hope to lessen this fire waste—this mad sacrifice to Moloch, King of Flames.

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Cured, No. 1	15
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COUNTY FAIRS.

Not Controlled by Farmers or Managed to Benefit Farming.

Written for the Tradesman.

Yes, Mr. Editor, my opinions about county fairs of the present day are so pronounced that I am courting the displeasure of my neighbors and the illwill or contempt of some city men with whom I must transact business. Further, I may be classed with knockers, cranks, visionaries and so forth.

Ann Arbor's annual amusement affair, automobile advertisement and agricultural annex has again taken place. Our daily paper praised it to the skies; some of my neighbors said it was a good fair. But the real test was in the ledger balance. We understand the directors were well satisfied. When any project has attained the point where it has become a money-making enterprise it is a success, whether it is of any value or advantage to the industry in whose behalf it was organized or not, a few old fogies to the contrary notwithstanding.

A few years ago a start was made to revive the Washtenaw county agricultural fair. It was argued that unless the county had a fair of its own, adjoining counties would hold fairs and divert the people elsewhere. To the question why sideshows, fakirs and amusements of all sorts were permitted, it was answered that fees on stock and articles entered for exhibit and gate money from people who came only for the fair's sake would be ridiculously small in comparison to expenses. So everything possible must be added to attract visitors and make the fair pay expenses.

Farmers generally were apathetic and so the fair promoters went out and offered each farmer ten years' free admission to the fair for a membership fee of \$10. That did not interest them very much either. But the fair got under way and, if I remember rightly, the seventh annual fair has been held.

Church people, educators and others from time to time came out strong against the gambling and other undesirable features and the third or fourth year it was announced that there would be a clean fair. Some of these same people came out in the papers and declared it was not a clean exhibition.

Another year fair week was rainy, daily attendance was small and instead of closing on Saturday as first published, the fair was held over Sunday. To the reproof and criticisms the managers said it had to be done, otherwise there would have been a heavy debt. My opinion is that a legally incorporated association could have assessed its members for the deficit. Of course that would have killed the fair.

One year the Board of Supervisors of the county were asked to appropriate \$1,000 to help the fair. I believe that was turned down. However, they have gone on and bought land and erected buildings and have a race track which might do for horses, but which is declared to be too short for auto races and not all of it smooth either.

In the days when the agricultural

fairs had a mission—a real beneficial work to perform—people were eager to produce and care for and select things for exhibition. They had interest and ambition and worked together to have a worth while fair. Now a man is employed the year round to keep the fair alive; people are asked and coaxed to exhibit and some do so for no other reason than that they made a promise.

For illustration: A farmer's wife had promised to exhibit a pen of pullets. She must have five. In her own flock she could find but three that she considered good enough to show. She borrowed two of a neighbor and she went to the fair nearly if not every day. And she won second prize in that class. In the spring she bought ready hatched chicks at a hatchery. Now, I want to know how much that prize encouraged selecting, breeding and improving her flock.

The county fair does not seem to meet the requirements of poultry men and so there is a poultry and pet stock association which has a show every winter. All over the country are boys and girls' pig and calf clubs and sewing clubs and canning clubs and that is a grand thing. But the county pays a man a yearly salary to superintend it. It might be said that the county fair is necessary so the boys and girls can exhibit and judge stock and win prizes and see their names in the papers. But I think the boys and girls' work is of itself a satisfying reward.

The city people like to go to shows and see the fine stock. Of course they do. But how does that promote agriculture? Very few people who ride back and forth into the country and home again every week or oftener do not care enough about farm stock to stop and look at it. If they did they would not see any hogs that had had a warm soap and water bath, hair brushed and toes manicured.

I will not declare this as a fact, but I believe that the gate money at fair grounds paid by city people is just so much loss to merchants. And again, were I to stand at the fair entrance during the entire fair, I would see almost every man who owed his grocer, meat dealer, coal man, doctor or landlord. If I didn't see him, I'd see his wife and children with money in their hands.

Look at the farmers on fair week. There may be wheat threshing still in the neighborhood, and always it is corn cutting, silo filling, potato digging, preparing ground for wheat sowing, pears and early apples to harvest. The farmer needs additional help as much or more than any other time in the year. No farmer worthy the name can attend the fair even one day without jeopardizing the loss of one or more crops. The best that some farmers can do is to go one evening and they can see all that is of value to the farm in that space.

Farmers are no longer interested in seeing one make of machinery in operation on the fair ground in competition with another make. They can see demonstrations of farm machinery at the implement dealer's in winter

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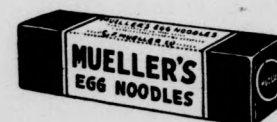


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under cover. They want to see machinery tested on the farm where the real difficulties exist.

I do not attend the county fair any more because I am opposed to the methods of management and because the little good that it does farming is far outweighed by its harmful features. I do not approve of an enterprise going under a false name—the name of a former beneficial institution used to further the schemes of money makers. Farmers who accept a director's place in the fair management are usually but figure heads—stool pigeons, if you like—to make farmers believe they are properly represented.

Farm papers, agricultural schools, manufacturers' catalogues, milk testing association, and many, many other features of present day life are accomplishing for the people what the old-time agricultural fair aimed to do.

E. E. Whitney.

Ambassadors of Friendship on Their Visit To France.

Grandville, Oct. 4.—The visit of American Legionnaires to France has been provocative of much good, and a renewal of friendship between France and the United States is having its effect. When it was rumored that the American doughboys would not be welcome a chill pervaded the atmosphere, but that chill has been dissipated and once more France and America sing their songs in friendly chorus.

Financial affairs will not disrupt the long continued friendliness of the two nations which, since the days of the Revolution and LaFayette, have been of the warmest character.

This overseas call on the French people by those American soldiers who fought through many long months of weary warfare to save France and America as common allies in the cause of human liberty, has already cemented the ties of friendship anew.

General Pershing was well received and toasted wherever the French people got together to greet the visiting Yankee ex-soldiers, and a genuine love feast resulted.

How can France and America be enemies after all the blood that has been spilled on her soil from the heart of America? Wherever the Legionnaires went in France the door was ever open, the hand clasp of friendship extended. The prophesied outbreak of reds did not take place.

Above the graves of American dead in France the profound love of friendship of the one for the other was consecrated anew. So long as the stars twinkle and the sun shines in heaven we may expect this brotherly regard between the two nations to exist.

The league of nations at Geneva is having difficulty in coming to an agreement between nations, but America and France have been brothers for more than a century, requiring no league of nations to order their goings in and comings out to tell them where they stand.

There may be more or less friction at times, as is always the case between members of the same family in domestic affairs, but deep down in the hearts of the people of both nations is a sacred creed of friendship which nothing can rupture. America and France are two great republics the wings of which flap together when great questions arise affecting the rights and happiness of either nation.

Blending their tears above the fallen brave of America and France, who fought side by side in the kaiser's war, these republics are as staunch friends to-day as they ever were; in fact, more so from the fact that a renewal of blood sacrifice has added to the bond existing since the days of LaFayette.

The visit of those American men in khaki who went overseas ten years ago to the land of the Frank, to old scenes of that struggle, has cemented anew the ties that bound the two nations so long in the past.

It was a happy thought which conceived this return of our doughboys to the scenes of recent struggle. The talk and schemes of mere politicians which in any way are calculated to interfere with the friendship of French and Yankee soldiers is unworthy of attention and will be taken with a large degree of allowance after the cordial reception our Legionnaires have met with at the hands of Frenchmen.

We must be brothers. The idea of enmity between France and America, after all that has gone before, is simply inconceivable, nor will it be tolerated for a moment.

The idea the once kaiser advances, that Germany was fighting a war of self defense during that four year struggle which blasted and laid waste Belgium from center to circumference, is so ridiculous as to need no comment.

The prisoner at the bar has no foot to stand on in any discussion of who started the war. Luck was with the kaiser, else he would have been sent to join his many helpless victims when the Allies cornered the Hun armies and sent their master helter skelter to the protection of little Holland.

In whatever light we view the situation in the world to-day, it is simply not possible that America and France should become enemies. The time for that has long since passed. The two great world republics are as indissolubly linked together in sentiment for the reform of the universe as were ever two nations before in the history of our world.

The Legionnaires have not forgotten Italy, having impinged on their territory by calling on their friends in Genoa and Rome. In every light we view Pershing's veterans their friendly call on the European allies has been only productive of good and the disagreements heretofore existing between America and France are drifting away. When once gone they can never be recalled.

Once in ten years the Legionnaires have promised to revisit old scenes along the battle front in France. The French appreciate our friendship and are surely not going to permit a slight difference in financial matters to precipitate an alienation which it has taken more than a century and the sacrifice of many lives to build up.

"Tell them we received you as brothers, and all we ask is that they love us as we love them," said a leading Frenchman in speaking to the visitors, instructing them what to tell the folks back home.

Commander Savage, in reply, said: "We take back with us to every corner of the United States a word of better understanding and sympathy for the French people, whom we always love." Thus has the mutual regard of the two nations been re-cemented let us hope for all time. Old Timer.

The Candle Fish.

The candle fish is still being used by the Indians in some parts of British Columbia for illuminating purposes. After catching the candle fish, the Indians place them in a dry, sheltered place and wait until they have shrunk and all the water has evaporated from them. They then set the head or tail of the fish alight and use the carcass as they would a torch. There is so much oil in the carcass that it produces a bright, steady flame which burns slowly.

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Favor Pointed Jewelry.

The emphasis that is laid on pointed effects in women's apparel for evening wear this season in Paris is reflected in the jewelry that is worn with it. Descriptions of several novelties of this type have just been received here from abroad.

An example is a new locket watch which, while oval in shape, has a distinct point at either end. The locket, which is of pale blue enamel, is set off with tiny painted forget-me-nots. While the piece makes an attractive gift, the size of the watch, which is very narrow, takes away a good measure of its utility. The dial is just visible, and that is all.

A little ring watch, half an inch high and in the shape of a filbert nut, is another pointed novelty. The points form the case of the watch, which is of platinum set with diamonds. The center of the case is much higher than the edges and holds one large diamond that is surrounded by several very small ones.

The vogue for points is also seen in gold watch chains, many of which show links made in either the filbert or lozenge shape. These links are worn lengthwise, and are held together by smaller ones. Occasionally necklaces, with lockets, are seen in the same patterns.

Pointed bracelets complete the offerings of this kind of jewelry. One marked novelty in them is made of broad enamel links in a delicate flower pattern alternating with diamond loops. The links are set into the bracelet at an angle, thereby carrying out the point idea.

Has Novel Matchbooks.

In keeping with the increase in smoking by women, a manufacturer is putting on the market several novelties in matchbooks. One of them is designed especially for use during bridge games and consists of four books contained in a wrapper which, when reversed, may be used as a score card. The outer covers of the books are printed with diamonds, hearts, spades and clubs in the proper colors, and also contain spaces in which may be inserted the names, as well as the table and couple numbers, of the players. A tiny pencil is contained in the package for scoring purposes.

The same firm is also marketing matchbook novelties especially suited for various occasions and holidays, such as Halloween, Thanksgiving, Christmas and New Year. These come with covers in various colors showing attractive designs in keeping with the occasion or day for which they are designed. They also are issued in wrappers containing four books, as is still another novelty in the form of matchbooks in color bearing the initials of the user. These come in assorted colors, and may be had in

each of the eighteen most wanted initial letters. In all cases the packets of four books retail at 10 cents.

See Pendant Brooches Favored.

Men whose business is to keep posted on style trends in jewelry foresee the use this Fall and Winter of the large pendant brooches that so many "smart" women abroad are wearing on the left shoulder in place of flowers. Ribbon sometimes figures in these pendants, which emphasize formal flower motifs, but jeweled links generally take its place. Enamel, onyx and mother-of-pearl are used in some of them, but most of them make use of diamonds mounted in platinum or white gold. Emeralds, rubies, sapphires and semi-precious colored stones particularly amethysts, are also used. In length the pendants range from two to six inches. Widths also vary, but long, narrow pieces are favored. The top part of these runs from about an inch and a half to three inches in width.

To Offer New Linoleum Designs.

Although the Spring season for linoleums and other hard-surface floor coverings will not be opened until Dec. 1, most of the makers of these lines will have new patterns to show buyers at the Smith carpet and rug auction. The purpose of this will be to stimulate business, which, from all accounts, has not been so generally active as the trade would like to see it. In the new things to be shown novel uses of colors will vie with the unusual designs that will be offered, as the consumer taste for bright floor coverings is at present well defined. Among the most unique of the new patterns will be several jagged line effects in combinations of three colors. In these combinations such shades as gray, green, lavender, red and brown appear often.

Linen Buyers Are Holding Back.

In view of the approaching holiday season and the certainty of higher prices later on, linen importers are at a loss to explain the backwardness of buyers in placing orders on household goods. Prices on the other side are mounting steadily, from the raw flax to the finished goods, and in many quarters here the figures at which orders are being taken are well below replacement costs. The only answer to the question that importers can give is that retailers, having learned that they can always get their price from consumers, will buy when they are ready and pay higher levels for the privilege. For spring delivery a nice business is reported in dress linens, and there are indications of a repetition in 1928 of their popularity this year.

Use Real Jewels on Hats.

A French style touch which may make itself felt on this side of the Atlantic this season is the use of real jewels on women's hats. Not a few imitation gems have been used for this purpose in the past, but a vogue for real stones is now apparent abroad in conjunction with soft felt chapeaux. A common use of the gem is to make it serve as a center for a bunched trimming of broad ribbon that matches the

hat in color. Jet and steel cut in facets are also used to set off several of the more elaborate models, while on some of the smaller and plainer ones steel trimming is employed. In this case strands of steel are threaded through the fabric trimming, whether it be felt or velvet.

Spring Rugs Are Colorful.

New lines of rugs and carpets put on view for Spring carry on the colorful patterns of recent seasons. Design trends continue to follow Chinese and Japanese motifs to considerable extent, but there is a tendency in the new lines toward fewer open-ground effects. In the better grades taupe and tan grounds are freely offered. Colored borders in contrasting shades, in which rose and gray play prominent parts, are also important features. Oval rugs are seen, both in Wiltons and velvets. The latter, which are the newer of the two types in ovals, were said to show exceptional promise for Spring. This expectation was based on the large way in which they have sold for Fall.

Offers Rain Set For Children.

Now that school days are well under way a manufacturer has put on the market a new rain set consisting of a coat, a hat with turned back brim and a school bag with a zipper opening and an inside pocket to hold a small pocketbook or other articles a child might carry. The coat is cut after the military topcoats worn by officers and has raglan sleeves, slightly flaring back and patch pockets. An adjustable belt with a double set of buttons gives a jaunty air. The collar may be worn open or closed. The sets come in red, blue, green and brown. Sizes range from 6 to 16 years, with different hat styles for the older girls. The wholesale price is \$6.50.

"Stout Wear" Lines Are Active.

Styles very similar to those featured in regular sizes are now being purchased by retailers who cater to the "stout wear" trade. In most instances, the only difference this season lies in the adjustment of the lines of a garment to the larger size required. The coats show straightline effects almost entirely, and are made of broadcloth or suede fabrics. Black is the leading shade, although interest in browns and tans has lately been growing. In "stout" dresses there is much use of satin crepes and velvet, in which the new blues and navy are preferred. A growing call for sports wear in the larger sizes is also reported by some manufacturers.

A New Green For Evening Wear.

A new shade called "golden green" was featured in an opening of fabrics for evening wear by Cheney Brothers. It is a subtle tone of green having a radiant golden glow. Other evening shades introduced by the Cheney firm in the opening comprised "liseron," a pale orchid of pink cast; "blarney," an emerald tone; "nuancia," a soft green blue; a canary yellow, a pastel pink and "Venus," a rose pink hue having a faint coral tinge. This is the first time the firm has sponsored a range of colors particularly for evening wear.

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Flowers Worn on New Frocks.

Since the advent of the artificial flower for wear with daytime clothes much thought and attention has been focused on the selection of different flowers. For a long time the gardenia seemed to dominate, but now Paris is sending over pretty little boutonnieres made of apple blossoms in lovely pink and white tones, with foliage looking almost real, and, to give a purely French air, tucked in among the blossoms is a tiny apple in a green and reddish cast. To wear with a smart little tweed frock are gay field flowers and small bunches of red, lavender and rose bachelor buttons, as well as other garden flowers that only appear in the Fall of the year. Then, to wear with dresses of crepe and satin, there are some exotic-looking pond lilies in pale pink and waxen white. These have good strong stems and real shiny leaves, so that they look more real than artificial.

Dainty little chiffon scarfs not much larger than the old-fashioned silk mufflers are now on display in the better shops. These scarfs are decidedly useful as well as being in the mode, for they are designed for wear with in-between season costumes. For instance, they freshen a Summer dress and live up a Fall coat or wrap and give an air of softness or chic, as the case demands. These scarfs are made in ivory, white, rose, maize, beige and gray, with hand-rolled hems and printed floral and leaf patterns in natural colorings.

Scarfs and kerchiefs of various sorts are woven to match or to harmonize with the suit. Those in black and white made by Talbot are stunning. A three-piece ensemble of black cloth and velvet, for example, is accompanied by a crush collar of velvet that is worn close about the neck, one end being slipped through the slashed material at one side. Another of these always flattering collarets of black velvet is shown with a suit of black and white pronounced check.

Much attention is being given to gloves for sports dress. Suede is very fashionable, and so are all of the skins with suede finish. The gauntlet is far the smartest model, and stunning gloves are shown in glace kid, with a cuff that widens to a point at the back and is perforated in a pretty design. Black is being much worn in both the glace and dull kids. "Lavable" is the mark with which the greater number of French gloves are stamped; and the example of French economy is emulated by American women, who are wearing "wash" gloves for every occasion. These are now being made so as to resemble the finest grade of suede. They are most comfortable and are to be had in all of the soft shades of beige, tan, brown, gray, white and black.—N. Y. Times.

Black Still Much in the Lead.

More than 50 per cent. of the orders for women's wear Fall coatings specify black, according to a survey of the color trend issued yesterday by the Julius Forstmann Corporation. Light browns, the firm finds, rank next in importance, "newtan" and Hindu being the leading shades in this category. In the dark browns, which are meet-

ing with increasing popularity, Franciscan is the outstanding shade. A fair demand for blues and grays is reported. In the latter, special interest is shown in the shades known as "newgray" and "gray wing." In dress fabrics, navy and bright blues are the principal choice. Black and tans follow in importance in this group.

Novelty Trend Is Strong Here.

The trend toward novelties is emphasized strongly this season in knitwear lines for infants and children, according to reports of manufacturers represented in the membership of the United Infants', Children's and Junior Wear League of America. New stitches in sweaters for girls mark man lines, a very effective one being the use of a metallic thread to accent a conventionalized design. This use of a metallic thread is quite different from its employment in the striped jerseys of last year. Brushed wool sets of coat, leggings, cap and mittens for small children are shown in new combinations of color. The pastel shades are most in favor.

A "Bob" Set in a Vanity Case.

Among the cutlery novelties now on the market here are "bob" sets put up in vanity cases. These cases are made seven inches square and have a full-size mirror on the inside cover. They are divided into three sections, one of which holds a steel clipper. The center section contains a powder box and a small brush and comb in a case. The end section holds a curved razor. Although these cases are decidedly practical they may be had in pastel shades of ecrase leather, as well as in the dark tones of brown, purple, green, navy and black. The brush, comb and powder box are made with fancy top in imitation cloisonne enamel.

Tie Re-orders Are Growing.

Re-orders for men's neckwear are coming in nicely, local wholesalers say. The bulk of the demand is for cut-silk merchandise, although the better grades of knitted ties to retail from \$3.50 to \$5 are said to be selling well. Bias-stripe designs continue to lead in the popular patterns. Small, figured effects on dark grounds are also favored, particularly in ties fashioned of the heavier silks. Manufacturers are now booking orders for the holiday season, for which they are offering special lines. All indications, it was said yesterday, are that the holiday demand will compare very favorably with that of last year.

Knitted Outerwear Is Sought.

Reports from most distributors of women's knitted outerwear tell of an active demand from retailers. Orders by mail and telegraph accumulated during the Jewish holidays just past, and the wholesalers find it difficult to ship promptly. Two and three piece sports ensembles and dresses are particularly sought. Garments of French spun jersey, angora and tweed effects lead in plain and combination designs as well as in striped patterns. The outstanding colors are tan, russet, green, rose and Havana brown. Wholesalers look for the demand to continue active through October and November.

Velvet Vogue Is Unabated.

The vogue for velvet continues as strong as ever. Supplies of transparent velvet are very light in jobbers' hands and the mills are sold up practically to the end of November. Because of the scarcity of this fabric the call for chiffon velvet as a substitute has increased notably and stocks of this merchandise are dwindling. The problem of consumer returns of transparent velvet dresses to retailers because of poor wearing qualities is thought to have been solved by the decision to put tags on them notifying customers that the garments are not designed for rough usage.

Handkerchief Prospects Bright.

Good advance orders for women's handkerchiefs have been booked, according to manufacturers and importers. Indications are that the Fall retail turnover will be large, while the holiday demand is expected to approach record proportions. Novelty merchandise of all kinds is in favor in silk, linen and cotton materials. Fancy designs on colored grounds are liked particularly well, but much interest is also shown in solid-colored effects with fancy border treatments. Boxed merchandise is again being featured for the holidays.

Velveteen Garments in Favor.

In line with the unprecedented vogue for velvet, a notable demand for velveteen garments has developed. This material is in favor not only for children's garments but for misses' dresses, skirts and jackets as well. The demand for velveteen jackets has shown a marked gain lately, and retailers from many sections of the country are sending in orders for them in double-breasted styles. They are intended for wear with a jersey skirt, while the velveteen skirts are designed

to be worn with a jersey jacket. The favored shades are black, navy, brown, Madonna blue and garnet.

Offer Novelties For Christmas.

In anticipation of the holiday trade many novelties for infants and small children are now being offered by jobbers. Several of them have a practical value. One such novelty for babies is a pillow of pink silk, made to look like a rose, which opens in such a way that the child's nightgown can be put away in its folds. These and some novel pads for nursery furniture drawers are taking very well with the trade. Something new in infants' powder puff holders is one of celluloid into which the puff fits exactly, forming the lid. It is decorated with tiny painted figures.

Tit For Tat.

Two Pennsylvania farmers became at outs one day and neither having any special admiration for the appearance of the other the following remarks were heard:

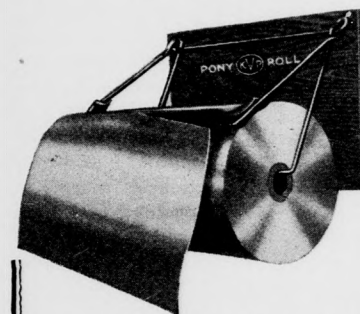
"Yep," said the one, "I had a beard like yourn once, and when I realized how it made me look I cut it off, b'gosh."

"Wal, I hed a face like yourn once, and when I realized I couldn't cut it off I grew this beard, by heck."

Sports Coats Are Doing Well.

Re-orders for sports coats are so much in evidence that manufacturers are swamped. It is increasingly apparent, according to these producers, that the sports type of coat, made of tweeds or novelty woollens, will be important items during the remainder of the season. Most of these coats are trimmed with fur. Tans, browns and grays lead in the preferred colors.

Uncle Jake says-



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

"The employee who insists that he is indispensable to the business, is the first one to be laid off when the dull season arrives."

We do not feel that we are indispensable to your business but we do feel that your products wrapped in our

KVP DELICATESSEN PAPER

will present such a pleasing appearance that your customers will not only choose to buy at your store, but will bring their friends with them.



A good seller
A splendid repeater

HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan

RETAIL GROCER

Retail Grocers and General Merchants Association.

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

Standardized Practices Aid in Eliminating Wastes.

Standardized trade practices applied to the grocery business can bring about "dollars and cents" savings, the specialist of the Simplified Practice Division of the Department of Commerce, P. H. Dunn, told a meeting of retail grocers in Washington Sept. 28.

Following is the full text of Mr. Dunn's address:

The very nature of the business in which you gentlemen are engaged implies simplification and concentration on limited varieties. There is very little I can tell you of the benefits to be derived from the simplification movement which you do not already know from practical experience. I can, however, give you a little of its history, an idea of the increasing cognizance being given it by all branches of American industry and cite examples of the savings that have been enjoyed by various industries which have applied it to their own practice.

It is generally conceded that if American industry is to maintain its present wage level in the face of decreasing commodity prices and increased competition from Europe, today's wastes must be turned into tomorrow's profits. Simplified practice will help do this.

Back in 1921, when the Secretary of Commerce, Herbert Hoover, was president of the Federated American Engineering Societies, now the American Engineering Council, he appointed a committee of engineers to make a study of waste in industry. This committee confined its activities to the building trades, men's ready-made clothing, boots and shoes, printing, metal trades and textile manufacturing.

When the survey had been completed, it was found that the average avoidable waste in American industries, which represented \$60,000,000,000 a year, was 49 per cent. or about \$30,000,000,000. However, to be conservative we will consider it as one-third and call it \$10,000,000,000 a year. What does this enormous amount of money represent? How much would it pay for? If spent in 1922, the year following the survey, it would have paid for all of the homes built, all of the automobiles bought, the gasoline to run these automobiles, and all Federal and municipal taxes.

One of the important contributing factors to this industrial waste is the lack of rational standardization and simplification. I am here to talk to you about the latter movement. Simplification or simplified practice is the elimination of unnecessary varieties of sizes, dimensions, styles and immaterial differences of commodities in every day use. It is purely a commercial expedient which does not go into the technical phases of the problem, but merely differentiates those items for which there is a popular demand and reasonable turnover from those for which there is but a small and sporadic demand.

It costs no money to stop carrying items which are seldom wanted. It should effect a substantial saving. Approved by labor and carrying the endorsement of the consumer, simplified practice is being applied more and more widely to eliminate prevalent avoidable waste, growing out of production and distribution of needless variety in types and sizes of commonplace articles.

Subsequent to the final report of the committee on elimination of waste Secretary Hoover created the Division of Simplified Practice of the Department of Commerce to act as a clearing house or centralizing agency for bringing manufacturers, distributors, and consumers together for the purpose of formulating simplified practice recommendations.

In all cases of the co-operation of this division with industry, the problems are undertaken at the request of the industries and commercial bodies themselves and the adoption of simplified practice recommendations is wholly voluntary. The final recommendations as to the elimination of sizes, styles and types of articles is the job of the industry itself and the adherence to such recommendations is left entirely to business group interested.

The benefits to the retail trade inherent in any reasonable simplification are numerous and include less capital tied up in slow-moving stocks, more rapid turnover, smaller inventory, less shelf and storage space, lower insurance rate and smaller overhead. So long as merchandise remains in your store, it costs you money to keep it there.

Simplify your line by eliminating the slow-moving numbers and you reduce the overhead cost. This is not all pure theory, but actual fact based upon experience of almost 100 industries which have, under the auspices of the Department of Commerce, adopted simplification as a means of increasing the rate of return on their money invested.

Of particular interest to your own trade, perhaps, are the following recommendations which have been completed under the auspices of the Department of Commerce: the simplification of paper grocers' bags which reduced the variety from 6,280 to 4,700, an elimination of 25 per cent.; the simplification of milk bottles and milk bottle caps, with the reduction of from 49 to 4 sizes and styles of bottles, and of caps from 10 to 4; the simplification of salt containers which reduced the variety from 35 to 19, a reduction of 46 per cent.

There are four projects under consideration by the Department at the present time relating to the grocery trade, these being the reduction in size of cheese and cheese containers, coffee containers, glass containers and vegetable shortening containers.

In conclusion, the Division of Simplified Practice stands ready to assist the retail grocery trade in any of its simplification projects. Should you believe that a needless diversity exists in any of the products that you handle in your many stores, we will be pleased to take the matter up with you, with a view to seeking the co-operation of the manufacturers.

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

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

COOKIE CAKES AND CRACKERS ARE MOST DELICIOUS AND WHOLESOME.

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

MASTERPIECES

of the Bakers Art



Hekman Biscuit Co.
Grand Rapids, Mich.

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

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

Too Careless Use of Grade Terms.

One of the most potent causes of misunderstanding in selling meat wholesale or retail is the careless use of terms used in describing meat quality. We assume that all understand that there is a difference in meat quality. In other words, carcasses and cuts of meat may be very high in grade, or they may be very low. The difference between the best and the worst is discernible when the meat is eaten in as wide a degree of perception as the difference between complete satisfaction and great dissatisfaction. The Government has attempted to break this quality range up into quality groups wide enough to permit commercial use and narrow enough to limit the range of similarity to practical acceptance. There are few in the trade who have not at least a good workable understanding of meat quality. Practically everyone who earns his daily bread in the industry knows the difference between meat of good quality and meat that is not so good. They do not all use exactly the same language in describing the meat, however. The inclination of the seller is to talk up the quality of the meat, while just the reverse is true of the buyer. This habit has caused each to use terms rather loosely at times and call meat higher or lower in grade than they actually know to be the case. The absence of standard terms understood by all has helped to bring this about, or, at least, has failed to bring about better use of the knowledge possessed. In some shops where the trade does not demand the highest quality, as a rule the lower grades of meat are handled. Quite frequently, however, consumers stroll into these places or call over the phone and ask for high quality meat. Seldom does the dealer in such cases tell the enquirer that he does not handle what was asked for, and if the prospective customer really wants high quality and receives something not so good dissatisfaction is sure to result. The same is true of trading in the wholesale markets. Quite frequently sales are made over the telephone and terms used in describing what is sold are by no means in accord with what is offered for sale and later delivered. Without going further into this phase of marketing meats, it must be obvious to everyone that more careful use of knowledge of meat quality and employment of universally understood language would result in less dissatisfaction and better business.

Progress in Marketing Meats.

Progress made in marketing meats is a subject for many talks given throughout the year by representatives of the various factors, such as producers, slaughterers, wholesalers, retailers and others. It is always a very interesting subject, for no business man to-day is satisfied unless his business is progressing. It is well for those who buy meat for the home that this is so, for it keeps minds ever alert to opportunities to make things better and cheaper. Competition in business to-day is so keen that those who win

must be possessed of greater than average ability in the many phases of the business they are in. If they can find a new way to do things cheaper or better than they were formerly done and are continually done at the present time by most competitors, they feel they have an advantage leading towards success. To put it another way, every dealer of to-day who remains in business and makes money must work hard and keep all his faculties actively employed. With forces working in this manner it is not surprising that progress should be made and that benefits should be realized by consumers of meats. It is not always easy to point out specific changes that tend to improve general conditions and, as a matter of fact, the big and unusual things come with characteristic infrequency, although there are numerous suggestions made every day. Many of these have little value except in the brain of its promoter, but they have to be looked into so that nothing worth while escapes attention. To illustrate some of the improvements in packing and handling meats, let us visualize a store of some kind run in a rather haphazard manner for a long time. Then let us realize the effect of a new system of operation that insists that everything be in its place and that everything look attractive. The change may not be so much in the material as in method of arrangement and method of handling. In the meat packing business have come improvements in nearly all departments with respect to the quality of the finished meat product and all operations. These have meant greater sanitation, more kinds of meat products, more appealing packages, higher quality, better facilities of handling, labor saving devices; all of which results in better general quality produced cheaper than otherwise.

Nothing Less Than a Calamity.

Alaska salmon canners regard the failure of the pink pack as "nothing less than a calamity and one of the most severe blows ever dealt the salmon industry." The red pack is estimated at 1,300,000 cases, possibly a few more, but the pink run has not been sufficient to meet requirements even if there is a normal run in Puget Sound, as the pack in Northern Southeastern Alaska was less than 60 per cent. of normal, and in Southern Southeastern Alaska, where the bulk of the fancy pinks and chums are produced, was less than 20 per cent. of normal. The latter district was a flat failure for the first time in its history. Western Alaska, which produces standards of light pinks, will fill a large portion of the salmon supplies in 1927. Chums are reported to be unobtainable at any price in any quantity in Seattle, and there will be no improvement in the pack until after Oct. 10. The failure of the pink pack south of the 57th meridian is estimated to have caused a loss to packers of several millions of dollars.

If you wish to keep cool in summer, or warm in winter, work hard enough to forget the weather.

Why It Pays To Have a "Uneeda Bakers" Cracker Department

Investment is small.
Turnover is fast.
Profit is good.
Demand is constant.
Sales are easy.
Goods are fresh.
Customers are pleased.



NATIONAL
BISCUIT COMPANY
"Uneeda Bakers"

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING COMPANY

Grand Rapids, Michigan

SWEETEST DAY

SATURDAY, OCTOBER 8

"Make Somebody Happy"

NATIONAL CANDY CO., INC.

PUTNAM FACTORY

GRAND RAPIDS, MICHIGAN

(LET US SEND YOU SOME WINDOW POSTERS)

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

VINKEMULDER COMPANY

Grand Rapids, Michigan

Distributors Fresh Fruits and Vegetables

Now Offering: Cranberries, Bagas, Sweet Potatoes,
"VinkeBrand" Mich. Onions, Oranges, Bananas, etc.

HARDWARE

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

More Suggestions in Regard To Stove Selling.

Written for the Tradesman.

Every hardware dealer who has tried to do a "strictly cash" business has at some time or other felt a pang at being forced to refuse credit on a stove, especially to a person who has been a regular customer or whom he knows to be absolutely good. Many dealers who otherwise do an entirely cash business will grant credit on the sale of a range or heater but there are others who will absolutely refuse.

Of course local conditions alter cases, but the question is bound to suggest itself whether it is reasonable and profitable for a dealer to refuse a man whom he knows to be thoroughly reliable, simply because he has adopted the "No credit" policy and does not want to break it? Will it pay him in the long run?

I discussed that matter with one dealer. He said:

"The purchase of a stove means a lot to some people. An outlay of \$45 to \$150 all at once is more than a lot of people can stand. If such an individual knows that his hardware dealer does a cash business he hesitates to ask for credit. Then and there the installment house man gets his business.

"Supposing a man went to a hardware store at which he had been dealing for some time, explained to the dealer that he needed a range but did not have sufficient cash to pay for it all at once. If he promised to make a good deposit and to make regular payments until the debt was wiped out, and the dealer still refused credit, do you think that dealer would get any more of his cash trade? It is not likely. Such a man would go to an installment house for his range, and buy his hardware needs from some other dealer. And all this because the dealer has insisted on principle. Quite likely he knew the customer would pay every nickel of the cost of the stove but refused because he probably imagined some opposition dealer would chide him on his departure from principle.

"The weekly payment man is not afraid to trust a man, and thus he makes great inroads on the hardware dealer's profits. Of course he enquires thoroughly into a credit seeker's character and position, and if these look good he takes the chance.

"A large portion of the business of the world is done on credit, and some men find most of their business among people whom other tradesmen will not trust, and yet they collect their money and make good profits. To do the stove business that should be done in any community, the stove dealer must get his buyer interested and must learn from him and his friends something of the man's character. In most instances, when the disposition to do favors is shown, confidences are exchanged, and the arrangement for payments can be agreed upon, written out and a copy given to the customer.

When such a course is pursued the matter of collection loses most of its difficulties.

"I see that the customer receives a copy of his agreement as to time of payment. It gives him a sense of responsibility. He knows too that I have a copy and that I won't forget when the payments are due. It is a reminder to him to set aside the money to meet the payments, and it leaves me the opportunity to give him a friendly reminder in case he shows a tendency to fall behind with his installments.

"When credit is handled systematically and intelligently it is, in my opinion, as safe as cash. But the eagerness to make a sale should never lead the dealer to complete a deal without setting a definite time or times for payment. All bills should be sent as soon as the goods are delivered or work done. Many customers not only expect the bill but want it and are ready to pay promptly. If the bill is a long time coming the money intended to meet it may in the meantime have been diverted to other uses. Then other provision for payment must be made, and probably additional time will be required. This is as exasperating to the customer as to the merchant and it rarely occurs when a business is conducted properly.

"In my experience credit will enlarge a business, and when judiciously extended will help a community. There is, however, always the responsibility on the merchant to see that credit is not abused. The buyer should not be allowed to overload himself with obligations. The customer should not be urged to go in debt for things for which he cannot see his way clear to pay. The stove dealer who would increase his business in this way needs to assume a guardianship over those to whom credit is given and by this means delays and defalcation will be avoided. Study the man who needs a stove, study his habits and check up on his character, and make your terms accordingly. See that he clearly understands those terms. Then hold him strictly to them."

Numerous stunts more or less ingenious are adopted by dealers to boost their stove sales. Thus one large city firm, about the middle of December in each year, conducts a special stove sale. The firm advertises in all the city dailies that to each purchaser of a stove from \$45 up during the ten days of the sale they will deliver free one turkey. Starting on the 13th of December, the offer closes on the day before Christmas, the turkeys being delivered on Christmas Eve.

To further advertise the sale, a pen, with pickets on the sides and wires over the top, is built in the center of the firm's large window, and four or five large turkeys are left to strut around and scratch on the sawdust covered floor. This attracts much attention and the sidewalk in front of the store is crowded day and night with interested spectators. The top of the pen is littered with cotton batting, giving the appearance of snow, and the background consists of a winter scene painted on canvas. This

STORE FIXTURES — NEW AND USED

Show cases, wall cases, restaurant supplies, scales, cash registers, and office furniture.

Call 67143 or write

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

N. FREEMAN, Mgr.

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

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

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

GRAND RAPIDS, MICHIGAN

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

Foster, Stevens & Co.
Founded 1837

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

WHOLESALE HARDWARE

THE BEST THREE
AMSTERDAM BROOMS
PRIZE *White Swan* Gold Bond
AMSTERDAM BROOM COMPANY
41-55 Brookside Avenue, Amsterdam, N. Y.

gives the display a decidedly holiday appearance.

"Undoubtedly it pays us," said the dealer. "Last year when the offer was on, our stove sales ran from 17 to 23 per day. A turkey was not given with each one of these sales, however, the offer being on a certain make. But the turkeys unquestionably helped to attract business. This is rather exceptional so late in the season. The stove business usually falls off at Christmas. People need their money for gifts and other purposes. However, free turkey is undoubtedly a considerable inducement at this precise time of year. By buying the birds in large quantities in the country we got a very reasonable price on them."

The demonstration is always a good stunt in connection with a kitchen range. Quite often expert demonstrators are furnished by the manufacturers. A number of dealers, however, prefer to employ local talent. The plan is to get an expert cook, who is perfectly familiar with the range, to come to your store and demonstrate the worth of the stove by dispensing tasty, well-cooked articles to the public. The plan involves some expenditure, for the demonstrator and for the foodstuffs but quite often the stove manufacturer will assist to some extent. There is no lack of suitable material in the average community. Every town has a number of housewives who pride themselves on their ability to cook good things, and whose reputation is known to all the community. If such a woman can be found who possesses an attractive personality and can acquire the knack of intelligently elucidating the cooking processes and the selling points of the stove, you have the ideal demonstrator. That she is known to your customers personally will help the effectiveness of the demonstration.

The benefits of such a demonstration will continue long after the demonstration itself is over. Many who attend the demonstration and share the good things may not be in the market at the moment, but perhaps months later they will reach the buying stage—and they will not forget the demonstration you put on and the favorable impression they received.

A slogan can often be used to advantage in stove selling. One Western firm adopted the simple slogan "You'll like our stoves," and constant repetition in advertising and display made it singularly effective. This firm issues in leaflet form and through its newspaper space an annual stove announcement, usually about the middle of October. In this announcement no fewer than thirteen different styles of stoves and ranges were last year illustrated and described. In part the announcement says:

"We have had an enormous stove trade. We have secured it by experience gained in a quarter century's residence in this part of the country. The result of this experience is evidenced in the lines described and priced herewith. While we prize our experience, we are not living in our past, and the lines we now offer we are convinced will bring us the greatest stove business in our history."

Another Western hardware dealer last year staged a stove contest. A \$100 range was given away, each purchase of \$1 worth of goods entitling the customer to a chance for the range. Such stunts are quite frequently adopted, but care should be taken that they do not infringe the law in regard to lotteries.

One hardware dealer who was formerly a commercial traveler has introduced rather unique methods of personal canvassing. Thus one day he rapped at the door of a comfortable looking dwelling. The lady of the house answered the summons.

"Good afternoon, madam," said the dealer. "I have come to see about the stove. I was surprised to hear," he continued, without giving her time to reply, "that you are inclined to think the stove we sold you a heavy fuel consumer. It's the first complaint we have had. Madam, we will take the stove back and give you a new one, or we will guarantee to remedy the trouble without cost to you. That is our method of doing business."

"There must be some mistake," protested the lady. "Our stove has not been working well, but we did not buy it from you. We've had it for twelve years."

A woman who had used a stove for twelve years, and now found it was not working well! What better opening could a dealer ask to effect the sale of a new and up-to-date heater? He secured permission to inspect the stove told what was necessary to put it in even tolerable shape, suggested the advisability of putting in a new one—and a few days later he installed a new heater.

Of course this method of approach may be overdone. The same approach cannot be repeated very often. To handle successfully, such methods requires not only ingenuity but a high degree of suavity.

With the stove season in full swing, there is one bit of advice which the hardware dealer will do well to keep in mind. It is "Keep your stoves bright."

The season is a brisk one in most places, and stoves do not stay long on the dealer's hands. Nevertheless, attention to the apparently trifling matter of keeping them bright will help them to move faster.

The great trouble is dust. This is bound to settle on any range or heater. But a few minutes' work with a dry dust rag or other appliance every now and then will make the stove bright as new. Dust carries with it suggestions of held-over goods and old models. When the average purchaser goes out to buy a stove, the article he has in mind is bright and new in every particular. The careless dealer who shows him a dusty stove creates an unfavorable impression the extent of which he probably does not realize.

In Stone's hardware store the other day, Mrs. Jones asked to see a certain stove. Smith, the clerk, got busy. From the top of the stove he removed the following items:

One keg of nails, 3 patent can openers, 6 assorted razors, 2 cans of stove polish, 4 dog collars, 1 shoe brush, 1
(Continued on page 31)

WHITE HOUSE COFFEE

National Distribution for Over
40 Years

When you sell White House Coffee, you profit from a reputation that has grown through nearly half a century. Yet the acid test is the serving of White House Coffee in your own home. Try this test. Compare the aroma, the rich coffee taste, with any other brand of coffee. After drinking White House Coffee, yourself, you will push it all the harder among your trade.

The Flavor Is Roasted In!



DWINELL-WRIGHT COMPANY

Michigan Distributors—LEE & CADY

Boston - Chicago
Portsmouth, Va.

WORDEN GROCER COMPANY

The Prompt Shippers

Don't hesitate to recommend

QUAKER
SALAD DRESSING

Wonderful Spread for the Kiddies Bread

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

It makes friends for the dealer

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

COMMERCIAL TRAVELER

Observations Suggested on Trip To California.

Denver, Oct. 2—While I have never been one of the worshippers at the shrine of Mayor Thompson, of Chicago, I must confess that I have at times expressed my admiration for the fearless attitude he has assumed at times over certain phases of metropolitan politics. He has had his problems from time to time, has had abuse heaped upon him without limit, but he has been mayor of his city all the time and has never hesitated to claim the honor.

Just now he is having a controversy with Miss Margaret Haley, the avowed fascist and all around female ward-worker, as well as alleged labor leader of Chicago. Miss Haley has some such position as walking delegate for the Teachers' Federation there and she has been conducting things with a high hand. The other day she came out with an ultimatum to the effect that pedagogues were too poorly paid and coupled her suggestion with an assessment slip demanding that every teacher in the city hand in a check for \$25, the accumulation of such assessment to be used as a skirmishing fund to secure needed action by the school board with reference to a revision of the salary scale.

It was at this particular juncture that William Hale exploded, and it was some explosion. He said Miss Haley's "sole purpose in life is to fight someone, whether he or she is right or wrong, whether they are friend or foe, no matter what the consequences may be."

The writer has been quite familiar with the antics of the said Haley for a score of years. She was the outcome of women's social activities in Chicago, early developed very strong socialistic proclivities and finally landed in the camp of the I. W. W. How the intelligent educational class could ever tie up to her is beyond my powers of comprehension. Her type should be discouraged in their activities. The school commissioners of Chicago should certainly set their foot down upon unionistic tendencies as emphatically as did President Roosevelt when postal employees were promulgating a program compelling the Government to recognize unionism.

As I said before, Mayor Thompson usually bosses his own job and he certainly will not be found "asleep at the switch" in this emergency.

From observations I have made in the past twenty-four hours, I should say that the State of Iowa is enjoying pretty poor roads. Certainly the highways paralleling the Burlington route are the poorest I have seen in years. All along the line were myriads of motor cars of every description mired in dirt highways. Nebraska conditions are much better. From what I know of the main arteries of travel in Kansas I should say that any one driving to the coast this fall will find surer footing if they pass through Missouri, Kansas and other states forming the Southern route.

An onslaught will be made at the forthcoming session of Congress to secure favorable consideration of the Boulder dam project, which is strongly advocated by certain California interests. Much as I admire the energy and enthusiasm of the good people of the Golden State, I am very much opposed to this undertaking, at least at the present time. It will cost the Government, according to present careful estimates, at least \$500,000,000 and possible returns from such an enterprise would not warrant any such expenditure. In fact, from what investigation I have given the subject, I doubt if it is needed.

Congressman Madden, of the Committee on Appropriations, well express-

es the views of farmers of the Central West who are seeking and not getting any aid from the Government in combatting the serious handicaps under which they have been laboring since the world war, when he says the proposed dam is unnecessary, either for flood control, for the generation of electric power or for the reclamation of arid lands. He inclines to the opinion that we ought not to embark on projects for the reclamation of arid lands, when there are thousands of acres of good arable lands in the rain belt on which farmers cannot earn a living.

Whether or not the lands to be irrigated if the Boulder dam project is carried out will come in competition with the lands of the grain growing farmers is beside the case. The point is that the National Government owes to the farmers of the fertile rain belt more consideration than they are getting. Until it can so adjust its grants of special privileges that will not increase the farmers' handicaps it should cease creating any new benevolences.

And now they are threatening to use machine guns in quelling a strike of students at the Gary, Indiana, high school. Why not re-inaugurate the old-time system of applying the trunk strap at a woodshed session?

According to the latest advices from Washington the Government will no longer supply funds for entrapping victims into the meshes of the law through the Volstead program. The new enforcement commissioner has decidedly expressed himself on the subject. Henceforth the individual who peddles booze will be much in disfavor, but the man who drinks it or makes a reasonable amount for his own use will no longer be a "scofflaw." He agrees there is such a thing as persecution, with a tinge of the abbreviation of personal liberty, and he will not dissipate Uncle Sam's enforcement funds in securing adverse public sentiment. In view of the fact that the new commissioner was supposed to be the last word in "cleaning up," this looks as though a little horse sense would be introduced in future proceedings.

On the occasion of my visit to California last summer I mentioned the Burlington route as one of the three best bets in traveling between Chicago and the Coast. Recently, in addition to most wonderful equipment, they have installed for the free use of patrons, observation cars containing a lounge for both sexes, smoking room for men, a writing room and library. I am holding no brief for the Burlington people, but I certainly do like their disposition.

It is reported that of 18,000 indictments voted by Federal grand juries in the past two years, only 3,800 have been noted for trial and the balance, or most of them will never be heard of again. It costs the Government vast sums of money to produce the evidence and procure the indictments in these cases, but there are so many ways to avoid trial that evil doers have very little to worry about especially where a prosecuting attorney feels that he is overworked and the accused is a good fellow.

It is quite true that a very large percentage of these causes have been brought about through the operation of the Volstead act, but violations of the liquor law are by no means the most important.

I have in mind the Teapot Dome cases which created such a furore last winter and which resulted in a disagreement of the jury.

The public prosecutor promised they would be retried without delay, but what about it? Is there anything behind the case, for instance, against Harry Sinclair except pure bluff. Perhaps we may find out something about



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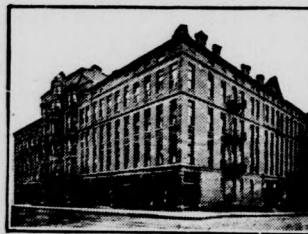
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CODY CAFETERIA IN CONNECTION

it now that ex-Senator Pomerene, of Ohio, has been given full hand in the matter, and then again it may never get beyond the conversation stage. One of the two chief Government witnesses, has been in the public eye for several months as a sojourner in Europe, possibly to avoid testifying, but he has been subpoenaed and may come back.

It is said these indictments and accusations do not seem to have disheartened Mr. Sinclair. In fact he is holding up surprisingly well under their burden. When the Federal Circuit Court of Appeals held that "a trail of deceit, falsehood, subterfuge, bad faith and corruption" ran through the incidents connected with the lease, he calmly ordered the case appealed to the Supreme Court. When he was found guilty of contempt of the Senate, he announced that no "decent, high-minded citizen" like himself should be subjected to the indignities of a common jail, and appealed this case also to the higher court.

Such instances as these ought to have their effect on juries and minimize the number of indictments hatched out, and Government officials certainly ought to scrutinize the lesser infractions of the law, before going to the trouble and expense of mixing up Uncle Sam with frivolous litigation.

Salt Lake City, Oct. 2 (Via Air Mail)—Just as I was getting off the train here this morning, I ran into Governor Farrington, of the Hawaiian Islands. He has been visiting Senator Reed Smoot, but is on his way to Washington, D. C., to confer with President Coolidge and other officials concerning insular matters. He assured me if I would make the return trip with him to Honolulu about Dec. 1, he thought he could arrange to secure for me that much-coveted position of traffic cop.

In Hawaii, Senator Smoot is very highly regarded as a friend of the Islands and he is also a warm friend of Governor Farrington, who was a prominent newspaper man in Honolulu until his appointment in 1921 by President Harding to his present position. He was reappointed by President Coolidge at the beginning of the latter's administration.

The Governor was especially kind to me last winter during my stay in Honolulu, and tried to get me to remain there. Maybe I will get that appointment after all and become a South Sea islander.

With only a few hours' time on my hands here to-day I improved it by a motor trip throughout the city and Wasatch drive, as well as a visit to the Bingham Copper mines. Starting at Temple Square, which contains the world-famed Mormon Temple, that sacred Gothic edifice of native granite, which took forty years to build; the famous, dome-roofed Tabernacle, which seats nearly 10,000 people, and many other smaller Mormon structures and a museum, we passed the homes of early Mormon leaders, Brigham Young's monument, his grave—unmarked at his request in private burial grounds—modern churches and schools and the mansions of the city's wealthy families; then to the State capitol, said to occupy the most wonderful view of Great Salt Lake and its numerous islands, twenty miles away. Then out to Liberty Park, a 100 acre tract, once a part of Brigham Young's private estate, given by him to the city and now its principal playground, with a zoological garden and attractive floral displays.

Returning to the city, we were shown Washington Square, the place where the pioneers pitched their tents at the end of their long journey of discovery. It is now the site of the city and county building, one of the finest municipal buildings West of the Mississippi River.

From here we go to the scenic Wasatch Drive, dipping into pictur-

esque canyons, City Creek, Red Butte, Emigration and Parley's, affording marvelous views of the city and valley from a score of vantage points. This boulevard is built for most its length on one of the ancient Lake Bonneville terraces or shore lines left by the gradually receding waters of this prehistoric inland sea to forever furnish evidence of its immensity. Great Salt Lake, which is to be seen gleaming in the Western horizon, is the remnant of Lake Bonneville, which, thousands of years ago, covered the entire valley to a depth of hundreds of feet and extended North and South for a score of miles. One of the points of interest to which our attention was called is the historic monument to Brigham Young and the pioneers of '47, at the mouth of Emigration Canyon, where Brigham Young is reported to have said, "This is the place," upon getting the first view of the valley when the pioneers were emigrating. You pass the old sugar house and the Utah state prison. Other points of interest along this beautiful drive are the University of Utah, and Fort Douglass, established in 1862, and where 4,000 German prisoners were interned during the kaiser's war. It is interesting to know that the Jordan River, which you see threading its way down the center of the valley, flows from a fresh water lake into a dead sea (Great Salt Lake) just as does the river in the Holy Land.

Now we come to the world's most stupendous engineering enterprise, not as a completed work, but in actual operation. This is the famous Utah Copper mine—a mine "turned up-side-down," with the mining going on before your eyes in broad daylight. They are literally moving a mountain at Bingham, with giant electric shovels digging away on some twenty-six terraces, ever eating back into the heart of the mountain. More than 80,000 tons of material are so shoveled and removed every day, a volume exceeding the tonnage handled in 24 hours during the excavating of the Panama Canal during its heaviest operations. The mines lie on the surrounding mountains in plain sight of the astounded visitor—the largest copper mine in the world, a spectacular example of the latest method of wresting from Mother Earth one of her most useful metals to man.

This material, which to all appearances is just ordinary rock and dirt contains chiefly a low percentage of copper, which is extracted at mills and smelters some sixteen miles away. It has been found profitable to mine this low grade ore because of the immense quantity handled and because of improved processes of refining. It is interesting to know that each ton also contains about 20c worth of gold and silver. Bingham itself, located twenty-eight miles from Salt Lake City and through which we pass on our way to the mines, is one of the queerest towns in the world, being but one street wide and three miles long. It is a typical Western mining town, with the miners' cabins clinging precariously to the sides of the gulch. The mining industry of Utah, of which Bingham is so important a part, is, incidentally, one of the chief sources of wealth in the state. In 1926 the value of the mineral production was approximately \$125,000,000 or about \$2,500,000 per week. There is more coal in Utah than in the Ruhr basin in Germany; enough, it is estimated, to supply the entire United States at the present rate of consumption, for 250 years. And Utah is beginning to come to the fore as a Western producer of iron and steel, the blast furnaces at Ironton, fifty miles South of Salt Lake, having demonstrated that Utah iron is of as good quality as that found anywhere. And it exists in tremendous quantity within the borders of the state. The recent discovery of oil in Utah is another indication of the richness of the undeveloped resources abounding here.

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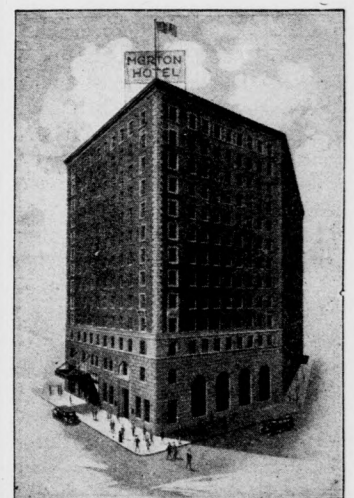
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Soda Fountain Discussion at Port Huron Convention.

President Houser: We are going to hop around a little on this program. I see a very familiar face in the audience and I want to make somewhat of an apology to him for the small representation here. I know his extensive preparation for coming here and I regret that there isn't a larger group of people in the room this morning. There is quite a little personal satisfaction in the introduction of the next speaker, because I think there is no one in the city of Detroit or State of Michigan who is doing any more constructive work for the retail druggists of this State than Harry MacDonald. Harry is a real fellow. We all know that by reason of his success and I think he has a good message for us this morning. It is with a great deal of pleasure that we will listen to Harry MacDonald.

Mr. MacDonald: Mr. President and gentlemen of the convention, it is rather peculiar as I sat back there and rather analyzed the subject that was being discussed that we should inject something of a foreign nature to the subject we are on at this time, because this is really talking about something very commercial, in contrast with the professional side of the drug business. Fortunately or unfortunately, it is necessary for the druggist to have a dual personality. He is first supposed to be a professional man and then, on the other hand, he is supposed to be a business man and merchandise man if you will; a man who understands how to sell merchandise and how to buy merchandise and how to satisfy customers; in fact, his job or his calling is strictly that of a business man, as I see it; it really calls for a dual personality and a two-sided man and I am surprised myself sometimes when I see how well the average druggist fills the bill and I am also surprised sometimes to see how far short some fall simply because they don't check up on themselves. I think in meetings of this character you don't solve any matters, but they are your individual problems. It is the individual check-up when you return back to your place of business. It is not what you learn; it is the rubbing shoulders and having the experience of the other fellow brought to your attention and the personal check up that you make and when you get back you have gotten, perhaps, some of the ideas, you think of things a little differently and you begin to do things somewhat differently.

I haven't prepared this morning a paper, but I have given this thing considerable thought, because I am thinking about it all the time. If there is

any one thing in our business we do recognize, it is the ability of certain druggists to do business in a business like way and we notice the inability of a number. I could say a lot of flattering things this mornning about the druggists in the State of Michigan. I am pretty closely in touch with them, but that isn't necessary. All I do want to say is that conditions are constantly changing. New competition, more competition is coming into your ranks and it is going to revolutionize and change business in the future, as it has in the past. Everything is changing. I got back Monday from being out to Iowa to attend a wedding there of my sister and I took an airplane and we made the 700 miles in seven hours running time. That is somewhat different than spending thirty-two hours on the train. Monday morning, in Maywood, we were in Chicago and I ran across a newspaper man from Salt Lake City. I got to talking with him and he told me that the night before at 5:30 he had gotten into a mail plane at Salt Lake City and the following morning at 10 o'clock he was in Chicago. That's traveling. During the course of that flight he had changed into three different planes and had three different pilots. I just throw that out by way of suggestion of the way things are going on. For instance, right now there is an immense interest in aviation. You all know that. You read of practically nothing else in the newspapers but aviation. That interest has been stimulated by the trans-Atlantic flights and other flights which have been made. Things have changed. I was thinking of paralleling that with the soda fountain proposition ten to fifteen years ago, wherein all the more ethical, if I may use the term, druggists would have nothing to do with the soda fountain; you can't blame them very much, but that has been changed. They used to put a soda fountain in ten or fifteen years ago to sell other merchandise. Now we do just the opposite. I don't know that that is exactly true. Your opinions will differ on that, but it is, in a sense, adaptable here at this time. The soda fountain has come to the point now where it is almost automatic and the main who doesn't have the soda fountain is, in my estimation, losing a little bit on the commercial side of his store. I could show you figures, and I was going to bring them, but I could give you a lot of things I had prepared on the average volume of the soda fountain business all over the country in drug stores. I will not do that. I just simply want to throw out a few remarks which, if I am to accomplish anything, will make you think a little bit about your own situation. The first thing I think a man should decide with reference to a soda fountain is the amount of space he is going to give to it and the interest afterwards. It generally takes up about 20 per cent. of the room in the store. That would be the average. I will venture to say if it takes up 20 per cent. of the room it takes up 2 per cent. of your attention and the result is it gets the attention you give it. Some of you pay too little attention to the type of people you

have at a soda fountain and the manner in which they conduct themselves. You have a registered man drawing anywhere from two to three times as much as the man who is dispensing at the fountain—that is rather a peculiar thing to throw out at this time because you are all registered men yourselves and you have a high regard for the young registered man and you should have; if you do a proportionate business you should have just as high regard for that individual department. I think the time is coming and has come for many stores where that is being given attention. The average clerk who mixes drinks is not trained so much. The results are as you would expect them to be. Clerks come in and are put at the soda fountain with no preparatory training and they do just that kind of work. You go into the average place and they are more or less sloppy. Spending a little more on the laundry bill they could just as well look nice. Soda fountains are not cared for in the manner in which your prescription room is. That is another thing you should contrast. The equipment in many drug stores, so far as the equipment is concerned, is somewhat obsolete. I had a talk last week with a man in Grand Rapids. He told me after he put in a new soda fountain, increasing the length of it two feet, his gross increase was 28 per cent. and I am not talking about ice cream. I am talking about the soda fountain as a business. It didn't cost him any more. He had attracted new attention and had taken more interest in that particular department himself. He had begun to think about it. You know, speaking of the way in which different things are served, men, I had a very striking example of how other people do, a simple detail in the way of service. I had that brought to me very carefully on the dining car. I am a great hand for eating pine apple. I like it in the dining car and I had had it several times on the Michigan Central. They bring the pine apple in a silver tray and they bring a service dish and on top of that a little saucer. I ordered it on this particular evening and just as the waiter got it to my table another boy grabbed it, grabbed the saucer. The boy who was serving me grabbed it back. The first boy said he didn't need that saucer, but the boy waiting on me said, "Yes, I do," and he put it down, and I said "yes" and he said that's the way we are taught to do it and I remember my orders. If it is of any importance that a man should have a little saucer in his service on the train, isn't it important at the soda fountain that the clerks should be instructed how to serve the dishes there? I couldn't help but think how it was stressed — how waiters should do certain things in a certain way. Clerks have to use their initiative, but there should be some more systematic way. In conjunction with that I want to come into another thing which I think is the greatest bugaboo to soda and that is cold soda water. Nothing will kill your business so quickly as warm soda water. The temperature should be at least 38 and

when people get cold soda water, I don't care whether in a faucet drink or ice cream soda, it is a come back. If they don't get it it is a loss of trade. You can mark it every time. I had a drink at a soda fountain the other day. It was very, very warm and I said to the man, "Do you sell many of these?" and he said "No." He said, "I used to sell a lot of them; there must be something wrong." I said it is warm. He was losing business because no clerk was there watching and nobody would tell him. It takes quite a lot of nerve to tell a man he is doing the thing all wrong—he is generally all wrong, generally speaking—it's the man who doesn't take interest in this sort of thing who does that sort of business. It is for the good of all. I consider the soda fountain as an industry in conjunction with the drug trade. We should check up on them. Now I was in Chicago on Monday morning and I had a drink at what they call the world's busiest fountain. There wasn't anything spectacular about the fountain, but you were impressed with the fact that every customer was satisfied.

Coming back to the fact if you should be doing 28 per cent. or more on the soda fountain business, I think you would be money ahead at the end of the year. I think, also, speaking of getting the money from the buying public, because that is your business. It is your business to sell and build up volume; to give them something for their money. You are satisfied so often to give them a cheap sale. You are satisfied to take from them 5 cents where you might have taken 25 cents. One man does \$100,000 gross and another man does \$50,000. You know why as well as I do. It is a matter of your getting business and working for sales, rather than keep your door open and exist. That is, perhaps, a pretty frank way of stating it, but it is true. Here's a subject which has been avoided by associations and somewhat avoided by the ice cream manufacturer: That is the bulk ice cream situation. There is a big shrinkage in it. It is a case where the dealer must get away from selling bulk ice cream. I think it is largely a question of the individual operator, to get together with his local competitor and kill that evil to the business. It isn't a satisfactory sale. The ice cream manufacturers, gentlemen, are not at all in favor of that, but the conditions exist which they have to meet and you have to meet them and the thing goes on.

Realizing this is a pharmaceutical convention, rather than a general business convention, I don't suppose you are going to take any steps to organize along that line, but sometime you will have to get together and stamp it out as much as you can. I just want to make this general statement, in conclusion, that first the average druggist who has a soda fountain and conducts a soda fountain hasn't taken into consideration the potential market that he has for that product. He hasn't taken an interest in the product which he is selling from that fountain. He hasn't instructed or properly schooled the clerks serving it. He hasn't thought

about the profit. He doesn't encourage politeness, sales ability at that point as much as he does at other points in the store. The result is the soda fountain industry has grown in spite of itself. It just grows. I don't think that is good either for the druggist or the ice cream manufacturer. I believe this, that the soda fountain rightfully has a place in the drug store and I tell you now the ice cream manufacturers prefer that the ice cream be distributed through reputable places, such as drug stores. They much prefer that, because it gives a better setting and soda fountains have more of a rightful setting in a drug store than anything else I can think of, other than the drug merchandise. That being the case it is the wish of the ice cream manufacturers to work with the druggist in any constructive move which is for the good of the entire industry. We appreciate this. You can't live on the soda fountain alone, nor can you live on the back room alone, consequently every department must function. You have different things in the manufacturing business you have to push. I am trying to talk to you as a bunch of business men and I want to compliment the druggists in Michigan on their ability to be business men. I do want to say this, that some of them have fallen a little short, not because of lack of ability, but because of a lack of attention and lack of interest. The time comes when more interest will be given to the department. There are large chain operators in the drug business—I am not speaking for or against them—but they are doing 28 to 48 per cent. at the soda fountain. They are making money. You are in this business to make money in a legitimate way. You want to build volume. You want to make a net at the end of the year and I want

to say this is the wish of every ice cream manufacturer, that the druggists of the State of Michigan, especially where we are located, shall thrive and be prosperous. I hope when we meet next year we will have had a very wonderful year and I hope during that time there will be a more stimulated business in the soda fountain in the drug store.

President: Harry, in behalf of the boys, we want to express our appreciation for your wonderful message. I think we should have a good many just like that in other departments of our business.

Mr. Steketee: Is there any way we can educate the public not to use bulk ice cream?

President: I think Mr. MacDonald covered that. He said it was a matter of local education as he sees it now.

Mr. MacDonald: I would think so. For instance, bulk ice cream is preferred, not because of its flavor, but because of the greed of the individual customer. There isn't any question—there's no use dodging the issue—they want something for nothing and I think it is time we organized not to give them a hand out. The brick ice cream is a neat, quick, clean and profitable sale.

From Little We Learn.

Little things are done by little men. They represent a rather half-hearted attempt by someone to do something. Little things are done by cheap men. But, little things may lead to big ones, and the measure of success attained is determined by the amount of effort expended. Big things are accomplished by trying, by striving mightily. Little things are valuable if they teach the doer wisdom, if he can learn through experience. Let the little things show you the way to greater.

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6 Table Covers, 25c	1.50
6 Folds Decorated Crepe, 25c	1.50
12 Party Caps, Asst., 10c	1.20
6 Envelopes Napkins, 15c	.90
1 Set Advertising Material	Free
All Assorted Designs.	
Total Retail	\$17.25

Cut-Outs 6 to 10 in. Diameter, Streamers 10 ft. long, 1½ in. wide; Boxes for Ices 12 in. Box, Table Covers 61x84 in., 18 Napkins in Envelope; Decorated Crepe 10 ft. Long, 20 in. wide; Borders 10 ft. long, 6½ in. wide.

This Entire Assortment only \$11.50 Each

BETTER ORDER TODAY. Display them and watch them sell. Some order four or five assortments.

Hazeltine & Perkins Drug Company

Manistee

MICHIGAN

Grand Rapids

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cotton Seed	1 35@1 50	Belladonna	@ 1 44
Boric (Powd.)	-- 12½ @	20	Cubebs	6 50@6 75	Benzoin	@ 2 28
Boric (Xtal)	-- 15 @	25	Eigeron	7 50@7 75	Benzoin Comp'd	@ 2 40
Carbolic	-- 38 @	44	Eucalyptus	1 25@1 50	Buchu	@ 2 16
Citric	-- 53 @	70	Hemlock, pure.	2 00@2 25	Cantharadies	@ 2 52
Muriatic	-- 3½ @	8	Juniper Berries.	4 50@4 75	Capsicum	@ 2 28
Nitric	-- 9 @	15	Juniper Wood	1 50@1 75	Catechu	@ 1 44
Oxalic	-- 16½ @	25	Lard, extra	1 55@1 65	Cinchona	@ 2 16
Sulphuric	-- 3½ @	8	Lard, No. 1	1 25@1 40	Colchicum	@ 1 80
Tartaric	-- 50 @	60	Lavender Flow'r	6 00@6 25	Cubebs	@ 2 76
			Lavender Gar'n.	85¢ 1 20	Digitalis	@ 2 04
			Lemon	4 50@4 75	Gentian	@ 1 35
Ammonia			Linseed, raw, bbl.	@ 84	Gualac	@ 2 28
Water, 26 deg.	06 @	16	Linseed, boiled, bbl.	@ 87	Gualac, Ammon.	@ 2 04
Water, 18 deg.	05½ @	13	Linseed, bld, less	94¢ 1 07	Iodine	@ 1 25
Water, 14 deg.	04½ @	11	Linseed, raw, less	91¢ 1 04	Iodine, Colorless	@ 1 50
Carbonate	-- 20 @	25	Mustard, artifi'l. oz.	7 @ 35	Iron, Clo.	@ 1 56
Chloride (Gran.	09 @	20	Neatsfoot	1 25@1 35	Kino	@ 1 44
			Olive, pure	4 00@5 00	Myrrh	@ 2 52
			Olive, Malaga,		Nux Vomica	@ 1 80
			yellow	2 85@3 25	Opium	@ 5 40
			Olive, Malaga,		Opium, Camp.	@ 1 44
			green	2 85@3 25	Opium, Deodorz'd	@ 5 40
			Orange, Sweet	5 00@5 25	Rhubarb	@ 1 92
			Origanum, pure.	72 ¢ 50		
			Origanum, com'l	1 00@1 20		
			Pennyroyal	3 25@3 50		
			Peppermint	6 00@6 25		
			Rose, pure	13 50@14 00		
			Rosemary Flows	1 25@1 50		
			Sandelwood, E.			
			I.	10 50@10 75		
			Sassafras, true	1 75@2 00		
			Sassafras, arti'l	75¢ 1 00		
			Spearmint	8 00@8 25		
			Sperm	1 50@1 75		
			Tany	9 00@9 25		
			Tar USP	65¢ 75		
			Turpentine, bbl.	@ 58		
			Turpentine, less	65¢ 78		
			Wintergreen,			
			leaf	6 00@6 25		
			Wintergreen, sweet			
			birch	3 00@3 25		
			Wintergreen, art	75¢ 1 00		
			Worm Seed	6 00@6 25		
			Wormwood	10 00@10 25		

GROCERY PRICE CURRENT

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

ADVANCED

Semidac
Maxwell House Coffee
Lard
Some Cheese
Nuts—Whole

DECLINED

Gasoline

AMMONIA

Aretic, 10 oz., 3 dz. ca. 3 75
Aretic, 16 oz., 2 dz. ca. 4 00
Aretic, 32 oz., 1 dz. ca. 3 00
Quaker, 36, 12 oz. case 3 86



AXLE GREASE

48, 1 lb. 4 35
24, 3 lb. 6 00
10 lb. pails, per doz. 8 50
15 lb. pails, per doz. 11 95
25 lb. pails, per doz. 19 15

BAKING POWDERS

Aretic, 7 oz. tumbler 1 35
Queen Flake, 16 oz. dz. 2 25
Royal, 10c. doz. 95
Royal, 6 oz. doz. 2 70
Royal, 12 oz. doz. 5 20
Royal, 5 lb. 31 20
Rocket, 16 oz. doz. 1 25

K. C. Brand

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

BEECH-NUT BRANDS.



BLUING

The Original

Condensed

3 oz. 4 dz. ca. 3 00
3 oz. 3 dz. ca. 2 75

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 2 55
Corn Flakes, No. 124 2 55
Corn Flakes, No. 102 2 00
Pop. No. 224 2 70
Pop. No. 202 1 75
Krumbs, No. 424 2 70
Brain Flakes, No. 624 2 25
Brain Flakes, No. 602 1 50
Post's Brands.
Grape-Nuts, 24s 3 30
Grape-Nuts, 100s 2 75
Instant Postum, No. 3 3 40
Instant Postum, No. 8 3 00
Instant Postum, No. 10 3 40
Postum Cereal, No. 0 2 25
Postum Cereal, No. 1 2 70
Post Toasties, 24s 2 55
Post Toasties, 24s 2 55
Post's Bran, 24s 2 70

BROOMS

Jewell, doz. 5 25
Standard Parlor, 25 lb. 8 25
Fancy Parlor, 25 lb. 8 25
Ex. Fancy Parlor 25 lb. 8 75
Ex. Parlor 25 lb. 10 00
Tov. 1 75
Whisk, No. 3 2 75
BRUSHES
Scrub
Solid Back, 5 lb. 1 50
Solid Back, 1 lb. 1 75
Pointed Ends 1 25

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion 2 85

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.5
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wickling 40
Tudor, 6s, per box 30

CANNED FRUIT

Apples, 3 lb. Standard 1 50
Apples, No. 10 4 50
Apple Sauce, No. 10 8 00
Apricots, No. 1 1 75
Apricots, No. 2 3 00
Apricots, No. 2 1/2 3 40
Apricots, No. 10 8 50
Blackberries, No. 10 8 50
Blueberries, No. 2 2 00
Blueberries, No. 10 14 00
Cherries, No. 2 3 75
Cherries, No. 2 1/2 4 25
Cherries, No. 10 14 00
Loganberries, No. 2 3 00
Loganberries, No. 10 10 00
Peaches, No. 1 1 50
Peaches, No. 1, sliced 1 25
Peaches, No. 2 3 75
Peaches, No. 2 1/2 3 20
Peaches, 2 1/2 Cal. 3 00
Peaches, 10, Mich. 5 50
Pineapple, 1 al. 1 75
Pineapple, 2 all. 2 60
Pineapple, 2 br. sl. 3 40
Pineapple, 2 1/2, all. 3 00
Pineapple, 2, cru. 2 60
Pineapple, 10 cru. 9 00
Pears, No. 2 3 15
Pears, No. 2 1/2 3 50
Plums, No. 2 2 40
Plums, No. 2 1/2 2 90
Raspberries, No. 2 blk 3 25
Raspb's, Red, No. 10 13 50
Raspb's Black, No. 10 12 00
Rhubarb, No. 10 4 75
Strawberries, No. 10 12 00

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
Finnan Haddock, 10 oz. 3 50
Clam Bouillon, 7 oz. 2 50
Chicken Haddock, No. 1 2 75
Fish Flakes, small 1 25
Cod Fish Cake, 10 oz. 1 25
Cove Oysters, 5 oz. 1 65
Lobster, No. 1/2, Star 2 90
Shrimp, 1, wet 2 25
Sard's, 1/2 Oil, Key 6 10
Sardines, 1/2 Oil, Key 5 50
Sardines, 1/2 Smoked 6 75
Salmon, Warrens, 1/2 2 80
Salmon, Red Alaska 3 75
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 55
Sardines, Im. 1/2, ea. 10 25
Sardines, Im. 1/2, ea. 25
Sardines, Cal. 1 65
Tuna, 1/2, Albacore 95
Tuna, 1/2, Curtis, doz. 2 30
Tuna, 1/2, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 3 30
Bacon, Lge. Beechnut 3 40
Beef, No. 1, Corned 3 10
Beef, No. 1, Roast 3 10
Beef, No. 2 1/2, Qua. 1 35
Beef, 3 1/2 oz. Qua. 1 20
Beef, 4 oz. Qua. 1 25
Beef, No. 1, Bnut, all. 4 40
Beefsteak & Onions, 3 45
Chili Con Ca., 1s 1 55
Devilled Ham, 1/2 2 20
Devilled Ham, 1/2 3 40
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/2 Libby 52 1/2
Potted Meat, 1/2 Libby 52 1/2
Potted Meat, 1/2 Qua. 90
Potted Ham, Gen. 1 25
Vienna Saus., No. 1 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 65

Baked Beans

Campbell's, 1c free 5 1 15
Quaker, 18 oz. 1 25
Fremont, No. 2 1 10
Snider, No. 1 95
Snider, No. 2 1 25
Van Camp, small 85
Van Camp, Med. 1 15

CANNED VEGETABLES.

Asparagus.

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

CATSUP.

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

CHILI SAUCE

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

OYSTER COCKTAIL.

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

CHEESE.

Roquefort 65
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Wisconsin Daisies 32
Lomchorr 21
Michigan Daisy 20
Peanuts, Virginia Raw 11 1/2
Sap Sago 35
Brick 25

CHEWING GUM.

Adams Black Jack 65
Adams Bloodberry 65
Adams Dentine 65
Adams Calif. Fruit 65
Adams Sea Sea 65

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

COCOA.

Droste's Dutch, 1 lb. 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples 40
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 6 60
Palms De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15
1 lb. Rose Tin Bon 18 00
Bons 13 00
7 oz. Rose Tin Bon 9 00
Bons 13 20
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/2 lb. Pastelles 3 40
Langues De Chats 4 80

CHOCOLATE.

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

COCOANUT

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

CLOTHES LINE.

Hemp, 50 ft. 2 00
Twisted Cotton, 50 ft. 3 50
Bralded, 50 ft. 2 25
Sash Cord 3 50



COFFEE ROASTED

1 lb. Package
Melrose 32
Liberty 24
Quaker 38
Nedrow 36
Morton House 43
Reno 33
Royal Club 37

McLaughlin's Kept-Fresh

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

Maxwell House Coffee.

1 lb. tins 46
3 lb. tins 1 36

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4 80
Hebe, Baby, 5 doz. 4 40
Caroline, Tall, 4 doz. 3 80
Caroline, Baby 3 50

EVAPORATED MILK

Quaker, Tall, 4 doz. 4 80
Quaker, Baby, 5 doz. 4 70
Quaker, Gallon, 1/2 doz. 4 70
Carnation, Tall, 4 doz. 5 15
Carnation, Baby, 5 doz. 5 05
Oatman's Dundee, Tall 5 15
Oatman's D'dee, Baby 5 00
Every Day, Tall 5 00
Every Day, Baby 4 90
Pet, Tall 5 15
Pet, Baby, 5 oz. 5 05
Borden's Tall 5 15
Borden's Baby 5 05
Van Camp, Tall 4 90
Van Camp, Baby 3 75

CIGARS

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

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops Palls

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

Lozenges Palls

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

Hard Goods Palls

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

Cough Drops Bxs

Putnam's 1 35
Smith Bros. 1 50

Package Goods

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

Specialties

Walnut Fudge 28
Pineapple Fudge 22
Italian Bon Bons 17
Banquet Cream Mints 28
Silver King M. Mallovs 1 35

Bar Goods

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

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50

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

CREAM OF TARTAR

6 lb. boxes 88

DRIED FRUITS

Apples
N. Y. Fey., 50 lb. box 15 1/2
N. Y. Fey., 14 oz. pkg. 16
Apricots
Evaporated, Choice 28
Evaporated, Fancy 33
Evaporated, Slabs 25

Citron

10 lb. box 40

Currants

Packages, 14 oz. 19
Greek, Bulk, lb 19

Dates

Dromedary, 36s 6 75

Peaches

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

Peel

Lemon, American 30
Orange, American 30

Raisins

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

California Prunes

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

FARINACEOUS GOODS

Beans
Med. Hand Picked 07 1/2
Cal. Limas 09
Brown, Swedish 07
Red Kidney 07 1/2
Farina
24 packages 2 50
Bulk, per 100 lbs. 06 1/2

Hominy

Pearl, 100 lb. sacks 3 50

Macaroni

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

Bulk Goods

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

Pearl Barley

Chester 4 50
0000 7 00
Barley Grits 5 00

Peas

Scotch, lb. 05 1/2
Split, lb. yellow 08
Split green 08

Sage

East India 10

Tapioca

Pearl, 100 lb. sacks 09
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 3 50

FLAVORING EXTRACTS

JENNINGS
PURE
FLAVORING
EXTRACT
Vanilla and
Lemon
Same Price
7 1/2 oz. 1 25
1 1/2 oz. 1 80
2 1/2 oz. 3 20
3 1/2 oz. 4 50
4 oz. 2 60
4 oz. 5 00
8 oz. 9 00
16 oz. 15 00



2 1/2 Ounce
Taper Bottle

50 Years Standard.

Jiffy Punch

3 doz. Carton 2 25
Assorted flavors.

FLOUR

V. C. Milling Co. Brands
Lily White 9 90
Harvest Queen 9 80
Yes Ma'am Graham, 50s 1 40

FR

GELATINE



26 oz., 1 doz. case	6 00
3 1/2 oz., 4 doz. case	3 60
One doz. free with 5 cases	
Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 55

JELLY AND PRESERVES

Pure, 30 lb. pails	3 30
Imitation, 30 lb. pails	1 75
Pure, 6 oz., Asst., doz.	95
Quaker, 15 oz., doz.	2 00

JELLY GLASSES

8 oz., per doz.	37
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb.	21
Nucoa, 2 and 5 lb.	20 1/2

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 75
Diamond, 144 box	6 00
Searchlight, 144 box	6 00
Ohio Red Label, 144 bx	4 20
Ohio Blue Tip, 144 box	6 00
Ohio Blue Tip, 720-lc	4 50
Blue Seal, 144	5 60
Reliable, 144	4 35
Federal, 144	5 80

Safety Matches

Quaker, 5 gro. case	4 25
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MOLASSES

Molasses in Cans

Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 75

NUTS—Whole

Almonds, Tarragona	27
Brazil, New	27
Fancy Mixed	23
Filberts, Sicily	22
New York New 1926	33
Peanuts, Vir. roasted	12 1/2
Peanuts, Jumbo, rst'd.	13
Peanuts, Jumbo, std.	14 1/2
Pecans, 3 star	20
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, California	38

Salted Peanuts

Fancy, No. 1	16
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Shelled

Almonds	70
Peanuts, Spanish,	12 1/2
125 lb. bags	12 1/2
Filberts	32
Pecans	1 05
Walnuts	78

MINCE MEAT

None Such, 4 doz.	6 47
Quaker, 3 doz. case	3 60
Libby, Kegs, wet, lb.	22

OLIVES

Bulk, 5 gal. keg	10 50
Quart Jars, dozen	7 00
Bulk, 2 gal. keg	4 50
Pint Jars, dozen	4 00
4 oz. Jar, plain, doz.	1 35
5 1/2 oz. Jar, plain, doz.	1 60
3 1/2 oz. Jar, plain, doz.	2 35
20 oz. Jar, Pl., doz.	4 25
3 oz. Jar, Stu., doz.	1 35
6 oz. Jar, stuffed, doz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed,	
doz.	4 50@4 75
20 oz. Jar, stuffed doz.	7 00

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand	
24 1 lb. Tins	13 6
8 oz., 2 do. in case	
15 lb. pails	
25 lb. pails	

PETROLEUM PRODUCTS

Perfection Kerosine	13 6
Red Crown Gasoline,	
Tank Wagon	11
Solite Gasoline	14
Above without tax	
Gas Machine Gasoline	37 1
V. M. & P. Naphtha	19 6
Capitol Cylinder	39 1
Atlantic Red Engine	21 1
Winter Black	11 6



Iron Barrels

Light	65 1
Medium	65 1
Heavy	65 1
Special heavy	65 1
Extra heavy	65 1
Polarine "F"	65 1
Transmission Oil	65 1
Finol, 4 oz. cans, doz.	1 60
Finol, 8 oz. cans, doz.	2 25
Parowax, 100 lb.	9 3
Parowax, 40, 1 lb.	9 5
Parowax, 20, 1 lb.	9 7



Sendaac, 12 qt. cans	2 75
Sendaac, 12 qt. cans	4 65

PICKLES

Medium Sour	
5 gallon, 400 count	4 75

Sweet Small

16 Gallon, 3300	28 75
5 Gallon, 750	9 00

Dill Pickles

Gal. 40 to Tin, doz.	8 25
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PIPES

Cob, 3 doz. in bx.	1 00@1 20
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PLAYING CARDS

Battle Axe, per doz.	2 75
Bicycle	4 75

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef

Top Steers & Heif.	22
Good St's & H's, 15 1/2	19
Med. Steers & Heif.	18
Com. Steers & Heif.	15@16

Veal

Top	21
Good	20
Medium	18

Lamb

Spring Lamb	25
Good	23
Medium	22
Poor	20

Mutton

Good	18
Medium	16
Poor	13

Pork

Light hogs	15
Medium hogs	15
Heavy hogs	14
Loins, Med.	31
Butts	24
Shoulders	18
Spareribs	16
Neck bones	06
Trimnings	15

PROVISIONS

Barreled Pork	
Clear Back	25 00@28 00
Short Cut Clear	26 00@29 00
Dry Salt Meats	
D S Bellies	18-20@18-19

Lard

Pure in tierces	15
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	14 1/2
Compound, tubs	15

Sausages

Bologna	16
Liver	15
Frankfort	20
Pork	18@20
Veal	19
Tongue, Jellied	35
Headcheese	18

Smoked Meats

Hams, Cer., 14-16 lb.	23@24
Hams, Cert., Skinned	
16-18 lb.	23@24
Ham, dried beef	
Knuckles	@35
California Hams	@17 1/2
Hams Boiled	
Hams	20 @22
Boiled Hams	@36
Mixed Hams	@17
Bacon 4/6 Cert.	24 @36

Beef

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

RICE

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

ROLLED OATS

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

RUSKS

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

SALERATUS

Arm and Hammer	3 75
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SAL SODA

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

COD FISH

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

HERRING

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

Lake Herring

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

Mackerel

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

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

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

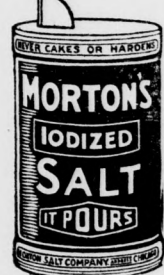
STOVE POLISH

Blackline, per doz.	1 35
Black Silk Liquid, ds.	1 40

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

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 60
Med. No. 1, 100 lb. bg.	35
Farmer Spec., 70 lb.	90
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb. each	75
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
35, 4 lb., per bale	2 60
50, 3 lb., per bale	2 85
28 lb. bags, Table	45
Old Hickory, Smoked,	
6-10 lb.	4 50



Per case, 24, 2 lbs.	2 40
Five case lots	2 30
Iodized, 24, 2 lbs.	2 40



SOAP

Am. Family, 100 box	6 30
Crystal White, 100	3 85
Export, 100 box	4 00
Big Jack, 60s	4 50
Fels Naptha, 100 box	5 50
Flake White, 10 box	3 80
Grdma White Na. 10s	3 85
Swift Classic, 100 box	4 40
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	11 00
Lava, 100 bo	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 75
Grandpa Tar, 50 sm.	10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 30
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



90 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Brillo	85
Climalline, 4 doz.	4 20
Grandma, 100, 5c	4 00
Grandma, 24 Large	3 80
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun., 4 dz.	3 60
Luster Box, 54	3 75
Old Dutch Clean, 4 dz	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 80
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES

Whole Spices	
Allspice, Jamaica	----@26
Cloves, Zanzibar	----@36
Cassia, Canton	----@22
Cassia, 5c pkg., doz.	----@40
Ginger, African	----@19
Ginger, Cochon	----@25
Mace, Penang	-----1 20
Mixed, No. 1	-----@32
Mixed, 5c pkgs., doz.	-----@45
Nutmegs, 70@90	-----@59
Nutmegs, 105-1 10	-----@52
Pepper, Black	-----@46

Uncle Jimmy's Most Interesting Sale.

It had been one of those glorious spring days that the poets rave about. As I made my towns, the deep green of the woods and pastures, the giant checkerboard of living fields of green, in wheat and oats, and brown or black in listed corn, the red roses nodding to us by the side of the road, all wove a spell about one, and made one glad to be alive. Kansas in springtime—nature most beautiful.

In due time I arrived at Uncle Jimmy's and after the usual setting up order and going over the catalogue again to be sure we'd got it all down, we visited awhile, as it was too late to see any other dealers in the next town, where I usually put up for the night.

I'd noticed something about "one's most interesting sale" in a magazine, and as the item recurred to me, I mentioned it to him with the query, "Uncle Jimmy, what was your most interesting sale?"

Uncle Jimmy sat down in his easy chair, ran his hand through his graying shock of hair, lit his pipe, and replied, "Well now, most all sales are interesting in one way or another if you know your customers, and sometimes they get mighty interesting before you get through, if you don't know them as well as you think you do.

"You know, it's wonderful to sell things, to sell merchandise that will bless and benefit your friends and neighbors. Sometimes I think we don't take a high enough view of our profession, for it is a profession, and the degree of Master Merchant can not be acquired by every man by a long shot.

"But now," he continued, "I've had several that were real interesting one way and another, but perhaps the one I'll remember longest was the time I sold Little Bill Smith a tractor outfit.

"One fine day in the war era, when we were all rich or at least thought we were, Tom said, 'Little Bill was round kinda talking tractor to-day.'

"Oh," says Tom, "That bunch has been making some good money; this two dollar wheat and dollar'n half corn has put 'em through a flying.

"Well, maybe so," says I, "but we'll look it up a little first." You see, Bud, there were three brothers of the tribe and they never had been figured as any too good, although they had always paid me and the general store man. They were renters on a large scale and really were bang up good farmers, had fine teams and as good crops on the average as anybody, but they wa'n't popular with their neighbors and their neighbors round about were the salt of the earth.

"You know, Bud, I've been around about quite a bit and some way or other I've always had good neighbors, and I just can't help being a little bit leery of these chaps that don't get along with the folks that join 'em.

"Well, I went up to the bank and talked to old Dave and to my mild surprise old Dave said he believed we could sell 'm on a safe basis, say five hundred, when they threshed, which

would be before long, and the balance of fifteen hundred in payments.

"Well, you know how it is in the small country town. The bank man usually knows your business better than you know it yourself. Timmy Trotabout doesn't know it, but old Dave does that Timmy will have that estate his Dad left him all used up in five years, six months and three days. Ed. Stayer doesn't know it, but old Dave does that at the age of 50 Ed. will own two quarters and an eighty of well improved well stocked land.

"So I sunk my prejudice without a trace and drove the flivver out to Little Bill's, for after all a two thousand dollar sale isn't to be sneezed at. The headed wheat was all in stack and the corn was fine, so here went.

"Yes," said Little Bill, "I've been thinking of a plowing outfit, but my wife objects and so does brother Sam, and you know brother and me kinda work together," which I later called to mind. 'Besides,' he went on, 'I like the Jay Bird better'n your'n anyhow.'

"Plainly he must have a demonstration, the brother Sam must be convinced, and the good looking young, black eyed, but somewhat slatternly wife coaxed into the deal. Well, we had the demonstration and she went through fine and Little Bill seemed satisfied on that score. We visited the erring brother again he finally capitulated, saying, 'Well, let the dam fool buy it if he wants to, it's really nothing to me, anyhow.' All right, two down.

"Wifey wasn't so easily disposed of, saying, 'If this corn burns up, how are we going to pay for it?' It happened the next day. I had business in the county seat town and ran into Little Bill's wife and the three small boys, all looking like scarecrows, as that was the way they always dressed. Would they have dinner with me? They would, and the meal, I imagine, was the best they'd had for some time.

"Would wifey withdraw her objections to the sale? Wifey did, and the deal was closed and I sort of patted yours truly on the back for surmounting so many obstacles, but of course that's the way real salesmen do it," said Uncle Jimmy, "and soon the tractor was roaring back and forth, the plows turning over the black acres to a queen's taste."

Uncle Jimmy rose, got a drink of water from the tank labeled "ice water," and said, "But the most interesting part was yet to come. Some way they didn't get threshed for a long time on account of rainy weather, and the wheat didn't grade up nor yield as expected and my five hundred for one reason or another didn't get around, and as the outfit was now second hand I foolishly let them carry along to the next harvest, although Old Dave on close questioning admitted they paid him 'a little.'

"So we fixed up more papers, taking more security, and the next harvest things happened. Wifey got tired of Kansas climate, showed some black and blue marks to neighbor women, started a divorce suit, and lit out for Missouri.

"People who thought they knew said that Brother Sam, with Brother Jake,

—the third one — had been off and bought land. Old Dave, who was usually lenient, got sore the way things were going and as he had everything mortgaged by this time, staged a clean up sale and as "deflation" had now set in, the four hundred dollar teams and high priced impements had gone down in quality as well as in price, and brought about one-fourth of their former value.

"Several thousand dollars in crop values just evaporated. It seemed Brother Jake had loaned Sam and Bill a lot of money too, and who could dispute the solid and convincing evidence offered? Not I.

"So one fine evening at the close of a perfect day we trundled our two thousand sale back to town, looking, I imagine, somewhat run down and the worse for wear.

"Still it might have been worse, as we lost only sixteen hundred and fifty dollars on the outfit, one hundred for gas, oil, and repairs, and two dollars and fifty cents for the feed at the county seat. The feed was three dollars, but you know I had to eat myself, so I count that off.

"But this cloud also had a silver lining. I found out, later, that Old Dave lost more'n I did." Abner Johns.

Killing the Anthracite Goose.

So far as the anthracite industry is concerned, it looks as if the United Mine Workers were killing the goose which has been laying eggs for the miners of hard coal. After making a careful survey in the anthracite region a special committee of the Leighton Chamber of Commerce reports that the real reason for poor business in that section is "that the anthracite mines are practically idle, some not operating at all and others but one or two days a week, which means that the miners are not earning enough to feed their families even starvation rations."

Of course, the activity of the anthracite mines is dependent upon the demand for hard coal. High wages, insisted upon by the leaders of the United Mine Workers, naturally keep up operating costs and in turn the market value of the product of the mines.

Anthracite, due largely to the last strike, is meeting with severe competition which it never before experienced. Scarcity of hard coal during the strike of 1925 opened the door for the sale of bituminous coal and oil in markets which had been dominated largely theretofore by the anthracite trade. Some resentment against the strikers was unquestionably aroused especially in New England, where consumers have largely turned to the use of soft coal and oil.

But elsewhere, also, anthracite now meets with keen competition. In the suburbs of New York and Brooklyn one householder after another is installing oil burners and in the city proper office buildings and large apartment houses are also falling in line. This means a permanent loss in anthracite consumption.

If the business men and other residents of the hard coal regions really wish to relieve a situation which is proving to be disastrous to themselves,

they might with much logic direct their efforts towards the production of anthracite at lower cost. An appeal by them to the leaders of the United Mine Workers might be heeded, because it will be far better for the mine worker to have steady employment at a fair wage than to have the scale of wages so high as to assure work only, as the committee says, "one or two days a week."

The practical solution is for the mine worker to co-operate with the mine owner so as to enable anthracite to meet competition by a price which will appeal to all consumers of fuel.

If the company will employ none but young men perhaps it already has enough old men for all the big jobs.

Business Wants Department

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

TRUST MORTGAGE SALE—At Durand, Michigan, Friday, Oct. 7th at 1:00 p. m. Auction sale of stock and fixtures of Brown's 5c and 10c Store. Approximate value, \$4,000. 693

FOR SALE—Indian goods, made of genuine buckskin. Short and gauntlet gloves, beaded and plain. Moccasins, beaded and plain. Other Indian curios. Harbert Mercantile Co., Polson, Montana. 695

FOR RENT—Desirable building for furniture store, 40x130 feet, three stories and basement. Excellent heating plant and plumbing. Located in furniture district and trading center of 110,000 people. Address No. 695, c/o Michigan Tradesman. 695

RESTAURANT — For sale or trade. Good location, up-to-date equipment. Peter D. Mohrhardt, 251 Michigan, N. E., Grand Rapids, Michigan. 696

FOR SALE—Dry goods and grocery stock located in small town in good farming country. Excellent roads. Invoice about \$6,500. Other interests. Address No. 685, c/o Michigan Tradesman. 685

DEPARTMENT STORE FOR SALE—With \$20,000 cash you have an unusual opportunity to buy a real paying department store. Live, small town, paved streets, fine schools, etc. Only general store. No chain stores. Must be cash. No agents. Address No. 686, c/o Michigan Tradesman. 686

WANT TO TRADE—80 acres unimproved land near Ithaca, Mich., for equal value of dry goods. A chance for someone who wants to close out his dry goods department. Address No. 687, c/o Michigan Tradesman. 687

FOR SALE—Pool and lunch room doing from seventy to 150 per day. Equipment practically new; favorable lease; adjoining best hotel in city. Price \$3,500. Immediate possession. G. Hurteau, Allegan, Mich. 690

PAVILLION — Fully-equipped, soda fountain, boats, canoes, oil station. Could be made winter resort. Look this over. W. H. Mills, Greenville, Mich. 691

For special merchandise sales, or closing out stocks, employ W. G. Montgomery, 7411 Second Blvd., Detroit, Mich., over twenty-three years' experience. Detroit Wholesale House references. 692

For Sale—Music shop in Pontiac. Or will sell lease separately. Write F. M., 40 So. Saginaw St., Pontiac, Mich. 676

FOR SALE—Meat market on main street, centrally located, factory town. Good fixtures. Reason, age. Address J. K. Jackson, 110 West Allegan St., Otsego, Mich. 678

For Sale—Business property, close in, west side, Grand Rapids, Mich. Good location for clothing, shoes, groceries, or general line. May trade for city property. Erickson Bros., 137 Monroe Ave., Grand Rapids, Mich. 683

CASH For Your Merchandise!

Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc.

LOUIS LEVINSOHN, Saginaw, Mich.

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 546

More Suggestions in Regard To Stove Selling.

(Continued from page 23)

granite dish and about 200 circulars. By the time Smith got through clearing the decks Mrs. Jones was protesting that she was only looking around, anyway. Oh, yes, she'd likely come in again. But she didn't.

It pays to keep the stoves not merely bright but clear of debris. Give them a decent chance to sell themselves, or to help you make the sale.

Victor Lauriston.

Direct-Mail Advertisers Waste Millions.

Direct-mail advertisers of the United States in the year 1926 wasted, literally threw away, over \$600,000 through the use of obsolete mailing lists combined with the failure of the advertisers to use return cards on their envelopes, says the Post Office Department. These figures, however, include only advertisers who mailed their circulars under first class postage. A very much larger amount was lost by advertisers who used third class postage, but it cannot, however, be estimated since a separate record is not kept of undeliverable third class matter disposed of as waste by postmasters.

Undeliverable first class matter all goes to the dead letter office where definite records are maintained to show the quantity of each class of mail received and its disposition. Undeliverable third class matter is not sent to the dead letter office, but is disposed of as waste at post offices of address.

The records of the Post Office Department show that during the year 12,688,567 letters containing circulars and advertising matter, all mailed as first class matter, were disposed of as waste by the dead letter service. Figured at five cents each to cover the cost of material, printing, labor and postage, the total amounts to \$633,428.35. Advertising matter furnished over 50 per cent. of all the dead letters handled during the war.

Two reasons may be assigned for at least 95 per cent. of all these letters being sent to the dead letter office; first, incorrect addresses, due to the use of obsolete mailing lists, and second, the use of envelopes without return cards, both in spite of the Post Office Department's constant and urgent advice to the contrary.

As a result of this situation having been called to the attention of the Postmaster General, a campaign has been inaugurated to persuade direct-mail advertisers to use return cards on their envelopes and thus materially minimize their losses through this avenue.

One of the arguments put forth by the department in favor of the use of return cards on circular mail is that the return of the non-deliveries, for which there is no charge for prepaid first class matter bearing a return request, would enable the mailer to know at once how many of his circulars have been delivered and to eliminate from his list the incorrect addresses, thereby avoiding further waste of material, postage and labor in subsequent mailings.

Further, the returned advertising matter, often rather expensive, could be used again if undated and not of a seasonable nature. It would also enable many advertisers to find out how carelessly their clerks address these letters—hundreds of thousands of them are mailed with incomplete addresses, the name of the addressee, or the post office or the state having being omitted by the typist.

Last October the Washington Dead letter office destroyed over 50,000 circulars from one mailing of a large Eastern firm mailed in non-card envelopes but sealed under first class postage. Their waste in one mailing was not less than \$2,500.

Not only are direct-mail advertisers wasting a great deal of money every year by using plain envelopes, but the records of the dead letter office show that thousands of individuals, corporations and business firms lose large sums of good hard cash in this way. A typical instance came to notice in the Washington dead letter office a few days ago. An undeliverable letter was received containing a draft for \$55,600. It was returned to the mailer through information made available when it was opened, but some one lost the interest on \$55,600 for about fifteen days, amounting to \$139, figured at 6 per cent.

Out of the 25,000,000-odd dead letters handled last year over 1,000,000 contained valuable enclosures. The money, drafts, checks and money orders contained in these amounted to some \$5,317,000, and while practically all the drafts, checks and money orders were eventually returned to the writers, and all but about \$40,000 of the money, through information found within the letters, they all lost an average of fifteen days' time, which at 6 per cent. interest on the whole amount means a loss of more than \$13,290, all through the use of non-card envelopes.

The Solid Road Up.

Every business which has become important is the result of growth. The great majority of them had comparatively small beginnings. A business, like a man, is born, and passes through the stages of infancy, youth, maturity and old age, provided it does not succumb to the diseases which seek to fasten themselves upon it.

Sound and enduring business is of slow growth, like that of a hardwood tree. There are, however, mushroom growths in business, which flourish for a month or a year and then perish. There are men predisposed toward them. They are in and out of this and that, seeking to harvest big profits in a short period. But the great majority of them find in middle age that they have accumulated little but restlessness, instability and discontent.

There is only one safe way for an industrious, capable man, and that is the slow and sure growth. It has these great advantages over transient enterprises: It is on a solid road, it builds security, it has a safe expansion and its accumulation is on a constantly increasing scale. Just as a man should become more and more valuable as he grows older, so a business or a profes-

sion should be a lifetime purpose. Study the faces of men in any great city, note the differences in the lines of those who have grown slowly to strength in one vocation, and those who have been constantly shifting from one hurry-up enterprise to another. They tell the story.

We knew intimately and loved as a boy a man who accumulated \$20,000 in a village drug store. He bought a little farm and lost money on it. Then he started a wagon and carriage factory, after selling his profitable drug business in opposition to the one he had sold, with borrowed money. But he had lost his great opportunity in that line. He sold his home and moved West where he became a speculator in lots in a "boom" town. The boom collapsed and California lured him. He started an orange grove which did well about one season in three, and finally died without ever reaching the goal of security. Had he continued his original drug business and invested his annual surplus safely for the thirty years he was shifting about, he might easily have been one of the richest men in his part of the county, with an annual income from investments of \$6,000.

Instead, his reverses because he gave up a prosperous business in which he made money easily, led him a weary chase during thirty years among scores of discouragements.

W. G. Sibley.

Record Butter Imports.

The importation of 24,251,000 pounds of butter into Germany during July was the heaviest on record for any single month and exceeded that of June by 50 per cent. Within Germany the season has now advanced to the point at which there is increasing dependence upon foreign supplies. By the middle of August there was no expectation of any further increase in domestic supplies, and the continued hot weather was resulting in scarcity, especially of the finer grades. The German butter trade paper, Nachrichten für den Butter und Fettwarenhandel, of August 11, points out that as the foreign product began increasingly to be drawn upon to supplement the domestic output, prices within Germany became more closely adjusted to the world market situation. The Berlin quotation had advanced by the middle of August from the equivalent to the Copenhagen quotation to which it had declined in June to about the equivalent of the price of Danish in London.

To Contest Chain Store Tax.

The \$250 a year tax levied by the recent session of the General Assembly in Georgia on each unit of every chain store enterprise operating more than five units, and over which there was a very strong contest in the Assembly, will be attacked in the courts. The contention is being made that the tax is unconstitutional on several grounds. First, that it is class legislation in that it is not a uniform tax on all similar business; second, that it is confiscatory and was so intended by the Assembly. When the matter was under consideration in the House of Representatives

there was no secret that the tax was designed and originated with a view to driving certain of the chain stores out of business because of their competition with "home merchants," and that the plan originated with one of the Atlanta mercantile organizations.

A Very Important Word.

Ability is a big word and we are always talking about it—always talking about our ability.

Ability accomplishes many things and often accomplishes the wrong thing.

Just place before this word, "ability" the syllables "depend," and you have the biggest word that I can think of in Service—dependability.

In any line of human activity, dependability, of integrity, intelligence, or industry, is the first thing that you want to know about a man.

A man of dependability will not cheat, lie, steal or slack. Neither will such a man destroy your confidence.

If I were looking around for a big compliment to hand a man, and he deserved it, I would stop looking and simply use this word "dependability."

Plenty of Cabbage For Kraut.

There apparently will be no shortage of long-keeping Danish type cabbage. A heavy crop of 361,000 tons is forecast in seven states, or 24,000 tons more than last year. Most of the increase is due to enlarged acreage. Colorado, Michigan and Pennsylvania expect lighter production than in 1926, but New York may have a huge crop of 228,000 tons, Wisconsin about 87,000 and Ohio and Minnesota considerably more cabbage than last season.

HART BRAND CHOICE OF THE LAND



Look for the Red Heart
on the Can

LEE & CADY

Distributor

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.

SAGINAW BRICK CO.
Saginaw.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 4—Collat Bros. have sold their clothing stock at 200 Monroe avenue to H. M. Brock & Co., who conduct a clothing store at 210 Monroe. Harry Brock will manage the newly purchased stock and Max Brock will continue to manage the store at 210 Monroe.

J. J. Berg, who has traveled for Pitkin & Brooks for thirteen years, will celebrate the 35th anniversary of his marriage at the home of his daughter, Mrs. R. A. Westrate, 835 Fuller avenue, to-morrow. The happy couple will be at home all day to their friends and acquaintances and in the evening six children, seven grandchildren and other relatives will sit down to an anniversary dinner. Mr. Berg is a very hard working and painstaking salesman and richly deserves the success which has attended his efforts all these years.

G. J. Johnson is in Butterworth hospital, where he underwent a major operation a few days ago. He is rapidly recovering.

H. C. Boynton, representing the Columbia Mills, of New York City, is a new member of Grand Rapids Council, having recently moved to Grand Rapids from Cleveland.

At the dancing party given after the regular monthly meeting of Grand Rapids Council, Saturday evening, Oct. 1, an electric coffee percolator was given away to the one holding the lucky number. The percolator was won by W. B. Rodman, one of the invited guests.

E. J. McMillan, Past Senior Counsellor of Grand Rapids Council, attended the meeting of the Council Saturday evening, Oct. 1, for the first time in four years.

John B. Olney, representing the American Type Founders Co., of Chicago, just completed a three weeks' trip through the Upper Peninsula by auto. Mrs. Olney accompanied him.

At the regular monthly meeting of Grand Rapids Council, Homer R. Bradfield, general chairman of the Grand Council convention, held in Grand Rapids June 9, 10 and 11, was voted \$100 for his untiring efforts in making the convention the most successful one ever held.

Rutledge W. Radcliffe has been appointed chairman of the publicity committee to create interest in the next annual convention of the Grand Council to be held in Petoskey the first week in June, 1928. Mr. Radcliffe hopes to have a special train for the delegates and members from Grand Rapids, Muskegon, Kalamazoo, Battle Creek, Jackson and Lansing.

Eight new members were taken into Grand Rapids Council at their regular October meeting as follows: Rupert S. Hallgren, Wm. S. Riggs, Jacob Van Der Molen, Hermandus G. De Reuter, John Van Putten, Orin W. Anway, Leonard H. Dudman and L. B. Bignall. W. F. Kellogg has been transferred from Cadillac Council, Detroit, to Grand Rapids Council.

At the party given by Grand Rapids Council, Saturday evening, Oct. 1, Bert Saxton, representing the Voigt Milling Co., donated a sack of flour and M. D. Estee, representing the C. J. Farley Co., donated a pair of silk hose as prizes. The sack of flour was won by the wife of one of the representatives of the Valley City Milling Co.

Ernest B. Ghysels, representing Geo. J. Thompson & Co. in the Kalamazoo district, has recently moved from Grand Rapids to Kalamazoo. Grand Rapids Council is sorry to lose Mr. Ghysels and wishes him all kinds of success in his new field. Geo. J. Thompson's offices are in the Burdick Hotel arcade and Mr. Ghysels would be pleased to have any of the boys visiting Kalamazoo call on him.

Wm. H. Gilleland is taking the first vacation he has had since he assumed the management of the Worden Gro-

cer Co., eighteen months ago. He and the madam are putting in a week at Pittsburgh.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 4—The rain we have been looking for for the past six weeks has come—forty-eight hours of rain and still coming—but as all of the fairs got by during the delightfully dry weather we are satisfied to put up with a wet spell.

Our city commission is considering the purchase of a large steel roller to pack the snow during the winter, which will complete our winter street cleaning.

Harvey D. Perkins, the well-known grocer on Easterday avenue, died at his home on Tuesday after suffering patiently for the past three years with kidney trouble. Mr. Perkins was of a cheerful disposition and attentive to his business until two days before his demise. He made many warm friends during his business career, being honest and a hard worker. He is survived by his widow, a small son and daughter, his mother and three brothers, who have the sympathy of their many friends.

Ignorance of the law is no excuse and knowledge of all of it is impossible. Be cautious and hope to be arrested by a kindly policeman.

J. H. Granville has opened a grocery and confectionery store at 415 West Spruce street, opposite the Washington school house. This is Mr. Granville's first experience in business. The location is good and the new venture promises to be a success.

Mrs. J. Lang has opened a home bakery on Bingham avenue, near Ann street, in the store formerly occupied by Barney Lavalley as a grocery. A bakery should do much better at this place than a grocery, as there are four grocery stores within a block of the bakery.

It is a wise man who obeys the traffic laws here at present, as there is a long line of violators each morning to settle with the judge. Most of the cases are for not keeping on lights at night when parking. Looks now as if the officers of the law mean business.

The new filling station on the corner of Easterday avenue and Ann street, put up by Anthony Szoccafave last spring, has been sold to Otto Donnelly, who will continue the business and improve the land surrounding the station.

Rickard says that Dempsey is entitled to another chance at Tunney. Just how often does Tunney have to whip that guy to make people believe it? William G. Tapert.

Warns of Dangerous \$10 Counterfeit Bill.

A counterfeit \$10 gold certificate, described as "dangerous" because not easily detected, has been found in circulation by agents of the Secret Service Division, Department of the Treasury, the chief of the division, W. H. Moran, announced September 23 in notices circularized to banks and other handlers of money.

Moran said, however, that the note was nearly one-fourth of an inch shorter than regulation size, and that close examination would disclose other imperfections. Following is description of the certificate:

Series of 1922; check letter "C"; face plate number 252; back plate number 78; H. V. Speelman, Register of the Treasury; Frank White, Treasurer of the United States; portrait of Michael Hillegas.

This is a well executed counterfeit printed from etched plates on two pieces of very thin paper between

which a few silk threads, coarser than appear in the genuine, have been distributed. In the etching process, many fine lines in the face plate are incomplete and the lettering, when subjected to close scrutiny, shows many imperfections in individual formation particularly the line in the upper border and in the name under the portrait.

This counterfeit is nearly one quarter of an inch shorter than the genuine and the serial numbering and seal are printed in a pale orange tone which should attract immediate attention and suggest the spurious quality of the note. The back is printed in a rich orange shade and makes a better appearance than the face. Specimen at hand bears serial number H51266323.

This is a dangerous counterfeit.

New Italian Ruling on Fish.

Containers of preserved fish imported into Italy shall be indelibly marked to show the contents, the grade of oil or other preservative medium used in the preparation of the fish, the net

weight, the producer's name and the place of production, six months from the publication of a recent Italian decree. The producer's name and place of production may be replaced by a registered trade mark. It will also be required that imports be accompanied by a sanitary certificate from the government of the country of origin. The designation "sardines" is to be confined to clupes pilchardus, "tunny" to cicynus tynnus, and "anchovy" or "acciuga" to engraulis encrasicolus. Tynnus alalonga must be termed "white tunne" and genus pelamys or bonito must be labeled "tonnetto." The Italian Government has ruled that stamping into or embossing upon the tin, enameling or treating with fire, lithographs on the tin, or any other system of marking offering an equal guarantee of indelibility shall be considered as indelible marking. Separate lithographed labels of tin or so-called gilt labels are also acceptable if completely soldered to the can so that they cannot be easily substituted, detached or erased.

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