

MICHIGAN TRADESMAN

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Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 12, 1927

Number 2299

Pray For My Soul

The old order changeth, yielding place to new,
And God fulfills Himself in many ways,
Lest one good custom should corrupt the world.
Comfort thyself; what comfort is in me?
I have lived my life, and that which I have done
May He within Himself make pure! but thou,
If thou shouldst never see my face again,
Pray for my soul. More things are wrought by prayer
Than this world dreams of. Wherefore, let thy voice
Rise like a fountain for me night and day.
For what are men better than sheep or goats
That nourish a blind life within the brain,
If, knowing God, they lift not hands of prayer
Both for themselves and those who call them friend?
For so the whole round earth is every way
Bound by gold chains about the feet of God.

Alfred Tennyson.

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



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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.

WEALTH AND PUBLIC LIFE.

Writing in the September issue of Harper's Oswald Garrison Villard offers a challenge to the millionaires of America which he aptly construes as both a duty and an adventure. It is a call for men of wealth to consider public service as a field in which they can perform the greatest service to their country and also win rich dividends in content and happiness.

Mr. Villard does not contemplate the establishment of an oligarchy of the financially and socially elect, but he holds that any well-rounded democracy demands representation of all groups and that to-day the public service languishes because it is almost totally disregarded as a career by men who, through tradition and financial independence, are admirably fitted for the cares of state. Exceptions to this generalization he carefully notes, but there can be no quarreling with his statement that the list of such men in public life remains "discouragingly short."

The explanation of this state of affairs he ascribes to two main causes. The first is, of course, our political system. There is little opportunity for a man to win public recognition in our State assemblies or in the House of Representatives at Washington. Political promotion is largely in the hands of bosses. The Senate is the only legislative body in which a man may win a national reputation, and the road to the Senate is usually hard and long.

Far different is the situation in England, where a man may be elected to Parliament from any constituency and can win immediate recognition, if he has the requisite talents, almost from the moment he takes office. The result is that we find numerous families which generation after generation send their sons into public service and exercise a determining influence upon the course of British history.

The second cause Mr. Villard cites for the paucity of men of outstanding ability in American politics is that our economic and industrial expansion has turned the "favored youth of the land"

into business fields. The scions of families which in the earlier days of the republic devoted their energies to the state are now seeking other careers.

But there is one more reason why "men of wealth and family tradition" do not enter politics. That is our National apathy toward politics except on such major issues as appear in Presidential campaigns. We complain of political conditions, but do little to remedy them. We do not demand men of genuine ability and, consequently, get the government we deserve. Not until the public recognizes politics as the most useful field in which a man may serve his country can we expect it to attract many men of the caliber we should like to see in public life.

HISTORY TO ORDER.

No American history textbook is fit to be put into the hands of American boys and girls. This is a sweeping condemnation, but it comes from no less an authority than that eminent American scholar and statesman, Mayor Thompson of Chicago. "Big Bill" has looked 'em all over and turned his thumbs down. They may suit those who have spent their lives in the study of American history, but they fall short of the high standards of accuracy and taste maintained so conspicuously by Chicago's first citizen.

Reluctantly, therefore, but resolutely Mayor Thompson suggests that Chicago may have to print an American history of its own, "a true history book." But who has the knowledge, the judgment, the impartiality and the literary gift for writing such a volume? We know of only one such person, and we beg "Big Bill" not to allow any false modesty to stand in the way of his taking an afternoon off and dictating it.

At first the jealousy of other cities may prevent them from adopting Thompson's "American History As it Ought to Have Happened" in their own schools, but little by little the unique qualities of the book will win it universal recognition. The machinations of George III will have their place, but they are ancient history. The great value of the Thompson tome will be its exposure of the schemes of George V.

If history is past politics, who is better able to write it than a live politician?

CANNED FOODS CONDITIONS.

The quiet canned food market is readily explained. The falling off in buying interest is due to the fact that wholesalers are comfortably stocked for the moment and as new packs are

being delivered, their holdings are being increased in volume and in assortment. They are financing their earlier purchases and are not speculatively inclined to take care of outlets which as yet are uncovered even though they admit that there is more likelihood of a stronger market later on than otherwise. There is no waiting for substantial declines and weak sellers with loads they are unable to finance. The average buyer admits that he faces the prospect of paying more than to-day's prices for many, if not all, of the staples, with difficulty to obtain many grades and packs later on, but he is content to put off further operations along broad lines until there is more need of merchandise.

The slowing up in buying demand has not caused the canner to be worried about the course of the market as he has not resorted to the usual fall practice of offering goods at discounts to avoid warehouse and carrying charges. Tomatoes are about the only product where this is being done to any extent. As a class canners are firm and they are well enough financed to obviate the necessity of sacrifice sales of part of their surplus to carry the balance. Many carriers write their brokers that they have no surplus, but wish that they had.

SEES NEED FOR MORE FEAR.

In an effort to get away from the stern coldness of the religion of their fathers, many Christians have swung the religious pendulum too far in the opposite direction and are now exalting the mercy of God to the exclusion of righteousness and God's just retribution for man's wrongs.

We are living in a day of religious reaction and revolution. We must not, however, forget the old Bible text which tells us that the "fear of the Lord is wisdom and righteousness is true understanding." Through the fear of God and the obedience of his moral law we shall come to a perfect peace and to a truly Christian life.

At a time when motor accidents are increasing alarmingly any practical suggestion to minimize the possibility of collision should be welcomed by the Bureau of Motor Vehicles. A constant driver will notice that many motorists, particularly women, make improper use of hand signals. Most city operators use their hands correctly, but enough do not ((both in town and smaller communities)) to warrant an examination when licenses are applied for. An inspector riding with a city candidate may or may not notice whether the latter uses accepted methods; in less congested districts a man might take a test without occasion to use his hands at all. Every inspector

should watch carefully, but, better still, the would-be operator should prove his knowledge on his written questionnaire. A wrong signal confuses and irritates the driver of the car behind, and if he acts upon it promptly there is danger of a serious accident. The signals are so simple that they should be learned before bad habits are acquired. The left hand extended, palm down, means "I am slowing up; perhaps I'll stop"; if the hand flaps rapidly the maneuver may be abrupt; the palm at right angles to the ground, with the forefinger pointing up and down, says "I am going to turn to the left"; the whole hand describing a circle means "I am turning to the right," and finally, if the hand, fingers extended, waves at right angles to the ground, it suggests that the following car pass to the front. It would be comparatively easy for the authorities to bring these signals forcibly to the attention of drivers and thereby prevent many a rear-end smash.

However democratic the world may become, however much it may preterd to scorn dynasties and kingly houses, millions of hearts will always flutter at the first hint of romance in royal circles. There is a fascination in the rumors of such engagements as that of the King of Bulgaria to Princess Giovanna of Italy which cannot be rivaled by reports of the impending marriages of statesmen or even pugilists, no matter how much they may be in the public eye. Nor does it matter if political observers try to strip such engagements of their romanticism and explain them away on the ground of expediency, arguing that Italy is seeking to further its peaceful penetration of the Balkans and that Bulgaria is endeavoring to win a Western ally. We do not propose to be deprived of the thrilling spectacle of a thirty-three-year-old king, in strict incognito, seeking the hand of a beautiful princess of twenty for her own charms. There is a romanticism which doth hedge kings, and the more power we take from them the more we admire them. The world will be a sadder and more somber place if it is ever completely deprived of its kings and queens, princess and princesses.

Ulysses Simpson Grant 3d decided that a policeman has the right to regulate the length of women's skirts in the parks of Washington. If he is going to fight it out on that line, it will take all summer.

King George is to compel any "bobbed" servants in the palace to regrow their hair. Isn't that like doing something or other to the stable door after the locks are stolen?

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Realm is in receipt of a letter from A. H. Saur & Sons, of Kent City, reading as follows: "This is to bring to your attention another case of unwanted and unordered merchandise. We are enclosing our reply, together with the post card they sent us. Thank you for your efforts in helping rid us of this nuisance." The house referred to is W. L. Grant & Co., Cameron, Mo., which sends out women's garments in liberal quantities to merchants who never heard of the house before. Saur & Sons also send a copy of a letter they sent the house, as follows:

Kent City, Oct. 8—Your unwanted and unordered goods were delivered to us via parcel post. This practice has grown to be the biggest nuisance connected with our business. Heretofore we have patiently written for postage, endured a big pile of this unwanted merchandise laying around the office for days and days, carted it away down to the other end of town to the post-office, waited in line to have it weighed and properly stamped; taken the time to write a protest and request that the practice be discontinued. These instances, multiplied, consume a lot of valuable time and it seems the more patient we have been, the faster this stuff piled in on us.

The Michigan Tradesman is the finest trade magazine we have ever read. Thanks to its editor, E. A. Stowe, Michigan is rapidly becoming unhealthy territory upon which to inflict the above mentioned nuisance. The enclosed ruling which Mr. Stowe obtained from the Postoffice Department is self-explanatory. It clearly defines our rights. The time has come when we must take some steps to defend ourselves against this nuisance.

Kindly send us fifty cents for our trouble in the matter, and we will return your goods by express collect or via mail if you send us the postage, plus a nickel extra if you want them insured. Otherwise the goods may lay here indefinitely and after a week or two they will be moved to less valuable space and take their own chances on surviving.

This action may appear rather drastic, but we assure you we have been forced to take it in self defense. We order merchandise through the regular channels and we cannot multiply our accounts and have a helter-skelter lot of numberless amounts of merchandise to try to dispose of.

A. H. Saur & Son.

On receipt of the above letter from Kent City the following friendly letter of warning was sent to Cameron, Mo.:

Grand Rapids, Oct. 11—My readers send me letters and invoices you are sending out covering unsolicited, unauthorized and unacceptable shipments of women's garments. This policy has been condemned by the Federal Trade Bureau and the Postoffice Department has furnished me with an opinion, prepared by the Solicitor General, to the effect that merchants are under no obligation whatever to return goods sent out in this manner. Every concern which has been doing this sort of business has lost out, not only in the respect of the trade, but in serious losses from unreturned goods. A good many of the concerns which have pursued business unethically and illegally along these lines have gone into bankruptcy. Your rating with the mercantile agencies plainly shows that you cannot stand very much grief of this kind and I therefore suggest that you refrain from sending any further unauthorized and unwelcome shipments

of garments into Michigan. All of the merchants who write me in regard to the matter I advise to either refuse the shipment at the express office or, if the goods get in the store, to pay no attention to them whatever and return them only on receipt of a dollar to pay for the expense and annoyance they have been put to in the matter. You will readily see that the only way the merchant who does a legitimate business in a legitimate manner and along ethical lines can break up a nefarious practice of this kind is to heavily penalize the people who indulge in it. As you are evidently new in the business, I go out of my way to warn you in a friendly manner that this practice is not well regarded by Michigan merchants and that they will not give your goods the attention they might deserve if they came to them in the regular channels of business as the result of orders regularly and honorably placed.

E. A. Stowe.

The architect of this department has no desire to inflict his own ideas, based on the experiences of a lifetime, on the readers of this feature of the Tradesman. He wishes every reader to feel free to do as he pleases, but certainly no one has any cause for complaint if he rushes headlong into trouble by signing papers presented to him by utter strangers who demand payment in advance for services which may be performed later and may not. Michigan appears to be full to overflowing with chaps who offer to effect sales of mercantile stocks for a reasonable consideration, a portion of which is to be paid in advance. In ninety-nine cases out of 100 no sale is ever made and no response can be secured to letters written by the victims. Then the latter refer their grievances to this department, which sends a carefully worded letter to the concerns in distant cities. Immediately a reply comes back, stating that we are interfering with their business and that we must keep our hands off or they will start suits against us. No attention is ever paid to such letters, because the person who threatens suit never resorts to the courts for relief. The writers of such letters evidently think they are dealing with men of no experience in publishing or the law. They usually refer to the extreme youth of their correspondent, which would be very gratifying, if true. It is almost impossible to secure a refund from such concerns. Although the solicitor who secured the order for a sale uses their stationery, contract blanks and bank references, they almost invariably write that the solicitor was a crook and made no report of his activities and accomplishments to them.

Washington, Oct. 10—In deciding that the public should be protected from traders who flood the mails with merchandise sent to "customers" who never ordered it, the Postoffice Department has satisfied complaints throughout the country, including retail interests, by the ruling furnished the Michigan Tradesman. Protest has been made many times against those who mail unsolicited goods "on approval" and a bill was introduced in the House of Representatives at the last session of Congress to stop the practice. It was annoying, to say the least, and was unfair both to the prospective buyers and to competing retailers. Those to whom the goods were sent were expected either to buy them or to return them. One important factor which induced the Postoffice Depart-

ment to reach its decision was the fact that many recipients of the merchandise had grown tired of being bothered with the unwanted goods and refused to even acknowledge their receipt and in consequence the department was burdened with demands of the senders that the packages be traced. This involved much work for the department and likewise put it in the position of being a sales agency. This has cost time and money. The department has finally balked at being put in a false light and at expense and labor which should not come within its realm.

Henceforth the department will not perform as a collection agency but will continue to carry C. O. D. parcels at the regular rates. It will in no way deprive legitimate houses of sending solicited goods to legitimate customers on approval. But the concern which "shoots wildly" and sends goods that have not been ordered will be compelled to curb its activities.

Lansing, Oct. 10—According to an interpretation of the 1927 statutes today by W. W. Potter, attorney general, collecting agencies or merchants' organizations are prohibited from sending "dunning statements" which simulate court summons.

A request for a ruling was received from B. C. Oosterbaan, of Muskegon. He enclosed a copy of a document being sent out which corresponded closely with the verbiage of regular court summons. It ordered the creditor to appear and make arrangements to settle under penalty of court procedure.

The 1927 law, according to Mr. Potter's opinion, makes it a misdemeanor to use forms similar to court documents in an effort to frighten persons into paying.

Corporations Wound-Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Llewellyn Steel Co., Detroit.
Cooper Steel Spring Co., Detroit.
Manistee Sand Co., Manistee.
Sam Blumental & Sons, Highland Park.
Miller-Schorn Corp., Detroit.
Modewell Coal Co., Detroit.
Hamer Finance Co., Detroit.
Red Sun Realty Co., Detroit.
Kalamazoo Loose Leaf Binder Co., Kalamazoo.
Pyramid Products Co., Detroit.
Marshall Foundry Co., Marshall.
Folding Paper Box Corp., Kalamazoo.
Albee Co., Detroit.
Campbell, Trump & Co., Detroit.
William O. Goodrich Co., Detroit.
Hammond-Wienecke Co., Saginaw.
Louis Pfaltzer & Sons, Detroit.
Auditorium Association, Inc., Battle Creek.
Holden Realty Co., Detroit.
R-C Valve Co., Inc., Saginaw.
Guelda-Hirt Co., Kalamazoo.
Negaunee Mechanical Shovel Co., Negaunee.

Has Brought Out Novel Glove.

A novelty in gloves for young women is now being shown in a slip-on style with a new treatment of the wrist strap. Instead of having a buckle the strap is drawn through a colorful flat metal case that is made in an oblong shape to represent a wrist watch. The top part lifts up, and underneath is a small metal tab for regulating the strap. The gloves have self-stitching on the back, with the same outside seaming repeated in the fingers. Since washability is guaranteed, the color range is quite wide and includes the light tones of gray, beige, tan and the nude tints. Prices range from \$39 a dozen up.

The successful man hustled freight on the dock while he was waiting for his ship to come in.

Trouble in Buying Lamb Chops Retail

On two occasions recently we have received complaints from consumer-buyers who claim they could not readily buy lamb chops in their regular meat shops. Both claimed that when they asked for lamb chops they were told that the lambs were too fresh to cut up and were left to order something else or go away without buying. We are not in a position to say how often such conditions have arisen to the annoyance of buyers, but we see no reason why they should occur except in very unusual cases. It is seldom that lambs are sold too fresh to be immediately used, although in case of locally dressed meat it may be advisable at times to allow the meat to age a little before selling. This should not interfere with supply for current needs, for the provident retailer of meats keeps his stock up so that he is seldom if ever short. If we were to hazard a guess it would be that the retailers in question found their chops selling more readily than other cuts from the carcass and so did not care to cut up another lamb carcass while they had quite a quantity of cuts other than chops from previously cut carcasses to sell. Fortunately for consumers, all sections of any large consuming community do not demand the same cuts in the same measure. Since this is so it is equally fortunate for producers and wholesalers, as well as retailers, that there is a demand for all cuts in the community as a whole. Different sections of lamb carcasses are known as wholesale cuts, such as legs, loins, racks, breasts, chucks, wings, etc. There is probably not a wholesale dealer in lamb carcasses who does not meet the demand for special wholesale cuts to some extent. It is quite possible for retailers located in sections where chops are in greater demand than other cuts to buy extra loins or racks and in this way have all the chops their customers need without having an unnecessary amount of cuts that are not in great demand around the shop. Lamb chops, especially loin chops, are considerably higher than most other lamb cuts, and it is our suggestion that a mess of shoulder chops from choice or good grade lamb be substituted, as well as a shoulder roast, or a lamb stew once in a while, but this should be left to the individual consumer to decide, and should not prevent consumer-buyers from getting chops if they really want them.

Rhymes For Rural Trade.

John D. Holman, of Rochester, Ind., made use of the following informal rhyme to attract rural and out-of-town trade:

When you come to this man's town
To walk that Broadway down,
Looking for something for your feet
Good to wear and yet so neat,
I will tell you what you should do,
Let me fit you out with a good shoe;
I have shoes for all kinds of feet
At such prices as cannot be beat.
Come try me out, come one, come all.
If you are fat or if you are tall
I've got shoes for young and old
As good a shoe as was ever sold.
This rhyme is not just for fun,
The purpose is to save you mon.
Don't read this and think no more
But come to town and to my store,
I'll sell you shoes at a good price,
Up to date, good shoes and so nice,
If style, quality and price will do the trick,
You will come in and that real quick.

No True Christian Will Take Such a Pledge.

Grandville, Oct. 12—Strange how some people look upon war.

It is considered by them as the greatest curse that can afflict mankind. An effort is being made to have more than a hundred thousand American clergymen take the following pledge:

"I never will sanction or participate in war and will not give financial or moral support to any war."

Fancy the people of this great free Republic taking such a stand as that, since if it is right for the clergy to take such a pledge, it must certainly be the proper thing for the community at large. This puts a serious face on the matter.

If war is wrong for the clergy it is wrong for every member of a church, and a war without the sanction or aid of the church people seems utterly out of the question. Were the country at war at the present time such a declaration on the part of the churches would mean treason to the Government.

Is it any less treason because we are at peace to-day? Hardly. These rabid peace-at-any-price advocates are going altogether too far; in fact, they are on a par with the pouting child who resolves to kick over the traces and disobey the mandates of its parents.

Should the churches of America adopt such a pledge as this rabid peace advocate asks of them, a large percentage of our population would be arraigned against the life and liberties of the Nation.

Let us suppose, for instance, that the great church power in America took and acted upon such a pledge. Suppose even that the whole people approved and refused under any and all circumstances to participate in war, what a pie the United States of America would be for the rest of the world.

European nations could come over here, divide the country among themselves, and the great free Republic, founded by Washington and the forefathers, would become a thing of the past.

Such puerile reasoning as these church mongers use in the matter of National defense is worthy of a gathering of escaped lunatics from an insane asylum. It is not presumed that any such pusillanimity will take place in this Republic of ours, yet it is surprising at the numbers who gather at a call of this kind and express themselves as opposed to war under any conditions.

Certainly such religious leaders are blind leaders of the blind and are doing more harm than open and avowed anarchists. "Hit him again, he won't fight." Have not these cowardly pacifists ever heard of the expression, "self defense is the first law of nature." Have they not read, too, of the numerous wars of righteousness between the lids of the Bible? Well, then, what are they driving at, seeking, as they do, to eliminate the power and prestige of the United States in world affairs?

The churches of America have a great work to perform, but not in the direction aimed at by these purblind partisans of peace at any price. A nation that will not fight under certain conditions will not long remain a nation. Was there never such a thing as a just war?

Had these bleating sheep of peace been living in 1861 they would have suffered the South to go in peace. A Nation, the corner stone of which was human slavery, would have resulted, and there would be no United States of America to-day. Do these loud shouters for peace-at-any-price pretend that this would have been best for all concerned? If they do—and their present actions seem to proclaim such a belief—the sooner they vacate the land of Washington and Lincoln the better.

It is not believable that any great majority of the U. S. clergy will sub-

scribe to such a cowardly attitude toward National affairs as these traitorous "pledgers" have marked out for them.

We can deprecate war all we please. The horrors of strife on the field of battle need not be enlarged upon, yet there are some things worse than war which these pacifists seem not to have discovered.

When Germany sunk our ships on the high seas, murdering citizens of our country with as heartless abandon as old-time freebooters did, would these "pledgers" have refused to fight? When it comes to a fight for self-preservation there is only one thing to do and that is to take up the gauntlet thrown down by an enemy and give him a taste of his own medicine.

A man who would stand idly by while a marauder entered his home, shot down his wife and children, folding his arms saying, "I will not fight" would be the despised of all the earth. Nations going to war under just provocation are in the same category.

That there is any considerable number of Americans who can subscribe to the pledge, "I never will sanction or participate in war and will not give financial or moral support to any war" does not seem possible.

The Church of Christ, as a leader of the people, cannot possibly take such a pusillanimous attitude and it must seem that those who are urging such a course upon the church are wasting time and breath over the issue.

Undoubtedly there have been many ill-advised wars in the world, but in most of them some one nation must have been the aggressor, wherefore the nation assailed must either defend itself or go out of existence.

The mention of war seems to have the same effect upon some people as the waving of a red rag in the face of an angry bull.

We have too great faith in our American churches to believe any considerable number will be led astray by any such bloviation as has recently been indulged by Eastern fanatics.

Old Timer.

More Formal Millinery Wanted.

While the current millinery demand centers principally on small hats, there have been quite a few calls lately for models with brims up to three inches wide. Active interest is reported in hats of the more formal type, featuring velvet and metal effects, to retail from \$10 to \$15. Felts and soleil models continue to do well. These hats are also wanted in the more formal styles, rather than tailored. Black remains the outstanding color in practically all of the materials employed.

Playing the Game.

I'm just a common workman
Drawing down a common wage,
But I'm happier than lots of men
Who occupy life's stage.

I give a day's full measure
And when that day is done,
I'm happier because I know
My pay was fairly won.

Somehow I haven't time to moan
My lot with all the mob,
I guess I'm too darned busy
Doing thoroughly my job.

And something tells me in my heart
I've found the magic spell
Of happiness, success and peace
By doing this job well.
Richard S. Wallace.

Letter Which Proved Effective.

"Don't bring your wallet unless you want to. Bring your wife or the girl who understands." So reads a letter issued by Steefel Bros., Albany, N. Y. The letter continues: "We aim to sell to your mind before we sell to your pocket. We invite you to examine our shoes without pressure to purchase."

\$6.00 PER SHARE

In spring of this year estimates were made that earnings, net to Cities Service Common Stock for the year of 1927, would reach \$6.00 per share.

Study the table below. It shows the percentage earned on Cities Service Common stock outstanding during the twelve months' periods ending on the last day of each of the last twenty-five months. Steadily increasing earnings indicate that estimates will be realized. Divide the percent shown by 5 and you find the amount net per share.

Twelve Months Ending		Percentage Earned on Common Stock Outstanding
August	31, 1925	14.32%
September	30, 1925	14.40
October	31, 1925	14.70
November	30, 1925	14.94
December	31, 1925	15.24
January	31, 1926	15.30
February	28, 1926	15.83
March	31, 1926	15.92
April	30, 1926	16.08
May	31, 1926	16.34
June	30, 1926	16.58
July	31, 1926	16.73
August	31, 1926	17.15
September	30, 1926	17.71
October	31, 1926	18.37
November	30, 1926	19.05
December	31, 1926	20.03
January	31, 1927	21.38
February	28, 1927	22.22
March	31, 1927	22.75
April	30, 1927	23.15
May	31, 1927	23.35
June	30, 1927	23.63
July	31, 1927	24.47
August	31, 1927 (5.05 Per Share)	25.28

A survey of the leading utility stocks shows an average ratio of market value to earnings of 15 to 1.

The market on Cities Service Common today affords an excellent opportunity to that type of investor who is seeking a combination of high yield and safety with a reasonable chance of appreciation and resultant increased yield on the original money invested.

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809-812 MICHIGAN TRUST BUILDING

GRAND RAPIDS, MICH.

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It Will Pay You

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Wholesalers for Fifty-seven Years

OTTAWA at WESTON

GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver

MOVEMENTS OF MERCHANTS.

Charlotte—Floyd W. Clay succeeds Norman McLeod in the grocery business.

Bangor—Roy Thomas has purchased the grocery stock of the Bangor Department Store.

Flint—The Woodin & Barnes Co., 108 West Second avenue, has changed its name to the Barnes Sales Co.

Reed City—Lee Duddles has purchased the Reed City Bakery and will continue the business under the same style.

Kalamazoo—J. E. McMorrow has resigned his position with the Michigan Bread Co. and opened a bakery at Parchment.

Lansing — The Baker-Woodmancy Hardware Co. is closing out its stock at the No. 2 store, 331 North Washington avenue.

Fennville—Chellman & Son have sold their grocery and meat market stock to Reblyer & Van Hartesveldt, who have taken possession.

Palo—Louis J. Fitzgerald has purchased the grocery stock of the late F. E. Gaylord. Mr. Fitzgerald was a son-in-law of the deceased.

Lowell—Ellis E. Sigler, recently of Grand Rapids, has leased the store at 210 West Main street and will occupy it with a stock of jewelry, silverware and optical goods, Oct. 15.

Detroit—The Atlantic Smoked Fish Co., 6039 Beaubien street, has been incorporated with an authorized capital stock of \$3,000, all of which has been subscribed and \$1,600 paid in in cash.

Grand Rapids—Galewood Outfitting Co., 1112 Burton street, S. W., has changed its capitalization from \$20,000 common and \$30,000 preferred to \$30,000 preferred and 10,000 shares at \$5 each.

Grand Rapids—The Gordon River Timber Corp., Michigan Trust building, has been incorporated with an authorized capital stock of \$1,000, \$400 of which has been subscribed and paid in in cash.

Sturgis—Mrs. Nora Jennings, owner of the John Tripp Clothing Co., has sold the store building, stock and fixtures to the Racket Clothing Co., formerly of Rochester, Ind., and will retire from business.

Detroit — The Norge-Daniels Co., 2567 Grand boulevard, has been incorporated to deal in refrigeration apparatus, with an authorized capital stock of \$25,000, all of which has been subscribed and \$6,250 paid in in cash.

Kalamazoo — Stanley Piotrowski, proprietor of Stanley's General Store, 513 East North street, has purchased the stock and fixtures of Crowley's East Side Department Store, 1206 Lincoln avenue, taking immediate possession. Both stores will carry complete stocks of general merchandise, ready-to-wear clothing, hardware, etc.

Muskegon—Francis Jiroch, wholesale and retail dealer in tobacco, confectionery and soft drinks, has merged his business into a stock company under the style of the Francis Jiroch Co., 205 West Western avenue, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$5,340.75 in cash and \$44,659.25 in property.

Detroit—Stockings retailing for as much as \$500 a pair are carried on the shelves of Detroit's newest retail store, that of Peck & Peck, which opened at 1250 Washington boulevard last week. The company already maintains stores in New York, Boston, French Lick Springs, Palm Beach, Newport, Mackinac Island, Miami Beach, Southampton, Hyannis and Bellair. Detroit patrons of the firm on their sojourns to other parts of the country or who have purchased from traveling salesmen who have visited Detroit at stated intervals in behalf of the firm, joined in the request that Peck & Peck open a Detroit branch. From its beginning, more than forty years ago, when the founder, George F. Peck, already in middle age and "broke," started with a stock of hosiery he had to replenish daily, paying his rent by the day as well, the firm now maintains five stores in the fashionable shopping districts of New York as well as the others that have been mentioned and nearly every prominent family in America is numbered among its customers.

Manufacturing Matters.

Detroit—The Metal Mouldings Corporation, 2935 Dunn Road, has increased its capital stock from \$25,000 to \$50,000.

Detroit — The Peter Smith Heater Co., 6209 Hamilton boulevard, has changed its name to the Peter Smith Heater & Manufacturing Co.

Hudson—The Hudson Pants Manufacturing Co., has opened for business in the Kefuss building under the management of the owner, Henry Schwartz.

Pontiac—The Baldwin Rubber Co. has started construction of two new buildings, to cost \$250,000. One will be an office building and the other will be a factory addition.

Detroit—The General Waterproofing Co., 400 Penobscot building, has been incorporated to manufacture and deal in waterproof products, with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed and \$1,000 paid in in cash.

Detroit — The Morey-Hotton Co., Inc., 137 East Elizabeth street, has been incorporated to manufacture and sell electrical equipment, with an authorized capital stock of \$10,000, \$2,500 of which has been subscribed and \$1,200 paid in in property.

Detroit—The American Auto Heater Co., 5930 Commonwealth avenue, has been incorporated to manufacture and deal in automobile heaters, machinery, etc., with an authorized capital stock of \$50,000, \$30,000 of which has been subscribed and paid in in property.

Detroit — All in One Corporation, 6529 Russell street, has been incorporated to manufacture and deal at wholesale and retail in chemicals, oils, washing compounds, with an authorized capital stock of 15,000 shares at \$1 per share, of which amount \$1,005 has been subscribed and paid in, \$670 in cash and \$335 in property.

Flint—The Magnatile Manufacturing Co., 1553 Detroit street, has been incorporated to manufacture magnatile products and deal in building materials, etc., with an authorized capital stock

of \$25,000, of which amount \$10,500 has been subscribed and paid in, \$2,000 in cash and \$8,500 in property.

Hermansville—The Lakeside Co. has been incorporated to manufacture and sell heating apparatus and parts, with an authorized capital stock of 250 shares of class A stock at \$100 per share, 375 shares class B stock at \$1 per share and 625 shares no par value, of which amount \$20,000 has been subscribed and paid in, \$14,000 in cash and \$6,000 in property.

Postoffice Department After the Sharks.

Those concerns whose operating methods have been to send merchandise, particularly neckties and handkerchiefs, unsolicited to individuals and subsequently by means of postal tracers attempt to intimidate recipients into paying for this unwanted goods are going to find their sailing less easy in the future.

The Postoffice Department recently made an important ruling against this practice, at the request of the Michigan Tradesman, and announces its intention to go as far as possible to put a quietus on this evil.

Without aiming in any way to interfere with the legitimate use of postal facilities by reputable concerns, the Department will proceed by regulations under existing legislation to stop the nuisance practices and will seek such additional legislation as may be necessary to effect relief from what the Department calls "undesirable mail patrons."

Fraud orders have already been used effectively to put an end to some of the objectionable mail businesses, but others have continued to run because they are technically within the law. A measure to cover these will be prepared and submitted to the next Congress.

Meanwhile, the Department has instructed postmasters to guard against misuse of tracer form cards which mailers of unsolicited merchandise are in the habit of using in wholesale quantities to follow up their unordered wares in the effort to force collection. —Mail Order Gazette.

The National Society of Patriotic Builders of America has acquired the old home of Washington Irving at Seventeenth street and Irving Place New York, and will make the dwelling its headquarters. The aim of the Society is "to preserve historic places, support the Constitution and maintain old American ideals." The career of Washington Irving fits in with all of these. The stories he wrote in his later ears set down the early ideals of the Nation as they have been set down by few other American writers of any period. Most of them have become classics. Some of them, such as Rip Van Winkle, rank with the best stories written in the English language. The use of the words "support the Constitution" recalls that in the days in which Irving flourished the Constitution was in its formative stage. Statesmen and publicists were much given to expressing their views concerning it While Washington Irving is now

known only as a novelist and essayist, he had a good deal to say about serious political matters when, as a youthful journalist, he was reporting the trial of Aaron Burr for a New York newspaper. Despite the fact that the lawyers on both sides of the case were in the habit of making speeches which took from fifteen to twenty hours to deliver, Irving managed to make his reports as interesting as—well, Rip Van Winkle's experiences. Those who aspire to become journalists can read nothing that will better fit them for the work.

Louisiana, last and hardest hit of all the states flooded during the great inundation of last spring and summer, is on its way back, displaying a courage that should inspire the rest of the country with renewed interest in the problems of rehabilitation and permanent relief that remain to be solved. Melville is one of the prosperous little towns that were left wrecks—and a Mississippi flood spares nothing. When Secretary Hoover reached there he found every able-bodied inhabitant of the place hard at work. To his question of how much relief was needed the brave reply came: "None at all. We'll pay our bonded indebtedness, our schools will run for a full term and whatever else comes up will be taken care of." An allotment of \$120,000 of Red Cross funds was made, however, and a fitting reward it was for the answer to the Secretary. From the beginning the fortitude displayed by the residents of the flooded areas has been nothing short of magnificent. Their fight has been a long one, calling for other qualities than a merely momentary display of daring. They have done whatever might have been expected of them, the Red Cross and Secretary Hoover have done all that might have been expected of them and the result has been an almost incredible improvement in the situation. All this should contribute to the pressure that will be brought to bear upon Congress to provide for a continuance of rehabilitation work and, most of all, to do everything humanly possible to guarantee the country against a recurrence of this epochal disaster.

The kitchen and the dining table are centers of home life. Home cooking was once a joy of married life, and the private dining table a social focus. No wonder apartment house builders include kitchenettes. Restaurant life is not what it seems in its beginning. There are no loving thoughts mixed in its food, as there is in home cooking.

J. D. Riley, 113 So. Elm avenue, Jackson, renews his subscription and says: "Am out of business, but cannot get along without the Tradesman. I look for its arrival with as much interest as when in business."

Wyckoff & Smith, dealer in shoes at Greenville, renew their subscription to the Tradesman and write: "This is always a bill we pay with pleasure."

The best thing about the great open spaces is that it is usually several miles between saxophones.

Essential Features of the Grocery Staples.

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

Tea—Tea is in a healthy condition, due to comparatively light stocks and only moderate imports. Much less tea has come into this country lately than is accustomed to come. Formosas have advanced a little during the week. Outside of that there has been little or no change. Practically everything in good teas, including the fermented teas, Ceylons, Indias and Javas, is well maintained. The whole market on good teas is steady to firm. Congous are also looking up.

Coffee—The market, meaning Rio and Santos, in a large way, has shown some strength during the week and the whole list is possibly half a cent higher than last week. The cause of this is news from Brazil again claiming that that country will be able to finance the coming crop. Later in the week, however, the Brazil market eased off somewhat, but it is still higher than a week ago. Milds are in rather small supply and firm. The whole list shows a fractional advance as compared with last week.

Canned Fruits—A number of shortages have occurred in fruit packs, and it may be a problem later on how the lack of offerings from canners will be taken care of. The trade did not over-buy and there was no speculative element which can be counted upon to release its goods when the market warrants liquidation. In other words, the question is raised where will the resale blocks come from? Pears are one of the outstanding features of shortages. The apple pack is yet to be made, and that promises to be cut short by the general failure of the crop throughout the country. Canned prune production in the Northwest has been curtailed and canners who are offering have advanced their prices over opening. So it goes with many items. The lull in peach buying is not attributed to anything but a desire to see what the actual pack will be and how the market will behave when the pack statistics are announced. It is evident that production of the lower grades and of small sized peaches has been cut and with a clearance of that description from last year, such fruit is more favorably regarded as a good buy than choice and fancy.

Canned Vegetables—Among vegetables, tomatoes have been the only item to run contrary to the balance of the list. Southern packs have not hardened in value and it is easier to buy tomatoes than other commodities. Probably the weather has had something to do with it as the harvest has been prolonged by the warm weather and, judging by the receipts of tomatoes in the produce market, there is better quality stock and in larger volume available to the canner than at the end of summer. Some of the smaller canners have been shading quotations and this has affected the larger interests, but with it all there has been steady buying of all sizes. The range is wide in some instances, depending upon the brand and the packer. A firmer and slightly higher market is occurring in standard Alaska and sweet

peas at Wisconsin points, but extra standards and fancy have not been affected. What buying occurs is mostly in standards. The corn situation is tight at primary points and there are only scattered offerings. Maine packers are completing their pack and have not totaled their outputs to know what deliveries they will make on fancy grades. In the Middle West where the canning season is over canners are marking up their standards and predict top prices before spring. In the Southern belt an equally optimistic view is entertained. The strength has been mainly at the canning end since many wholesalers have accumulated carryover and while they have bought some new packs they have counted upon a larger production than present forecasts indicate. Throughout the minor vegetables there is a strong undercurrent which becomes more marked as the season progresses.

Dried Fruits—Dried fruit distribution in the jobbing and retail field is better than the average for October, but it would be better yet with a little snappy weather. Prunes have price appeal and so have raisins and other commodities. All dried fruits are going over the retail counter and further impetus is expected by the catch sales which the retail stores have begun to make. Wholesale grocers say that they are making a more rapid turnover of California prunes than they had expected and there has been no accumulation. The spot market was closely sold out and while shipments are coming in there has been no further change in the level of spot prices. Oregonians are well sold out and it will be several weeks before there will be any volume of new pack. Not in years has there been such a shortage of seeded raisins as at present. Thompsons and Sultanas are in demand and shipments to arrive in the near future have been booked to be moved from the dock as fast as they are delivered. The shortage is not confined to box packs but exists in carton goods, of which little is left except the association packs. The clean-up of independent and private label goods will allow for a free movement of new pack when it arrives. With all of the satisfactory spot situation there is little present interest in any of the dried fruits on the Coast. New crops have been bought on contract and there is no desire to purchase now so that inventories at the turn of the year will be heavy. The distributing trade is optimistic about the future and it is predicted that there will be no year-end depression since operators have not overloaded. They believe that they will be able to get the tonnage crops as they need them and have not overbought.

Canned Fish—There is no pressure to sell and almost everything is scarce. This includes pink Alaska salmon and red Alaska. Pinks are relatively scarcer than reds. The pack of Maine sardines is still very much below what it ought to be, but no material advances have occurred as yet. Shrimp and tuna are both scarce and wanted. Tuna especially is very firm, particularly for white meat, which is almost out of the market.

Salt Fish—Warm weather has interfered with the demand from consumers, and retailers during the past week have not given the market normal support. Mackerel remains at former quotations in the wholesale market since there are no oversupplies of foreign or domestic. The catch along the American shore so far has been light and there are no sacrifice offerings at primary points. Other salt fish are without new developments.

Beans and Peas—The demand for all varieties of dried beans is very dull. The market is mostly in buyers' favor, but concessions do not stimulate the demand. This also applies to dried peas.

Cheese—The market is still firm, on account of light offerings. Demand fair.

Nuts—The big event of the week in nuts is the announcement of opening prices on California walnuts at 6@7c below the level of last year to a basis which has not been duplicated in many years. Walnuts are cheap because there is the largest crop on record, but they are of uniformly good quality and are priced so that they can be sold in larger units than usual at popular prices. The slogan of the California Walnut Growers' Association in its consumer advertising will be that this is walnut year when the consumer can get nuts at attractive prices. Another thing in favor of liquidation is that walnuts have become an all-the-year-around seller. While they move in heaviest volume in the fall, there is a good demand for them during the other seasons.

Syrup and Molasses—The demand for sugar syrup is still rather small, as there has been no really cool weather. Prices are steady. Compound syrup is selling to some extent at unchanged prices. Molasses unchanged. Some of the lower grades are easier, but the high grocery grades about steady and in fair demand.

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—7½@8c per lb.

Beans—Butter, \$3 per bu.

Beets—\$1.50 per bu.

Butter—The market has had a firm week, especially on fine fresh creamery. Offerings are limited and demand active. There have been, however, no changes in prices. Undergrade butter is wanted at firm prices. 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.

Cocoanuts—\$1.10 per doz.

Cucumbers—Hot house, \$2 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 still

scarce and firm. Demand takes them readily as they come in at top prices, which are about 1c higher than a week ago. Undergrade eggs, however, in spite of this, are not wanted and are dull and sluggish. Local jobbers pay 43c for strictly fresh.

Egg Plant—\$2.25 per doz.

Garlic—30c per string for Italian.

Grapes—Calif. Tokays, \$2 per crate; home grown Wordens and Concorde, \$2.25 per doz. for 4 lb. baskets; Niagara, \$2.50; Delaware, \$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. ----- \$3.70

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

200 ----- 10.00

216 ----- 10.00

252 ----- 9.00

288 ----- 8.50

344 ----- 5.50

Red Ball, 75c cheaper.

Peaches—All marketed except a few Smocks, which command \$3 per bu.

Pears—\$2.50 per bu. for Bartletts.

Peppers—Green, 40c per doz.

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

Potatoes — The market is fairly strong on a basis of \$1.25 per 100 lbs. at most Northern Michigan buying points.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 20c

Light fowls ----- 12c

Heavy Broilers ----- 21c

Light W. L. Broilers ----- 18c

Radishes—20c per 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. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 19c

Good ----- 18c

Medium ----- 17c

Poor ----- 13c

New Engines in Old Ships.

The shipping board has awarded contracts for eight Diesel engines with which to equip cargo carriers of the Shipping Board fleet. These contracts will prove a sharp stimulus to the heavy machinery trade throughout the United States and will do much to encourage the building of Diesel engines which is in its infancy here.

HOW WIDE IS YOUR COUNTER?

Invisible Barriers Between You and Your Customers.

Never mind the yardstick. Perhaps you couldn't find it; and, if you did, it would be of little assistance in answering the question. The key does not lie in the distance between the edge that smudges your apron front, and that other edge with its little finger marks, where kiddies chin themselves to check your count of jelly beans. Your counter is the part of your business which is most frequently between you and your customer; so, whatever it may be which constitutes the invisible barriers arising between you and your customer, that is the counter whose breadth concerns this column.

There are three quantities in the business of retailing which every dealer should know, and know well:

1. His merchandise.
2. His customers.
3. Himself.

They are enumerated in the exact order of their depth of mystery, from least to greatest. What is more, they will forever remain a triune puzzle to the merchant who cannot or will not remove himself from behind his counter and analyze them from the vantage point of the customer's subconsciousness.

"But," you say, "I know my merchandise from A to Z; its cost, its selling price, its rate of turnover, its superior features, and the houses from which I can buy it to the best advantage. I know my customers, too. Sixty per cent. of them are known to me by their first names; and I know how many children there were in every family for ten miles around, up to a week ago. As for myself, I shave myself and I have never been able to apprehend my mirror in a falsehood."

All of which is true, but remember you are behind the counter. Just take off that apron; hide that pencil in the desk and pull the rolltop down, if you can; forget the combination to the safe for the moment; don your hat and coat go out and walk around the block; then come back into the store, but forget that it is yours and don't go behind the counter.

Now look at your merchandise. What do you see? Just so many yards of gingham at steen cents a yard or a half dozen stovebolts at three-for-a-nickel? Not on your life! When you are outside the counter—really outside—you can see merchandise there you never knew was there, because it never showed on your inventory. Woven into every yard of goods is "personal service." Included in every peck of potatoes is the unwritten code of your life—the code which has not only kept you out of jail, but has caused you to hold up your head among men with just pride.

That is the merchandise which is yours; and only you can sell it. It must be sold across your counter and nowhere else in the whole wide, wide world can people obtain it. No pictures of it can ever be printed in a catalogue. No syndicate chief in a plate glass office in New York can send it to his store manager in Willow Springs to deal out to the buying pub-

lic. No peddler can carry samples of it under his arm from door to door. You are given the absolute exclusive on it by the dictator of final economics and you have the patent on it for all time. It could not be had until you went into business and it will never be available after the undertaker has looked you over and called it a good job. That peculiar merchandise is the peculiar you, the precise like of which never was, and never will be. Perhaps you have never had any call for it? Introduce it, first, so that people will want more—and they will come back. And, when they come back, it will be back to you. It is up to you to prove that yours is the original of its kind.—and all others are imitations. Then educate the people to insist upon the original.

And look at your customers. Give them a close-up scrutiny. You will be astonished to find them utter strangers to you. No man was ever really known by a mere name. The letters on his mailbox cannot possibly be any more accurate index to his real self than the numerals over his door. You may know that he has a size fifty waistline, because it is your job, sometimes, behind the counter, to fit him out with a pair of trousers; but do you know the best half dozen ways to make him smile? When you slip him that peace treaty cigar in the Saturday order of groceries, do you choose the brand from an understanding of his preference in tobacco quality or is your selection, regulated by your back counter knowledge of the wholesale cost in thousand lots?

And when his wife wants some silk for a dress, could you tell, for the life of you, with your back turned, whether she has brown eyes or gray? Such things make a heap of difference, when suggesting colors, you know. And you just must know your customers, whether you know their first names, or not. You might have two customers by the same name; but you couldn't possibly have two customers exactly alike.

To the mail order competitor, all customers are alike. To the gentleman in the plate glass office, they all look alike. And the peddler knows them from the very first as "lady" or "mister." If you do the same, what right have you to a preference in their good will?

Now look at yourself. Perhaps it is asking too much; but try it, just once, for the thrill it gives. What do you look like. Your red hair, Roman nose, oversize circumference—these are all beside the point. They don't mean a thing. The things which really matter have to do with the direction in which the corners of your mouth point. Does your face need lifting? And those crow's feet at the corners of the eyes, are they the marks of age, or the forecast of a laugh? Which have you, a good sense of humor or a meddling sense of rumor? Come on, now. Be fair. Take a true inventory of yourself as the customer sees you, take a full length portrait of yourself, with the public's glasses as the lens of the camera. Now that you have done all this, get behind the counter again, if you can. When you try to do so, you

will be much surprised to find that your counter is much narrower, and your customer much nearer than ever you had thought possible.

W. H. Caslow.

New Items in Scarfs and Shawls.

Among the new offerings of fancy shawls in the market are numbers priced to retail at \$7.50. They are of the fringed and embroidered type, 54 inches wide, and are made of crepe in a range of pastel colors and black. The fringes are double knotted to prevent unraveling. A novelty offered in scarfs features hand-painted raised flowers and leaves, the flowers being sewn to a crepe de chine ground. Their edges are iridescent and in appearance suggest an applique treatment. Four different floral designs are available. The scarfs are sixty-six inches long and feature pastel colored grounds. They can be retailed at about \$5.

Has Novelties in Black Glass.

A wide range of cigarette boxes, ash trays, atomizers and perfume bottles of black glass is offered by an importer of novelties. They have a rich gloss and are supposed to imitate onyx. The cigarette boxes, which have a capacity of 100, have a cover of pale green glass surmounted by a Japanese figure to serve as a handle. The ash trays are "man size" and are set on gold-finished bases with attractive border effects in colored stones. The bottles come in a variety of shapes and sizes, but for the most part follow the flat lines of flasks. Wholesale prices range from \$7 up.

Buying Holiday Leather Goods.

Holiday lines of leather goods are beginning to move more freely. Buyers for important retail stores are giving salesmen more attention than for some time, and they are ordering a wide variety of merchandise. Fitted cases, both for men and women, are being taken in a variety of leathers, and good business is also being done in women's overnight bags, handbags, and a range of imported novelties. For men, orders are coming in freely on gold-trimmed wallets and bill cases, and there is a good call for flexible leather cases in which soft collars may be carried.

Hides, Pelts and Furs.

Green, No. 1	14
Green, No. 2	13
Cured, No. 1	15
Cured, No. 2	14
Calfskin, Green, No. 1	16
Calfskin, Green, No. 2	14½
Calfskin, Cured, No. 1	17
Calfskin, Cured, No. 2	15½
Horse, No. 1	4.00
Horse, No. 2	3.00

Pelts.

Lambs	50@75
Shearlings	10@25

Tallow.

Prime	07
No. 1	07
No. 2	06

Wool.

Unwashed, medium	030
Unwashed, rejects	025
Unwashed, fine	025

The Future of Coal.

The announcement of the Geological Survey that coal still remains the chief source of power for developing electricity at public utility plants is a basic statement on which all connected with the public utility and the fuel field will build their future structures.

Why Grocers are Stocking the full Borden line



Because—

1 The Borden line enables every retailer to have a complete milk department—a type of milk for every household need, and all under the same brand—Borden's.

2 Borden quality is traditional—universally known and accepted by every housewife.

3 The Borden Company is the oldest, largest, best-known company in the milk business. Its high prestige is national. The very name Borden's suggests quality milk to every consumer.

4 Every Borden product is an advertised product.

5 The full Borden line is a profitable line.

THE BORDEN COMPANY
350 Madison Avenue
New York City

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 3.—On this day was held the first meeting of creditors in the matter of Melbourne H. Stuck, Bankrupt No. 3235. The bankrupt was present in person and not represented. Creditors were not present but represented by attorneys Seth R. Bidwell and Stuart B. White. Claims were proved and allowed. The bankrupt was sworn and examined, with a reporter present. The first meeting then adjourned to Oct. 10.

Oct. 4. On this day was held the first meeting of creditors in the matter of James P. Partlow, Bankrupt No. 3242. The bankrupt was present in person and represented by attorneys Knappen, Uhl & Bryant. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. C. C. Woolridge was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of George W. Atkinson, Bankrupt No. 3243. 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 Newberry Cooper, Bankrupt No. 3221. The bankrupt was present in person and represented by Charles H. Kavanagh, attorney. 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 Wells N. Adams, Bankrupt No. 3231. The bankrupt was present in person. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy was named trustee and his bond placed at \$100. The first meeting then adjourned without date.

Oct. 6. On this day was held the final meeting of creditors in the matter of Paul B. Bellew, Bankrupt No. 3181. The bankrupt was not present or represented. One claim was proved and allowed. The trustee was present in person. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no dividends for general creditors. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Fred R. Morse, Bankrupt No. 3121. The bankrupt was not present or represented. The trustee was present in person. One claim was proved and allowed. The bills of the estate were considered and approved. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 11.5 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

Oct. 5. We have to-day received the schedules, reference and adjudication in the matter of Roy M. Amos, Bankrupt No. 3228. The matter is an involuntary case. 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 jeweler. The schedules show assets of \$37,355.68 of which \$750 is claimed as exempt, with liabilities of \$37,603.75. The first meeting will be called promptly and note of the same made herein. The list of creditors of said bankrupt are as follows:

City of Kalamazoo	\$ 781.47
Jos. A. Otten, Kalamazoo	418.00
Dan Aach, Kalamazoo	130.00
Burdick Hotel, Kalamazoo	1,072.36
Hamburger-Klonka, New York	5,823.00
Service Jewelry Co., Chicago	6.24
Block Ring Co., Buffalo	150.00
National Jewelry Case Co., Buffalo	107.50
Bouef Fountain Pen Co., Springfield	139.41
Czecho Peasant Art Co., New York	65.00
C. & E. Marshall, Chicago	1,061.95
W. F. Broer Co., Toledo	605.47
Alvin Silver Co., Sag Harbor	297.92
Mable Todd & Co., Chicago	57.54
Conklin Pen Co., Toledo	117.04
Parker Pen Co., Janesville, Wis.	1.53
David Siegel, Newark	6.75
Rosenberg & Co., Toledo	80.92
Mirakel Optical Co., New York	118.60
Max Reichblum, New York	154.50
Gift House, New York	50.25
Henshel Co., New York	51.00
Etch Craft Co., New York	144.00
W. A. Sheaffer Pen Co., Madison	201.60
Donna Lee, Chicago	14.00
Neutral Soap Co., Chicago	15.00
Whiting & Davis Co., Plainville	1.39
Epstein & Klein, Toledo	141.55
Suartz & Co., Chicago	4.65
South Bend Watch Co., So. Bend	327.30
Seidlich Sterling Spoon Co., Bridgeport	235.00
Cruger & Co., Toledo	38.93
Roto Tray Co., Chicago	13.32
David Siegel, Newark	18.00
Gazette, Kalamazoo	464.24
Waltham Watch Co., Waltham, Mass.	55.00
Segler Bros. Co., Cleveland	3,214.41
Cecil A. Runyan, Kalamazoo	10,000.00
Richter & Phillips, Cincinnati	10,301.07
Fred G. Stanley, Kalamazoo	350.00
L. W. Seaman, Goshen, Ind.	12,000.00
J. Shane and M. S. Wasserman, Kalamazoo	365.00
J. Shane, Kalamazoo	400.00

Sept. 30. We have to-day received the schedules, reference and adjudication in the matter of Harold A. Kirchen, Bankrupt No. 3255. 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 \$200.00 of which the full interest is claimed as exempt, with liabilities of \$1,301.96. The court has written for funds and upon receipt of the same the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt are as follows:

Electro-Pure Creamery Co., Grand Rapids	\$ 23.95
A. F. Helmer, Grand Rapids	19.18
Isabel Fubler, Grand Rapids	18.37
St. Mary's Hospital, Grand Rapids	149.50
Butterworth Hospital, Grand Rapids	114.00
Dr. Whalen, Grand Rapids	108.00
Dr. Hyland, Grand Rapids	34.00
Dr. Robertson, Grand Rapids	15.00
National Clothing Co., Grand Rapids	28.00
Wurzburg Dry Goods Co., Grand Rapids	22.00
Harry Wells, Grand Rapids	160.00
Earl & Wells Motor Co., Grand Rapids	30.00
Fred Kautenberg, Grand Rapids	49.00
John Heishutter, Grand Rapids	119.84
Mrs. Freuh, Grand Rapids	50.00
John Van Oostenbrugge, Grand Rapids	40.00
Carl Zeck, Grand Rapids	67.00
M. Smolenski, Grand Rapids	35.00
Dr. Harry Luton, Grand Rapids	7.00
Dr. Wm. E. Wilson, Grand Rapids	13.00
T. Morgan, Grand Rapids	40.20
Subway Tailors, Grand Rapids	25.00
Dean & Face, Grand Rapids	27.00

City Fuel Co., Grand Rapids	26.00
V. C. Fuel Co., Grand Rapids	20.00
Bennett Fuel Co., Grand Rapids	6.50
Dr. A. Vanderstolp, Grand Rapids	40.00
Mich. Bell Tel. Co., Grand Rapids	8.00
Consumers Ice Co., Grand Rapids	6.00

Oct. 5. We have to-day received the schedules, reference and adjudication in the matter of George J. Selberis, Bankrupt No. 3258. 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 restaurateur. The schedules show assets of \$4,565 of which \$65 is claimed as exempt, with liabilities of \$5,748.55. 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:

City of Grand Rapids	\$ 20.96
Harry Pappas, Grand Rapids	88.10
Alex Phillips, Grand Rapids	84.00
Margaret Lucas, Grand Rapids	12.00
Laura Rector, Grand Rapids	12.00
Mrs. George Selberis, Grand Rapids	528.00
American Store Fix. Co., Chicago	1,585.00
Remington Sales Co., Grand Rapids	122.00
Taylor Type Co., Grand Rapids	15.00
National Loan & Dis. Co., Grand Rapids	250.00
Ellen Selberis, Grand Rapids	500.00
Ryskamp Bros., Grand Rapids	456.92
National Grocer Co., Grand Rapids	292.99
C. H. P. Cigar Co., Detroit	3.75
Wilson & Co., Grand Rapids	8.00
A. J. Joyce, Grand Rapids	16.76
Holsum Bakery, Grand Rapids	71.33
Coffee Ranch, Grand Rapids	53.40
Miner Pie Co., Grand Rapids	74.20
Lee & Cady, Grand Rapids	16.60
Consumers Ice Co., Grand Rapids	45.49
G. R. Gas Co., Grand Rapids	9.00
Consumers Power Co., Grand Rapids	22.00
Wolverine Spice Co., Grand Rapids	14.03
Sanitary Milk Co., Grand Rapids	175.20
Peter Mohrhardt, Grand Rapids	15.48
James Pollie Market, Grand Rapids	137.87
X Cigar Co., Grand Rapids	17.00
Worden Grocer Co., Grand Rapids	23.28
Hoekstra Ice Cream Co., Grand Rapids	71.25
Holland Cigar Co., Grand Rapids	28.10
W. E. Roberts, Grand Rapids	13.20
Continental Coffee Co., Grand Rapids	52.20
White Printing Co., Grand Rapids	46.50
H. M. Rennie, Grand Rapids	17.72
G. R. Electric Co., Grand Rapids	35.83
Am. CChina & Glass Co., Grand Rapids	151.34
Steketee & Sons, Grand Rapids	117.25
Riverside Lumber Co., Grand Rapids	49.97
Douma & Sons, Grand Rapids	38.12
Plute Plumbing Co., Grand Rapids	6.25
G. R. Tent & Awning Co., Grand Rapids	8.60
Burton Heights Creamery Co., Grand Rapids	41.47
Aetna Window Cleaning Co., G. R.	15.00
Ellis Bros., Grand Rapids	9.50
Otto Thumb, Grand Rapids	295.00

In the matter of Sam J. Friedman, Bankrupt No. 3226, the trustee has reported the receipt of an offer from D. H. Hunter, of Rockford, in the sum of \$100 for the stock in trade and fixtures of this estate, over and above the exemptions of the bankrupt. The property, over and above such exemptions, is appraised at \$1,223.38. The offer is merely a starting offer for the bidding. The property consists of ladies and misses wearing apparel and kindred merchandise and the fixtures attendant to the conduct of such a business. The sale will be held at the office of the referee. All interested should be present. An inventory is in the hands of the referee and also the trustee, Geo. D. Stribley, Muskegon. The property is located at Muskegon.

In the matter of Walter Stellard, Bankrupt No. 3236, the trustee has filed in said court his report of the receipt of an offer of \$400 from Charles W. Scott, of Grand Rapids, for all of the furniture, fixtures and equipment of the estate, appraised at \$1,623.40. The property con-

sists of machinery, tools, fixtures and furniture for the conduct of a meat market, and is located at Grand Rapids. The sale will be held at the office of the referee Oct. 20. An inventory is at the office of the referee and in the hands of Edward De Groot, trustee, 450 Houseman building, Grand Rapids. All interested should be present at the time and date of sale. Parties interested in seeing the property prior to the date of sale should apply to the trustee.

In the matter of Frederick Marekwardt, doing business as Grand Rapids Laundry, Bankrupt No. 3054, the trustee has filed his final report and account and a final meeting of creditors has been called for Oct. 20. The report and account of the trustee and also of the receiver in bankruptcy will be passed upon. Expenses of administration will be paid. There will be no dividends for creditors in general, as the funds were consumed in the payment of liens upon the property.

Oct. 7. We have to-day received the schedules, reference and adjudication in the matter of Frank J. Titus, Bankrupt No. 3258. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called. 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 an optician. The schedules show assets of \$250 of which the full interest is claimed as exempt, with liabilities of \$1,010.11. The list of creditors of said bankrupt are as follows:

Siegel's, Grand Rapids	\$ 74.23
Hoffstadt Co., Toledo	54.50
R. E. Burgess Optical Co., Chicago	105.66
American Optical Co., Chicago	129.42
Elliott Service Co., New York	25.30
Ter Molen Sisters, Grand Rapids	63.00
C. Goudzwaard, Grand Rapids	18.00
Wolverine Optical Co., Grand Rapids	425.00
Cornelius Hoffius, Grand Rapids	50.00
Young & Chaffee, Grand Rapids	48.00
Bos Mulder, Grand Rapids	17.00
Oct. 7. We have to-day received the schedules, reference and adjudication in the matter of Frank Chipman, Bankrupt No. 3259. 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 \$2,327.15. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:	
Frank Kinney, Flint	\$ 12.00
O. K. Tate, Morley	125.00
William Lass, Grand Rapids	48.00
Kemp & Lane, LeRoy	12.42
Porter Pain King, Napoleon	27.00
Toledo Battery, Toledo	25.00
G. R. Calendar Co., Grand Rapids	9.00
Mishawaka Rubber Co., Mishawaka, Ind.	7.50
S. S. Edgar, Lake View	225.00
Mrs. S. P. Kennedy, Lake View	100.00
Charles Meach, Lake View	192.60
R. & C. Bollinger, Lake View	185.00
Lake View Lumber Co., Lake View	35.00
Dr. King, Lake View	6.00
Peter Peterson, Lake View	60.00
Great Lakes Coca Cola Co., G. R.	4.00
F. L. Stebbins, Lake View	50.00
O'Donald State Bank, Howard City	125.00
E. L. Morman, Grand Rapids	9.45
Mrs. P. Izhart, Grand Rapids	11.50
Peter Stehouwer, Grand Rapids	250.00
Scott & Motman Elec. Co., Grand Rapids	18.00
Blatz Brewing Co., Grand Rapids	16.40
Mackinaw Trail Oil Co., Grand Rapids	125.00
Ottawa Oil Co., Coopersville	98.28
James Nagle, Irving	125.00
M. O. Wilson, Morley	325.00
George Jackson, Morley	30.00
William Turner, Morley	20.00
George Falkner, Grand Rapids	50.00

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SHREDDED WHEAT

THE BATTLE OF SARATOGA.

Saratoga last week celebrated the 150th anniversary of the second battle of Saratoga, which the historian Creasy has rightly called the decisive battle of the American Revolution. While actual hostilities continued four years longer, it was on October 7, 1777, that the final battle of the British campaign for cutting the colonies in half was lost to them. The defeat led to the surrender of Burgoyne ten days later and brought about the alliance with France, which resulted in the capture of Cornwallis at Yorktown in October, 1781, and the ending of the war.

The British began their offensive campaign of 1777 in early August. It was well planned and full of promise. After a triple attack upon inland New York they intended to unite their three armies at Albany, thus preventing all further communication between New England and the other colonies, besides controlling the territory which was then the granary of the Continental Army.

General Burgoyne's army of British and Hessian veterans, with a vast train of artillery, was to move South from Canada while Colonel St. Leger stormed the Mohawk Valley from the West and a British force from New York City ascended the Hudson. On his march Burgoyne learned that the Colonists had collected a large amount of supplies at Bennington, Vt. He sent Colonel Baum with a force of Germans to seize these supplies. But Baum encountered Colonel Stark and the Vermont militia on the way, and only 100 of the invaders escaped. The mortally wounded Baum reported that Stark's men fought like "teufelhunde," or "devil dogs," a terms which his country men many years later were to apply to the American marines.

About the same time that Burgoyne learned of the destruction of Colonel Baum's force he received information that Colonel St. Leger and his Indian allies had been so decisively defeated at Oriskany by General Herkimer that he had been forced to raise the siege of Fort Stanwix, where the city of Rome now stands, the fort being the Western gateway to the Mohawk Valley.

Disregarding these disasters, Burgoyne crossed the Hudson River on September 13 for the purpose of reaching Albany. Three days later the first battle of Saratoga was fought. It was indecisive, and Burgoyne decided to wait for the arrival of the army under Sir Henry Clinton, which he confidently believed was on its way.

Meanwhile Sir William Howe, then in command in this city, thought it would be a fine strategical stroke to seize "the rebel capital" at Philadelphia. He captured that city, or rather, as Ben Franklin said, "Philadelphia captured Howe," for General Washington kept him busy defending what he had gained. When fresh troops arrived in New York City from England on October 3 Sir Henry Clinton began his ascent of the Hudson with a large force, weeks too late.

General Gates, who commanded the American army, was fully aware of

Burgoyne's need of delay. On October 7 Gates forced the second battle of Saratoga, in which the British army was overwhelmingly defeated. It was not until the battle was over that Burgoyne learned that the American had used the interval between the two battles to make his retreat impossible. With his army shattered and needing food and ammunition, he was compelled to surrender on October 17.

The colonies no longer doubted the success of their cause. Nor did France and England fail to read the signs of the future rightly.

SADLY DISILLUSIONED.

Whatever its effect may be upon the automobile industry, the stock market or business in general, there is great disappointment for the public in the announcement that the General Motors Corporation and Henry Ford are not going to stage the automobile battle of the century. The people who buy Chevrolets and Fords have been waiting with ill-concealed impatience for the opening round of what had promised to be a spectacular bout between the two greatest heavyweights of the automobile industry. No one wanted a knockout, whether his sympathies went to General Motors or to Henry, but there had been rosy expectations of a long-drawn-out battle, in which, for once, the spectators would be the only victors. As round after round dragged on without decision these optimists saw the prices of small cars slashed lower and lower in a bitter conflict for control of the market. Now all is changed. It appears that the automobile barons of General Motors have decided that there is room for both their cars and those of Ford in the steadily expanding market and that they will not seek to invade their rival's field. It looks like peace. A sensation-loving public which had thought that for once it was going to be given ringside seats for a tremendous spectacle and profit from the struggle to boot has been sadly disillusioned.

THE POWER OF THE TONGUE.

A person should strengthen himself by speaking strong and invigorating words to himself and in ordinary conversation instead of debilitating his character and spirit with weak and discouraging terms.

Many plays would not be attended and certain books and magazines would go unread were it not for the shibboleths of popularity repeated by the marvelous power of the tongue.

At Verdun, the repeating week after week of the words, "They shall not pass," broke down the coward in every soldier and built up the man.

Skeptical words and expressions of disillusionment, such as "What's the use?", "What does life amount to after all?" and "What's the use of the universe anyway?" do not indicate a philosophical state of mind, but a subnormal and emotional mood.

A person can not expect to solve all of his problems merely by speaking in terms of strength and confidence, but such a habit will help greatly in overcoming difficulties.

LONG, HARD PATH TO TREAD.

At the opening session of the Zionist Convention at Basle Dr. Chaim Weizmann, who has long been the outstanding leader of the Zionist movement, gave the delegates a rather optimistic picture of the progress of the Jewish people in rebuilding Palestine. He declared that the program of the movement must be a slow but steady march forward and found in the co-operation of the mandatory Power, Great Britain, evidence that no political hindrances would be placed in the way of the development of a national Jewish state.

But if there are no political hindrances placed in the path of the Jews by any organized state, there are still complex political problems to be solved in Palestine itself. The task of reconciling the Arab population of the Holy Land to Jewish control is still one of the greatest difficulties. According to the most recent census figures, there are nearly 600,000 Moslems in Palestine, as compared with 80,000 Jews and 70,000 Christians. The influx of Jews from Eastern Europe is gradually modifying this disproportion, but the official immigration figures for 1925, which showed a total almost equal to the combined totals of the four preceding years, was only 33,801. At this rate it would seem that Palestine is destined to remain predominantly Arab.

Economically also the movement is in an experimental stage, for little progress has been made in combating the sterility of the land and its lack of natural resources. There are possibilities for reclamation projects, a scheme is under way for the electrification of power derived from the River Jordan and recently it was reported that the mineral and chemical resources of the Dead Sea might be exploited. These projects, however, are in the air, and in the meantime the Jewish farmers are hard put to it to wrest a living from the rocky soil of the Palestine hills.

Zionism has still to prove by actual progress and development in Palestine that the idea of a Jewish homeland is not the "unfortunate and visionary" experiment it has been proclaimed by its critics. It has a long, hard path to tread.

CARE OF FARM ANIMALS.

In view of the wide educational opportunities farmers are now enjoying, it is surprising to observe how commonly farm animals are kept confined when there is no necessity for it. A milk dealer provides his cows with no yard and allows them to stand without exercise six or seven months of the year. Yet it is known that sunlight outdoors is in itself the cause of vitamins in milk which are essential in preventing rickets in children. A humane society reports the case of a bull compelled to stand in a stall until his feet were seriously diseased.

A few persons still hold the old-time notion that any place and any food are good enough for swine. Science has pointed out, however, that hogs kept in filthy surroundings and on improper rations cannot compete

with those developed in a sanitary environment.

Fowls are confined of necessity during the winter, but in some instances are not released when weather conditions warrant, although they are subject to diseases when cooped up from which they are free when able to run about. A horse standing idle becomes highly nervous and may have to be killed.

The husbandman of to-day if well informed realizes that there is profit in sanitation for farm animals. Without fresh air, sunshine, exercise, proper food, shelter and rest a high degree of health cannot be attained. Clean surroundings also are essential. Tuberculosis thrives among animals not properly cared for and parasites will attack filthy, poorly fed animals sooner than healthy ones.

Generally it is profitable to the farmer to show every consideration for his animal partners. In any case, humane considerations demand thoughtful care.

YOUTH ESSENTIALLY SOUND.

That it is ridiculous to make youth the scapegoat for present-day social and moral delinquencies seems not yet to have dawned upon the adult generation. Our boys and girls do not write the philosophies they read, or the dissertations of pseudo scientists and the general literature of certain judges and novelists. They receive full in the face and straight through the soul what we, their elders, have written, and, more vital still, they see our actions. Booth Tarkington asks suggestively in an article which appeared in a popular weekly two years ago, "How can you expect a daughter to respect her mother after the younger has seen the elder doing the extreme dances?" The father who expects his son to be law observing in spite of the fact that his own social creed begins with "I believe in personal liberty and have my private bootlegger" is too foolish to be called an optimist.

A rather close acquaintance with young women, through a generation of intimate association with them, leads the writer to the conclusion that they are so intrinsically fine to-day as they have ever been, that we are getting out of our investment in them vastly more than we deserve, and that they are immeasurably more sinned against than sinning.

Certainly they mature more rapidly now than they did twenty years ago. They live, as all of us must, under conditions that bring every detail of human life "front stage." They have an inevitable frankness, which is at times shocking. Many of them are making grave mistakes; but in no time during the past fifty years have they responded more readily to the call of the worthwhile, or accepted more eagerly the challenge of the difficult and sacrificial. Youth to-day is essentially sound.

The Nordic may be superior, but you never saw one who could take a polishing cloth and make an apple worth 10 cents.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

I have been so much interested in the development and construction of the Dunes highway between North Muskegon and Michilinda that I could not forego the temptation last Saturday to inspect that portion of it which is now open to the public. It is reached by the shore road from Whitehall or by taking the Michilinda improved road from US 31, a distance of seven miles. The new highway will be nearly eleven miles long. It is nearly completed and eight miles of the trail have been opened to the public. The open portion is at the North end, near which the highway winds around Duck Lake and presents a most attractive stretch of sandy shore on Lake Michigan, excellently adapted for bathing purposes. The outlet of Duck Lake discharges into Lake Michigan at this point and, no matter how cold the water may be in Lake Michigan, the water from the little lake is always warm, making bathing at that point a delight. Unless a prolonged period of unfavorable weather precludes the completion of the highway by Nov. 1, it will be opened to the public Dec. 1. I believe this stretch of cement will be conceded to be one of the most attractive eleven miles of scenic highway to be found anywhere in Michigan. This is saying a good deal, because Michigan probably has more miles of beautiful scenery than any other state in the Central West.

Whitehall has bid farewell to her summer visitors and settled down to eight months of social enjoyment and ordinary business activity. The merchants report that the resort trade was heavier this year than it has ever been. I think the class of people who make White Lake their summer home rank with that of any other Michigan resort, with the possible exception of Charlevoix and Mackinac.

Whitehall is naturally very proud over the possession of a permanent citizen who has won world-wide distinction by his life-long labors in behalf of agricultural development and crop expansion. He is known to the Agricultural Department at Washington as the man who doubled the corn crop of the United States. Of course, I refer to P. G. Holden, who has been on the payroll of the International Harvester Co. for twenty-five years or more, but has never been asked to mention the name of his employer at any meeting he has ever addressed or any communication he has sent to the farmers of the world—and the latter aggregates many millions. He has addressed himself to all classes of people in nearly every civilized country where the English language is spoken or understood. He maintains an office in Chicago, where seventeen employees are constantly engaged in sending out literature of an educational nature prepared by Mr. Holden and carefully supervised by him. Mr. Holden prefers to live outside of Chicago and his home in Whitehall is the constant mecca of scientists who seek his advice on agricultural topics. His hobby is white Wyandotte chickens, which he

has developed to a high state of efficiency.

While in Montague I called on James Coon, the North end grocer. On July 26 he received a call from a man who gave his name as G. H. Rutt, claiming to represent the National Business Brokers Corporation, of Columbus, Ohio, and Indianapolis, Ind. This man suggested that he had a customer for a grocery stock at Montague and would undertake to sell stock, fixtures and building for 10 per cent. of the first \$2,000 involved and 5 per cent. of the balance. His importunities were so urgent and his statements were so positive that Mr. Coon was induced to sign up and hand the stranger a check for \$25 to cover "preliminary expenses." Not hearing from the man or his alleged employer, Mr. Coon wrote the concern several letters of enquiry, none of which were acknowledged. He then wrote me in regard to the matter. The letter came in just as I was leaving for White Lake, so I put it in my pocket and called at the store of the writer, who showed me a copy of an alleged contract he signed when he made the cash payment. A half hour before I reached the store another alleged employee of the alleged company called on Mr. Coon and asserted that the man Rutt was a crook and had filched \$4,000 from the merchants of Michigan and never turned in a penny to his alleged employer. The second caller offered to go ahead with the deal if Mr. Coon would advance another \$25, which offer was politely declined.

Mr. Coon has been a regular reader of the Tradesman five years and must have read a half hundred times my fervent advice that merchants should never pay any money to strangers; also that they should never pay in advance for services to be rendered later; that any honest man is content to wait for his pay until his services are completed and an equivalent rendered. How Mr. Coon could ignore this advice, which is based on a lifetime of experience, is more than I can understand. I have no idea that Mr. Coon will ever get a cent's worth of satisfaction from his \$25 and I presume by this time—over two months having elapsed since he gave his check to a total stranger—the man Rutt, or whatever his real name may be, will have victimized a hundred other merchants by the same criminal tactics he employed in the Coon case.

I want to be just as helpful to my readers as I possibly can be, but candor compels the statement that I am frequently disheartened when I see my readers take up with a total stranger and hand over to him money which might just as well be thrown in the stove and burned, for all the good it will ever do anybody. I make this statement advisably, because I believe there is a fatality in money dishonestly obtained; that it will never do any man any good or bring him any genuine pleasure or satisfaction.

As I have frequently stated, I never start out on a week end trip without wondering whether I will be able to return home in my own car or be taken home in an ambulance or dead wagon. The percentage of careful drivers appears to me to be on the increase, ex-

cept among truck and ford drivers, who appear to me to be increasing in carelessness and recklessness. I wish to except two classes of truck drivers from this sweeping charge—the Standard Oil Co. and the Hekman Biscuit Co. Both of these corporations evidently realize the value of good will which accompanies proper handling of trucks and have sufficient control over their drivers to keep them strictly within the line of their duty. It is a genuine pleasure to me to make this public acknowledgment of the debt the traveling public owes both of these corporations for the scrutiny they use and the authority they exercise in this matter.

In talking with Lynn Gee, the Whitehall hardware dealer and undertaker, Saturday evening, I was reminded of a great menace which confronts every driver on Michigan roads where the telephone companies install and maintain guy wires strung across the road. In many cases the wires sag so as to hit a passing car. In some cases the poles to which these wires are attached rot off in the ground and pull the guy wires down across the pathway of the motorist. The wires cannot be seen at night until after a catastrophe has occurred. Only a few months ago two ladies were brought to Mr. Gee's morgue whose scalps had been torn off by a wire pulled down by a rotting telephone pole. The wire came in contact with a rapidly moving car, tore off the top of the car and instantly killed one of the occupants of the back seat. The other occupant died while being taken to Whitehall. We raise many thousand dollars to induce summer visitors to come to Michigan every season, most of whom travel by automobile, and then permit this great menace to exist to maim them for life or perhaps end their lives altogether.

The menace of the ford car driver appears to be on the increase, due to the lack of thoroughness on the part of officers of the law in permitting incompetent persons to secure drivers' licenses; also to the criminal indifference of officers of the law to child drivers who by no possible means could secure licenses because of their age. Many of the accidents I witness or review after they occur are due to one of these two defects in the administration of our traffic laws. It is by no means unusual to see persons at the steering wheels of ford cars whose narrow foreheads and retreating chins indicate a degree of mentality which would be more in keeping with the propelling force of a wheelbarrow. It is a crime to permit such persons to handle so dangerous a weapon as a gasoline car.

A serious situation in connection with the trucks is the absence of the mirrors required by law in about nine-tenths of the cases. Instead of the truck drivers keeping on the right side of the road, as specified in the law, they insist on keeping the middle of the road and pay no attention to warning signs that a passenger car traveling at a higher rate of speed wishes to pass, greatly to the annoyance of people who are entitled to a proper share of the road. When, by a widened space in the

highway, the automobile driver finally succeeds in getting by and stops the trucker for an explanation, he arrogantly—and usually profanely—asserts that he "didn't hear." Assuming this statement is correct, which is a matter of very grave doubt, the trucker is defying the law in not having a mirror installed on his truck. It all goes back to the absence of vigilance on the part of officers paid to enforce the law who do not do their duty. E. A. Stowe.

All Day-and-Night Markets Opposed.

Los Angeles, which has tried out the 24-hour retail market, is not in favor of the project. The Grocers Journal, published by the Southern California Retail Grocers' Association, condemns the service, because:

"The all-day-and-night concerns are destructive of that which is the country's proudest boast—the American standard of living. They never close. In many cases the owners and members of their families run the markets. They live in the markets, taking turn about sleeping behind the counter or in some back store room, wherever they can flop for a short snatch of rest.

"Men of self-respect cannot live that way. Yet dealers who have suffered the misfortune of having one of these concerns set up in their neighborhood find it hard to compete and not adopt their methods.

"The individual marketman, the man who keeps his own store and whose store keeps him, through his own earnest work finds he must lengthen his hours and observe neither Sabbath nor any day of rest, when he is forced to compete with an all-day-and-night market. He must either change his mode of living, giving up the decent standards to which he has become accustomed and toward which he naturally inclines, or quit his business, the means of his livelihood.

"A great many have been slow to realize what these day and night markets are doing to them. But the agitation for the sanitary inspection ordinance and the way the night hawks are fighting it have opened their eyes."

Labor Needs.

Labor organizations, employers, and municipalities will follow with intense interest the conference regarding the increased influx of Mexican labor across the Southern boundary of this country which has been called by the House Committee on Immigration. It is contended by some that lack of American labor in the Southwest necessitates free entry from Mexico while others hold that the quota should be applied to the immigrants from South of the Rio Grande.

No New Legislation.

Senator Fletcher, of Florida, member of the Senate Committee of Banking and Currency, states that there is no likelihood of additional legislation affecting the Federal Farm Loan Board at the coming session of Congress. This statement will have a wide reassuring value to bankers in all sections of the country who are desirous of assurance of stability of present conditions.

SHOE MARKET

Combatting the Large Mail Order House.

A bitterly embattled shoe retailer in a small Kansas town wielded a terrific smash to the jaw recently when he advertised "Some Inside Facts on Buying From Mail Order Houses."

The smash:

"Peek into the back of your mail carrier's wagon occasionally. Innocently take note of the packages addressed back to a Chicago or Kansas City or New York mail order house. Goods that didn't fit. Goods that didn't justify on examination the glowing promise of the catalog picture. Goods that arrived too late.

"As you look over the catalog for something you need, how do you know the article will be as represented when it gets to you? How do you know that its quality will satisfy? How do you know that it will fit? How do you know that the mail order house won't substitute or report, 'out of stock,' after your long wait?"

Sales Method Which Turns Fourteen Times Annually.

Fourteen stock turns a year is obtained by a St. Louis merchant as the result of what he calls an "Automatic Price Reduction Plan." All slow-moving merchandise—merchandise, that is, that has been on the shelf for about two months or more—is transferred to a large table at the rear of the store. This is the "Automatic Reduction Table," on which (a little sign affixed to the table informs customers) each item is dated plainly with the day, month and year that it is placed there.

"If the item does not sell quickly," the sign goes on to say, "the price on it is automatically reduced as follows:

- 25 per cent. after 18 selling days
- 50 per cent. after 24 selling days
- 75 per cent. after 30 selling days

Merchandise donated to a local charity after 50 selling days.

Xmas Certificate Plan That Sold Sport Shoes.

With Christmas fairly on us, it might be well to list a Yuletide plan put into effect last year by an enterprising shoe retailer. In line with the custom of issuing gift orders, exchangeable at the store for a pair of shoes, this merchant also sold these orders, representing—not solid winter shoes—but two-toned sport shoes suitable only for summer wear. Mind you, this was in the winter. But the orders did not have to be redeemed in the winter. They could be redeemed the following June or whenever the owners of them chose to call for their shoes. As a result of this clever bit of merchandising, the merchant disposed of almost three-quarters of his stock of sport shoes before it was even put on the shelves.

Produces Good Results on Uncollectable Accounts.

Rather than turn a so-called "uncollectible account" over to a collection agency and be charged 50 per cent. for "services," the Mohler Mercantile Co., Liberal, Mo., prefers to send the account a check for 10 per cent. of the

debt. The check is unsigned. A letter accompanying notes that if the customer will pay in full by the fifteenth of the month, the check will be signed and forwarded to him.

"The enclosed unsigned check of \$2.20 represents 10 per cent. of your account of \$22. This is the amount you will save if your account is paid in full by the fifteenth.

"Either bring in the check and we will sign it or mail us your check for the amount of your account less the discount.

Good Follow-up Letter For Your Sales Staff.

Good copy, this, in a sales letter which is sent out by a salesman in a Detroit shop:

"I am the salesman who had the pleasure of waiting on you, and I want to thank you for your patronage and express the hope that the goods are entirely satisfactory.

"We want every purchase to make a customer so pleased that he will be glad to tell his friends about Bond Shoes.

"When we make a sale, we buy something in return—we buy the customer's good will and respect for this institution, which means one hundred cents' worth of satisfaction for every dollar spent here."

Free Shoes Follow the Stork in Macon, Georgia.

Baby's first pair of shoes usually comes (when the infant lives in Macon, Ga.) from Burden, Smith & Co. They are delivered about two weeks after birth and are accompanied by a letter in which the concern expresses the general happiness at his safe arrival. "And here is a little present for you," the letter goes on to say, "a present that will make life's path easier for you and yet pleasant to walk upon. Wear them when you are about a year or so old and the shoes can fit you."

In a brief postscript to Baby's parents, the company requests a picture when he is old enough to wear the shoes. The touch here—a subtle one—invariably is flattering.

Moire Slippers To Come Back?

Indications in the women's custom-made shoe field point to the return to popularity this season of black moire slippers. The vogue for black velvet evening gowns is thought to have something to do with the trend in this direction. Slippers of this type that are now being made up are elaborately trimmed, the embellishment usually consisting of huge rhinestone buckles or embroidery in small crystals on the narrow ankle straps. There is also a demand in custom-made footwear for slippers of rich brocades and pastel satins with beauvais embroidery on the heels and toes.

Windows Go On Strike.

Strikes of one sort or another have been so frequent in Chicago of late that Bauer & Son have been compelled to follow suit. For a solid week they opened up their window displays to the public only between the hours of 1 in the afternoon until 9 at night. During the remaining hours, a card

affixed to the drawn curtains made this explanation: "This window has gone on strike and refuses to work more than eight hours a day. That is ample time, it believes, in which to impress everyone with the merit of our merchandise."

Novel Use of Mirror.

Once there was a very wise merchant. He was so wise, in fact, that when he observed that people going by often stopped to peer into a mirror which was placed at the front of his store, he tacked a little card to it: "This is the person we want as a customer."

No man is ready for liberty until he can patronize a cafeteria without picking up more than he can eat.

WE HAVE JUST RECEIVED a complete line of buckles. We have Genuine Cut Steel and Rhinestones—these are all imported. Prices range from \$4.50 to \$26.00 per dozen. Let us make up an assortment for you.

BEN KRAUSE CO.
20 Ionia Avenue
GRAND RAPIDS MICH.



Two New Ones:

Style 949—Men's autumn brown Blucher Oxford, Monarch's Calf-skin, Dundee Last (Medium ball-heel), Nickel Eyelets, New pattern with popular short ramp, inside tap sole with fancy flange edge and heel seat trim. C and D widths in stock\$3.45

Style 950 — Same in Monarch's black calf\$3.45

"Over night Service"

Herold-Bertsch Shoe Co
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L. H. BAKER, Secretary-Treasurer
LANSING, MICHIGAN

Right Thinking and Right Doing Only True Religion.

Grandville, Oct. 11—Intolerance in America seems to be on the increase.

Honesty of purpose seems to have flown to the four winds, while chicanery, graft and gouging go hand in hand. The late strike of college students at Gary is a sample of the way our youngsters are being educated in this country to-day.

More than 600 college boys going out on a strike simply because out of so large a number twenty-five have a dark skin. The accident of birth ostracized these few colored boys, and their white neighbors refuse to co-operate with them in the gaining of an education under the same college roof.

Could one imagine Abraham Lincoln doing anything of the kind, even had he been a member of a college, the inside of which he never saw?

Boys will be boys, it is said, but how a whole school could renounce decent manhood and go on such a strike is beyond understanding. However, there is one compensation. These boys by accident of birth, being legitimate citizens of the United States, being therefore entitled to the benefits of our free school system, cannot lawfully be deprived of a chance for an education, consequently Gary must furnish them with school facilities, as well as their white brothers.

It will cost that community a pretty penny to build a schoolhouse especially for the black students. Nevertheless this is a righteous judgment and no genuine good citizen outside of Gary will complain.

To be honest is to be good. That a whole community should permit boy strikers to overrule the law of the land is a bit unique. We shall watch the trend of this event and note whether the school prospers over much after such a debacle.

Strict honesty of purpose has won more spurs in the battle of life than all the unjust spasms such as this at Gary. It must be admitted that the faculty were too easily overcome on this occasion, but perhaps the parents of the recalcitrant students were to blame in the matter.

The spirit which animated the striking school boys was of a piece with the unrest and soft discipline of our age to-day. Any injustice tolerated by the authorities is bound to react on the community at some later day.

Of what use are these churches whose spires point heavenward when, with all their teachings, men and boys, even under their culture, cut up such capers as did the Gary boys?

No man is a free and loyal citizen of this Republic who is not willing to grant the same liberties to his neighbors that he claims for himself. To do good is the only religion worth anything in this world. Why the churches have turned out such pagans is a puzzle hard to solve.

There are honest merchants, there are honest farmers, but between these servants of strict righteousness there swarms a large and ever increasing number of men and women unfaithful to their trust, eager and anxious to put something over on their fellow men.

Now in this latter class, which seems to be constantly growing in number, there are thousands, not to say millions, who once a week at least sing songs of praises to the great I Am, seemingly forgetting that it is true religion to be honest even beyond the borders of the church.

Did the clergy of the Nation treat more of honesty and less of beyond the sky salvation there might be more good accomplished by said churches. Where honesty prevails there is the greatest good, and America will never be the Nation hoped for by Washington and Lincoln until there is the strictest moral honesty preached from our pulpits.

Hark from the tombs there comes a

doleful sound. If people practiced what they preached these doleful sounds would not affect them. In fact it is astonishing the amount of moral turpitude existing in our modern world.

Under the shadow of the churches are holdups and murders which shock the senses and lead to people wondering where this is all to end. Prison doors yawn to receive the evil doers, yet the lax enforcement of the law, not mentioning the prohibition farce, is enough to discourage a saint.

Fast driving in villages and cities has not been eliminated. Few are punished for these law-breaking habits. Human nature seems to grin behind a mask when the speed limit of the town is defied with no officer in sight to secure the offender.

Because of laws defied thousands fill untimely graves. There have been more killed in America since the advent of automobiles than were slain in battle during the whole civil war, and that may be said to be going some.

Hope deferred maketh the heart sick.

"Hope sees a star and hears the rustle of a wing."

Thus the late Robert Ingersoll when standing beside the grave of his brother, and Ingersoll was dubbed the leading infidel of the world by those who patronized churches Sunday and went forth to prey upon their fellow men during the other days of the week. In truth, Ingersoll was not an infidel. He has been more justly termed an agnostic. He did not know and was not afraid to acknowledge the fact.

When people come to recognize the fact that honesty is the foundation stone of right living, there will be a marked change in the condition of things in this world.

A change from present day intolerance and sneakery to right living, right thinking and an acknowledgment that doing good is the foundation of all true piety is the only thing that will make this world what it ought to be. Old Timer.

Hosiery Jobbers Marking Time.

Hosiery buying still lags so far as wholesalers are concerned. Retailers are somewhat more active on lines that are sold direct, but even they would probably buy more freely were there less uncertainty as to prices. Recent concessions in full-fashioned goods, based on the lower market for raw silk, appear to have unsettled the entire trade. In some cases, it is said, it is now possible to buy good full-fashioned all-silk numbers at prices comparable to those asked for the better grades of rayon hose. The call for seamless hosiery is irregular, but reports from one or two quarters say there is little fault to be found with it. Staple cotton hosiery is quiet. In keeping with other lines of cotton merchandise, buyers of these goods are awaiting the effects of to-morrow's crop report before placing any more orders.

Silks Offered For Two Seasons.

Aside from the continued strong interest in velvets, the immediate delivery demand for silks largely centers in satin, canton and flat crepes. While many wholesalers look for the buying of Fall silks to continue for some time the openings of Spring lines are increasing in number. Cheney Brothers will open their lines to-day. It is indicated that prints will make up a very important portion of the new offerings throughout the trade. Designs are expected to feature small effects in printed crepes and larger ones in voiles and chiffons.

Determining the Grades.

The reason the meetings called by the Department of Agriculture to establish a classification schedule for use in compiling international statistics on wool is of supreme interest and value to the growers, dealers and manufacturers of wool and woolsens is because this country raises only about 60 per cent. of its wool requirements and obtains the remainder from other nations.

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Sand Lime Brick

Nothing as Durable
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Makes Structure Beautiful
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Warm in Winter—Cool in Summer

Brick is Everlasting

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

DELBERT F. HELMER
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Be sure to carry a stock of Smith's Flavoring.

The flavoring that your customers like. The flavoring that is sold with a positive Money Back Guarantee.

A Grand Rapids Product.

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Grand Rapids Cream Fried Cake Co.
Grand Rapids, Mich.

FINANCIAL

Review of Business Conditions in Michigan.

Written for the Tradesman.

Although showing a substantial volume, business during September did not reach the proportions indicated a month ago. Retail trade was checked by prolonged warm weather and manufacturing activity was retarded, in part, by further delay of the ford industries in getting into production. Cooler weather is needed to bring about a more businesslike tone and to put trade in its Autumn stride. Broadly viewed, the economic situation is reasonably good and promises to remain so until the end of the year at least.

Anchored by an abundance of credit on attractive terms and a much improved agricultural situation, business is in a position to withstand satisfactorily such negative influences as exist at the present time. Favorable weather during the past month was of much help to late crops resulting in additional income for many farmers on whom an early Fall would have worked a hardship. Good progress, on the whole was made by the corn crop during the past six weeks. Although the cotton crop is nearly a third smaller than the record output of last season, the growers will receive more for it in the aggregate. Canada, one of our best foreign customers, has had exceptionally good crops this year. The soft coal strike has come to an end. Rapid recovery is taking place in the area devastated by the Mississippi floods. Additional favorable elements are the relative steadiness in commodity prices, low inventories, high real wages, comparatively few labor disputes, and much confidence in the general situation on the part of the public.

Business during the current year has proved its resiliency and inherent soundness by the manner in which it has absorbed the shocks created by the cold backward Spring, the bituminous coal strike, the flood disaster in the lower Mississippi Valley, and the unsettled conditions existing abroad. Among other factors which come in for consideration in this connection at the present time are the reduction in the output of the steel industry, and in the volume of building construction; the approach of a Presidential year; dullness in the vast oil industry resulting from continued overproduction; further additions to the labor surplus in some cities; new high records in loans to stock brokers; and new advances in stock prices in the face of reports of smaller corporate earnings.

Operating schedules of Michigan industries, as a whole, during September were at or close to normal. Overtime is reported in only a few lines. Reports of subnormal operations were relatively few in number. Returns from the great majority of cities show manufacturing to be on an even keel and the general outlook encouraging. Southwestern Michigan reports industrial activity slightly better than a year ago. Detroit's non-automotive industries have been making a good showing as have also a number of its motor plants. Lumbering and mining in the Upper Peninsula are improving, employment is picking up, and a much

better tone has followed in the wake of a record volume of tourist business. Employment is on the increase in Jackson, Port Huron, Atlanta, Charlotte, Harrison, Ishpeming, Lapeer, Monroe, Muskegon and Wyandotte. A high plane of activity prevails at Flint. Pontiac reports future prospects very bright. Figures prepared by the Employers' Association of Detroit show a small decrease in industrial employment compared with a month ago. It is said that the Ford Motor Company will add close to 30,000 men to its payrolls during October.

Automotive output in September, according to early estimates, was between 10 and 12 per cent. lower than the production for August which amounted to 303,040 cars and trucks. October production probably will fall below that for September. Motor output usually tapers off during the fourth quarter but this customary trend may be altered this year by the bringing out of the new Ford car, which will put in its appearance, it is now said, the latter part of this month or early in November. Production schedules will start off with a few hundred units a day and will be increased as rapidly as possible in order to supply dealers with sample cars during the month of November. Estimated freight car requirements for all other makes for the last quarter of 1927 exceed those for the corresponding period of a year ago by 18 per cent. Care is being taken against loading dealers with more cars than they can handle and production schedules are, accordingly, in keeping with the volume of sales. Used car stocks are growing larger and present an increasingly difficult problem for the dealer. The total annual capacity of the industry is now placed at 7,300,000 units.

Weather conditions during September were generally favorable to farmers in the lower part of the State. Excessive rain in the upper part of the Lower Peninsula has been interfering with the gathering of crops. The corn crop, except in frosted sections, is about 50 per cent. of normal. Drought and frost have reduced the bean crop to little more than half of normal. The late Spring and severe drought made heavy inroads on the sugar beet and potato crops, both of which are below average. Beets are small this year but the sugar content is large. Hay and small grains were very good. Fruit crops are one-third to one-half of normal. Fall wheat is coming up nicely.

September started off in good shape for the retail trade but summerlike weather checked the forward movement in almost all lines except women's wear. The current volume for both wholesalers and retailers is reported fair to good. Collections are improving. Merchants, by and large, are confident that demand will improve as the season progresses.

Wayne W. Putnam,

Director Public Relations, Union Trust Co., Detroit.

It isn't of record that man ever got results by sitting in the shade and asking Providence to pull the weeds in his garden.

ASK MR. STOWE He Knows What Our Collection Service Is

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

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

Merchants' Creditors Association of U. S.

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

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Phone 4212

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"The Bank on the Square"

GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY
Investment Securities

Affiliated with Grand Rapids National Bank

Syndicate Managers Have Trouble Dividing Bond Issues.

The opinion expressed at the Investment Bankers Association convention that there are too many bond dealers all over the country, receives hearty endorsement from overworked syndicate managers who are daily swamped with applications for shares in each new deal.

An idea of the number of men engaged in distributing bonds and stocks in this country can be gained from statistics recently compiled by the syndicate department of one of the foremost investment houses in the Street.

Checking up in all cities in the United States and Canada with fifty or more dealers the statistician arrived at a total of 5,267. That total includes firms specializing in bonds and members of stock exchanges doing a bond and stock business. To the list could be added commercial banks and trust companies with retail bond departments and the thousands of dealers in smaller cities and outlying territory.

The total of 1,865 shown for New York City alone does not include dealers in what is termed the metropolitan area, which would increase the figures to approximately 2,000. These firms employ large staffs of salesmen. Suppose the salesmen employed average ten to a firm the answer would be at least 20,000 men in New York City soliciting business for bond and stock houses, not counting the banks which deal directly with their customers.

The total for New York City includes 1,200 members of the New York Stock Exchange who do a stock and bond business leaving 800 doing a bond business exclusively.

An examination of the best syndicate lists maintained by the large underwriting houses discloses that only 400 or 500 dealers are placed in the upper classification, or, in other words, only that select coterie can find admittance to the best security deals. The others have to obtain their bonds indirectly.

The result is, according to syndicate managers, that there has been bred in the Street a type of bond dealer who is something of a "franc tireur," or irregular, who follows the regular forces picking up a livelihood legitimately but nevertheless precariously.

The one great evil of the situation is that the "franc tireur" type of dealer, to find enough bonds to enable his salesmen to make a living, quite often is tempted into dealing in securities in the realms of higher interest. This condition also encourages salesmen to advise the constant trading in and out of bonds which is not good for the investor. A certain amount of trading is sometimes profitable to the investor if the original intention, investment, is kept in mind.

Here is one reason why many large syndicate houses prefer to place bonds if possible with small dealers in outlying sections where they will be comparatively safe from inveterate "traders."

It must be remembered that size alone does not gain admittance to the best syndicate lists. Many small dealers who have been in business for years and who are able to place regularly

and safely a small number of bonds are welcomed.

[Copyrighted, 1927.]

Ethics of High Commissions Questioned.

The action of the Investment Bankers' Association in urging the investor be told exactly what he is buying when purchasing an investment trust certificate is to be commended.

If the strong words used by the committee in its recommendations to the convention in Seattle are followed to the letter by members of the association as well as other investment bankers and security distributors, much trouble for the financial community and many tribulations of the small and inexperienced investor may be averted.

The committee might have gone a step further, it seems, however, and condemned unreasonable profits for organizers of investment trusts. Some of the organizations whose certificates have been offered for subscription recently are reminiscent of the groups which several years ago cleared fortunes in selling so-called sub-shares of Ford Motor of Canada at prices far above then current levels for the actual stock.

Investors who have taken the trouble to examine market quotations of shares held in portfolios of some of the new trusts have discovered that the prices of certificates have been marked up 10, 12 or even 15 per cent. above current quotations for shares covered.

In one instance trust certificates were marketed at retail at prices to give a profit of at least \$2,000 on each block of 1,000 certificates above the cost of the shares in the portfolio, it was estimated. The profit may have been larger if the shares included had been purchased some time ago when quotations were lower.

In another investment trust covering similar shares the profit on blocks of 1,000 certificates was estimated to have been almost \$2,500 even at recent quotations on the shares included. Whether it is more advantageous for an investor to pay such a wide margin above current values to obtain diversification is a doubtful question. So far as press reports revealed, this point was not covered in the committee's recommendations to the association.

The association's opposition to investment trusts "which are in effect 'blind pools'" is well founded, for the inexperienced investor is rarely able to distinguish between good and bad management and he is not in a position, therefore, to risk his funds in trusts which fail to reveal their holdings.

Co-operation on the part of the Investment Bankers' Association with authorities empowered to take action against distributors of fraudulent securities should be helpful in checking sharp practices and in protecting purchasers of securities of this type.

Indications that the situation is not beyond remedying are seen in the committee's statement that it is "convinced the tendencies of the time are in this direction (that is, of greater publicity on holdings), and it is the best and surest method of encouraging the good ones and driving the bad ones out of existence."

William Russell White.

Keep Your Will A Living Document

Do Not Permit It To Stagnate With Out-of-date Provisions.

It should change as the needs of your family develop. Provisions which were ideal at one time often prove utterly unsuitable at another. Sons grow up and go into business; daughters marry. The family circle grows and shrinks; your circumstances change, and so should your Will.

GRAND RAPIDS TRUST CO.
Grand Rapids

THE TOLEDO PLATE & WINDOW GLASS COMPANY
MIRRORS—ART GLASS—DRESSER TOPS—AUTOMOBILE—SHOW CASE GLASS
All Kinds of Glass for Building Purposes
501-511 Ionia Avenue., S. W. Grand Rapids, Michigan

The Expanding Needs of Grand Rapids Business

govern the development of the facilities of the Grand Rapids Savings Bank.

The particular needs of individuals and business houses throughout this great territory determine the character of this Bank's service.

Whatever the nature of your transactions, you will find "THE BANK WHERE YOU FEEL AT HOME" ABLE—and always READY—to handle them to suit your particular case, and to deserve your approval.

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 Convenient Offices

The Tale of a Coat.

The girl wanted a fur coat. She was working in a business office, but she was engaged to be married and wished to look well when she went out with her fiancé. She had no money saved up, but she wanted that coat; so she went to one of her brothers and asked him to finance the matter for her.

He told her, kindly, but plainly, that he didn't care to do it. "You are working and earning money," he said, "and you live here at home free of any expense for board or lodging. All the rest of us contribute toward the family expenses. You must not ask us to buy your clothes too."

The girl's mother told her that under no consideration must she contract bills that she could not pay before she was married. She must carry no debt into her new home for her husband to shoulder.

But the girl wanted the coat, and finally bought it on credit. Within a very short time an unexpected business opportunity that came to her young man made it desirable for the couple to be married at once. The girl had paid but little on the coat, and dared not, or at least preferred not to, tell her husband of the debt. She has made skimpy and irregular payments from such money as she could divert from the household expense fund, so that the original bill of two hundred and fifty dollars is now down to one hundred; but meantime a child has been born to the couple, so that there have been extra expenses, and there is now a third member of the family to be provided for. The firm that sold the coat is getting impatient and beginning to send peremptory letters. And the coat is no longer new, but is a little worn and shabby, and not in the best style.

The story, which is true in every detail, needs no moral. From the dealer's point of view it is so familiar that it is commonplace, but from the girl's point of view it comes near to tragedy—in fact is tragedy. Sooner or later she must tell her husband, or the dealers will. What is he likely to think? How shall he regain the confidence in his wife that two years of silence and concealment will have shaken?

God never made an animal whose fur is so beautiful that it is worth such a risk. Yet some persons seem to think He did.

Wonderful Tribute To the Hammer.

Have you lately read, any of you older men, what Elihu Burritt wrote upon the hammer? If you have read it, and I suppose perhaps most of you have, you know what a wonderful thing it was to have been a hardware man in his day. He made hammers himself and he sold the hammers himself. One day he took up a hammer, and looking at it brought out the thought that he afterward wrote down. What he wrote was something beautiful indeed. He said (I will have to condense it some, but I am pretty sure I can follow his thought). He said: "In this hammer I see the beginning of God's great goodness to man in his start into human civilization. In this hammer I see ancient Babylon and an-

cient Nineveh; I see the grand canals and palaces; I see the civilization of that day in which the hammer was so useful; I see ancient Egypt; I see the pillars of Karnac being constructed under the hammer, the tool that made those great cities which now adorn the banks of the Nile; I see ancient Palestine and the Temple of Solomon; I see ancient Greece and the Parthenon; I see their beauties and glories arising as they top the mountains with their wonderful constructions, and the hammer leads me all the way. Hammer! my friend, thou friend of the poor, the wise, the great, go with me over the earth and tell me the history of human civilization; then go into the modern nations of the world where hammer introduces us to the art gallery, to the factories, to the homes, into the theater, into the churches and cathedrals." If one hammer in a store can bring out such wisdom, beauty and poetry, and unroll before us such a wonderful civilization, what would not all the articles in a hardware store do for man? Russell H. Conwell.

Novelty Jewelry Moving Well.

Orders for novelty jewelry are such that more than one manufacturer is being hard pressed to make deliveries promptly. Wide "barbaric" bracelets have lately been in increasing favor in gold, silver and stone-set effects. Also in growing demand are choker necklaces of serpentine and fancy outline combinations in green gold. Russian antique styles are being featured in a wide array of items, including necklaces, bracelets, pendants and dress ornaments. Large stone rings are said to be taking well. Imitation amethysts are favored in these rings, which are made of sterling silver ornamented with small leaf designs. Pearl necklaces show no signs of failing popularity and are wanted in both 60-inch and choker styles.

Antelope Favored For Handbags.

The demand for handbags is strongly centered on antelope merchandise in pouch and underarm styles. These bags, which retail at \$5 and \$7.50, are wanted mainly in black and brown. A fair business is also being done in bags of alligator and suede leathers. In fabric styles attention is given to chiffon velvet numbers, in which black and brown are also the preferred colors. Wholesalers here look for a marked increase in business during the next few weeks. Practically no orders have been booked for the holiday season, ordinarily one of the most active periods of the year.

Leather Looking Up.

Leather is the last commodity to recover from the post war depression. This great industry has been in the doldrums for years until excess stocks were worked off. Now it has been aided by the increase in shoe manufacture announced by the Department of Commerce which amount to 7 per cent. over output of last year. This not only indicates the prosperous condition of business in general but affects shoe manufacturers, tanners, dealers and ultimate consumers in huge numbers.



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GRAND RAPIDS, MICHIGAN

Local Arson Squads Now Forming.

Within the past few months a movement has been commenced which, as it gathers force, will act as both a preventive and a cure. The successful operation of arson squads in some of the larger cities has led to a Nation-wide movement to organize local or municipal squads. These squads are small and wieldy, being composed of the fire chief and the police chief as nuclei.

The psychological value of having a local group, possessed of all the needed prosecuting information and co-operating closely with neighboring communities in the suppression of arson, is hard to over-estimate. In time, when the entire country has been organized on this basis, persons inclined towards incendiarism are going to think twice—at least—before applying the torch, since they will know that there is a powerful unit watching and waiting with authority to pounce upon them before the ashes have cooled. Indeed the deterrent effect of these local arson squads—fathered jointly by the Fire Marshals' Association of North America and the National Board of Fire Underwriters—is already being noted.

Fire insurance agents, especially, are closely associated with the crime of arson from the very nature of their business. "Burning with intent to defraud" means burning to collect upon fire insurance policies, and such policies are, of course, secured through insurance agents.

The difference in the attitude of local agents toward the possible abuse of the insurance which is obtained through their offices reflects a difference in temperament met with in almost every business, but there is a peculiar seriousness to the consequences of insurance being resorted to for illegitimate purposes. A recent instance, which is admittedly unusual, will serve to illustrate:

An incendiary fire destroyed certain buildings and damaged others on some farm property. One local agent had written insurance on the buildings in an amount which he considered their full value. Shortly before the fire, unknown to the first agent, additional insurance was secured through another local agent, increasing the amount carried by about 100 per cent. Firemen found evidences of incendiarism and Agent No. 1 co-operated with the local officials in the investigation of the fire, turning over to them all the facts in his possession that tended to throw an light upon origin, motive and the like.

At the criminal trial which followed, both agents were called as witnesses for the state to prove that the buildings were insured for certain amounts. Their bearing was in sharp contrast. Agent No. 1 made a full and explicit statement of all the circumstances of which he had knowledge, while Agent No. 2 testified in a manner indicating that he deemed it his business to write any insurance that was offered him, and that it was the business of the company either to accept or reject it.

The keynote of every insurance activity is public service, and the local agent, because he is nearer the public than any other branch of the business,

can be a most important factor in reducing the fire waste. The real services which he can perform are: first, educational work among his clients; second, inspection, and suggestions for the improvement, of individual risks which will lead to betterment of the fire hazard and consequent reduction in the rate; third, and perhaps most vital, the scrutiny he can apply to his clientele. The banker, for example, does not permit an account to be opened by a new customer until his reliability and integrity have been investigated. In other words, the banker wants to know something of his client because of a possible "moral hazard."

In the millions of fire policies issued it is not at all strange that some should fall into the hands of unscrupulous or criminally inclined individuals. This always will be true, even with the utmost care and discrimination on the part of the local agent, but by the exercise of a reasonable amount of caution and investigation before insurance is granted incendiary fire losses can be materially lessened.

Instances have come to light wherein the local agent explains the writing of undesirable business with the excuse that, had he not taken it, it would have been written by a competitor. This, in many instances, is all too true, but still it hardly constitutes a legitimate excuse for saddling the companies—and, ultimately, the public—with what amounts to prearranged losses. No reputable pharmacist would sell a suspected drug addict heroin on the flimsy pretext that had he not done so the "dope" might have been obtained from his competitor around the corner.

Another danger point in incendiarism is the matter of the adjustment. The insurance adjuster should not delay in adjusting and paying a loss when in his opinion, based on a thorough enquiry, it is legitimate and honest. On the other hand, if he become satisfied that the loss is fraudulent, the final settlement should be delayed to enable the local authorities to investigate thoroughly.

But all these difficulties time and the more enlightened understanding of these matters which it will bring are bound to sweep away. Best of all, the public at large is being taught to recognize arson in all its forms for the foul, inexcusable crime it is. Fewer people are regarding as "smart" the man who has "a successful fire." They are seeing at what a high price the arsonist's "success" is purchased—at a cost, in short, of America's well-being and the unhampered prosperity of all who live honest lives and do an honest day's work.

Controlling Money Flow.

The movement of money has an immediate and imperative effect on the movement of trade. No business man can afford to disregard the regulations to which this flow of cash and credit is subjected and all therefore must be involved to a greater or lesser degree in the decision of the Acting Attorney General that the Federal Reserve Board was within its right when fixing the rediscount rate of the Federal Reserve Bank at Chicago.

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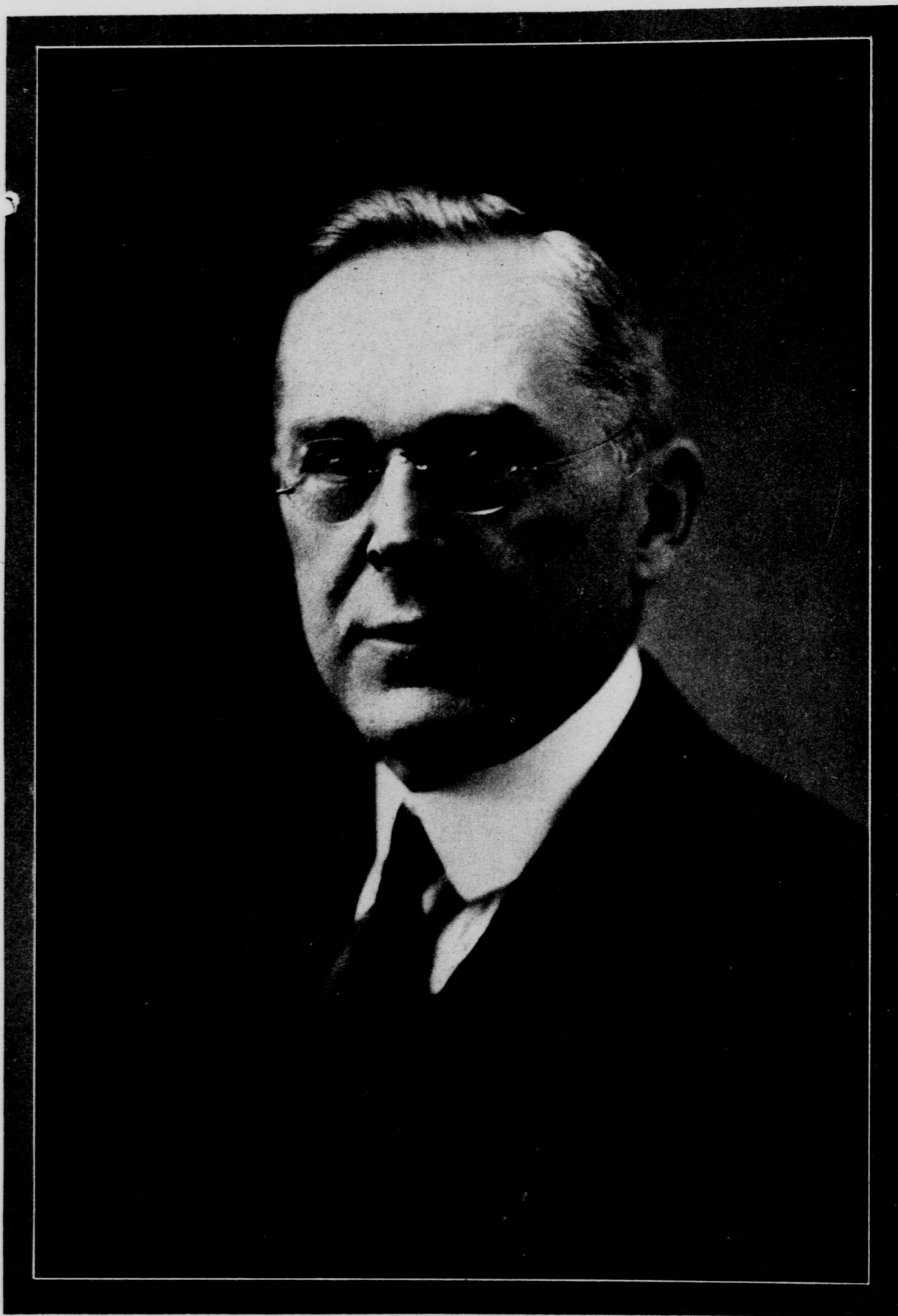
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GREEN & MORRISON—Michigan State Agents



Richard R. Bean.

MEN OF MARK.

Richard R. Bean, Manager of the National Candy Co.

The science of accounts is a development of age and experience. The book-keeping of the trapper, the pioneer settler on the prairie or of the general storekeeper on the frontier is as primitive as their way of life; but when the number of transactions multiply and their scope enlarges, and as the wonderful credit system which may be either a master or a servant brings the business under its influence, accounting becomes a science, in its application demonstrates the right of a business to live and tests the wisdom of business policies.

In the United States, a new country, too little attention has been paid to accounts. In England, an old country, perhaps too much attention has been paid to elaborate and in many cases useless records. But in the older countries, with their close and continuous competition and where little economies must be depended upon to save even narrow margins of profit, correct book-keeping is of serious moment. If sometimes it would seem that more attention had been paid to finding out about a business than to doing business, it was a not unnatural development of the hard conditions under which business was done. In the United States, where, on the whole, profits have been large as compared with the older countries, where opportunities have been more numerous and action freer, there has been a sort of impatience with the elaborate accounting methods of the Old World, and from it has come much of the influence which has led to the simplification of old methods, making book-keeping the servant rather than the master.

Still to the older countries must we look for the most perfect methods of accounts. In the United States book-keeping is largely looked upon as a stepping stone to a higher class of work. In the older countries accounting is a profession to be adopted as a lifelong pursuit. As fine accountants as there are in the world are to be found in the States, but their average in accuracy, reliability and knowledge of the art does not begin to be so high as in Europe.

Richard Robert Bean was born on a farm in the Yorkshire Wolds, England, Aug. 26, 1862, being the third of a family of four children. His antecedents on both sides are Scotch, the family name being originally MacBean. When he was 7 years of age, the family moved to Pocklington, where he attended public and private school until he was 17 years of age. He then entered the law office of J. T. Sargent, who, in addition to being a solicitor, was registrar of the county court. Mr. Sargent was a very capable man and taught his clerk habits of thrift and punctuality and exactness, which have had a marked influence on his life and for which he feels under great obligations to his old employer. During the time he was with Mr. Sargent, he studied law, with a view to taking up the work of court practice, but abandoned this idea when he was 21 years

of age, and moved to London, where he remained a year. In September, 1884, he came to this country with an older brother, locating immediately in Grand Rapids, which had been brought to his attention by friends of his boyhood. He soon afterward entered the employ of the Old National Bank, where he remained four years, starting in as collector and ending as book-keeper, occupying several intermediate positions in the meantime. Six months later the inauguration of the house of Olney, Shields & Co., he entered the establishment as book-keeper, remaining with that house and its successor eight years. Failing health impelled him to remove to California, where he located on a lemon ranch near San Diego. The change was so beneficial to his health and so detrimental to his pocketbook that he returned to Grand Rapids at the end of a year, and entered the employ of the Putnam Candy Co. in January, 1897, taking charge of the office. He gradually acquired a knowledge of the business until he understood thoroughly every branch of it and, on the purchase of the plant by the National Candy Co., he was not only made manager of the local factory, but was also elected a director of the parent organization. As the local factory is employing nearly 175 people, including ten traveling men, the position is one of large responsibility, but those who know Mr. Bean well fully realize that he was not only equal to the emergency, but that he has been able to make a showing which has been exceedingly gratifying to his associates and has given him a high place in the counsels of the National Candy Co.

Mr. Bean has always been a strong advocate and supporter of organized effort among business men. He was one of the earliest members of the National Confectioners Association, which he served on the Executive Committee six years. He was Vice-President two years and President during 1921 and 1922. The record he made as presiding officer and director general is one of the most prized possessions of the organization.

Mr. Bean is a large stockholder of the Clinton Corn Syrup Co., of Clinton, Iowa, and is a director of the corporation.

Mr. Bean is a member of the Rotary Club, the Peninsular Club and the Cascade Country Club. He served the latter organization three years as director.

Mr. Bean owns up to but two hobbies—golf and books. He never misses an opportunity to play golf when he can do it without interfering with his business. His private library is regarded as one of the finest of its kind in the city. It is rich in biography and history, both ancient and modern.

Mr. Bean was married May 4, 1892, to Miss Alice L. McCoy of Grand Rapids. They reside in their own home, at 147 Benjamin avenue.

Mr. Bean is not a "jiner" in any sense of the word, never having been a member of any secret organization. His home is his club and his greatest ambition, aside from aiming to be a good citizen and a trustworthy business man, is, apparently, to be the first man at his desk in the morning and the last man to leave it at night. He has an

iron constitution, which enables him to give his business close application without apparent fatigue. He is a remarkably systematic worker and has a faculty of inspiring his associates to work along common lines with him. He accomplishes this result without friction, in consequence of which every person in the establishment stands ready to hold up his hands and sustain his policies under all circumstances. His relations with his traveling force are so close and cordial that every man on the road for the house is ready and willing to fight for the house and defend its goods and reputation on the slightest provocation.

As a credit man. Mr. Bean occupies an enviable position. He probably comprehends a credit proposition as quickly as any man at this market and appears to decide by intuition whom to trust and whom not to trust. He has made it a point to teach the merchant of small means the desirability of keeping out of debt and keeping his credit good, and many men who have taken his advice and acted on his suggestions frankly admit that much of their success is due to his kindly interest.

Genuinely successful in many ways as Mr. Bean has been, he himself is much greater and more admirable than anything he has accomplished. He is a man who his intimate acquaintances state to be of singularly pure character, and casual acquaintances certainly know nothing to the contrary. With all his energy and firmness he is in many ways as gentle as a woman and as pure in life and speech. Perhaps no better tribute can be rendered to him than that of an intimate business acquaintance, who recently said, in reply to an enquiry as to the characteristics of Mr. Bean: "My acquaintance with him goes back for more than twenty-five years and I know him to be as true as steel. He is a man who 'swareth to his own hurt and changeth not,' to know whom strengthens one's faith in human kind. He is clear-headed, cautious and conservative, but when he once assumes a responsibility he never throws it off."

Dark Clouds Dispelled From St. Paul To Seattle.

The signs of returning prosperity for the great Northwest are written in big bold letters all along the way from St. Paul to Seattle.

In the green blade of grass that lifts its head from abandoned fields, in the fresh use found for old and vacant buildings, in the vast irrigation projects now in prospect, in the flocks of fattened animals that feed once more on the hillside and in the new spirit of Western enthusiasm which greets the traveler everywhere lie unmistakable promises for the future. From a tour just completed of the Canadian Northwest, Washington, Idaho, Montana, the Dakotas and Minnesota this commentator found that the dark skies which have overhung the Northwest since 1921 fast are becoming blue and cheerful.

The abundant 1927 rains have swelled handsomely the production of wheat, fruit and livestock, all of which, fortunately, command an unusually good market. This will be the first fat year

for tillers of the great agricultural and horticultural regions after a Biblical run of nearly seven lean years. The rich moisture now in the ground gives hope of another good crop next year.

Seattle with its population of 450,000 has so firmly entrenched itself as a financial as well as commercial center in the Pacific Northwest that its security business requires the services of sixty dealers. It recently created a stock exchange of its own. It has a forty-two story skyscraper and is still growing.

A delegation of United States Senators left Spokane last week for a trip through the great Columbia River basin to ascertain the expenditure required to dam that river and open to cultivation vast area not now irrigable.

Even in far away Butte, Mont., one of the town's largest buildings, vacant for fifteen years, is being converted into a manganese plant. In Montana, the Dakotas and Minnesota the output of six major grains will exceed by 221,000,000 bushels or 30 per cent. that of a year ago. Grain receipts at Duluth and Minneapolis last month were more than twice those of the same month last year. The deposits of country banks with their city banks jumped enormously in that district last month, and in turn the deposits of the city banks with Eastern banks rose.

Diversification of crops rapidly is doing for the Northwest what it has done for the South so the failure of one crop would not again stimulate an exodus of farmers from the North to the South. The signs of the future are plainly enough written in the Northwest but they have not risen high enough over the land to draw back in great numbers those that pulled up their stakes in 1923 and 1924 to seek more equable climes. The efflux long ago ceased but the tide has not yet been reversed.

If the coming year brings another crop like that of 1927 a substantial movement of settlers to the Northwest is a definite likelihood, and for that the railroads already are making elaborate preparations. What the future holds nobody knows, but judged on the basis of prospects in the autumn of 1927, it seems to promise to the great Northwest the return of a prosperity more solid than any known before. Where in years gone by the country was "boomed" it now is reaching down to firm rock and there laying a foundation on which to build in the future.

Paul Willard Garrett.

[Copyrighted, 1927.]

New Grapefruit Cannery To Open in Florida.

A new grapefruit cannery is to be built and opened at Lake Alfred, Fla., before December 1, by the Florida Products Company, which already has one factory at Eagle Lake. The new factory is to have a capacity of 75,000 cases per year, and its principal products will be canned grapefruit and canned grapefruit juice. It will be equipped with modern canning machinery. The cost will be \$50,000. Residents of Lake Alfred have furnished the money to erect and equip the plant, the financing being done largely by means of bonds.

DRY GOODS

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

Manager Hammond Adopts the Out Around System.

Lansing, Oct. 11—We are using the same heading for this paragraph that our friend, E. A. Stowe, of the Michigan Tradesman, uses when he travels among the Michigan merchants.

On Monday, Sept. 26, we started for a trip through the thumb country. Durand was our first stop. During the entire week, contrary to the prediction of the Weather Bureau, which prophesied a cold wave, we traveled in the rain and comparatively warm weather. At Durand we found that our member, B. C. Lemunyon, had sold his dry goods stock to George W. Sharp, formerly of the Boston Store, of Pontiac. The name of the new concern is "Freeman's," Mr. Freeman being the men's furnishings merchant next door. The two stores are now connected, with Mr. Sharp in charge of the dry goods department.

At Swartz Creek another new member was added, E. G. Smith, proprietor of a large double store in the rich agricultural region between Durand and Flint.

Calling at Flushing we found L. E. Travis hard at work in his store and in good spirits. At Flint three or four of the members on whom we intended to call were in Detroit and elsewhere celebrating the Jewish holidays. A call at the Smith-Bridgman store revealed the fact that Mr. Jackson is still dangerously ill, but his friends are still hoping that he will eventually recover.

At Clio and Vassar we found some closing out sales in progress. Neither of these dry goods stores had been members in the Michigan Retail Dry Goods Association.

Visits were made on our members in Caro, Cass City, Bad Axe, Harbor Beach, Deckerville, Sandusky, Carsonville, Crosswell, Yale, St. Clair, Marine City, Capac, Imlay City, Lapeer and Fenton. Called at Glenn Jackson's summer residence on Long Lake, near Fenton. Mrs. Jackson was optimistic regarding Mr. Jackson's recovery. She is bearing the strain of anxiety with courage.

We are glad to enroll another new member, P. L. Graham, at Crosswell, and two prospective new members, J. H. Stecker, at Applegate, and A. E. Fox, at Peck. The two latter named gentlemen were interested in the organization and promised if possible, to attend the group meeting at Port Huron.

Calls were not made on any of the Port Huron stores, as we preferred to devote the time to the outlying towns advertising the group meeting and postpone our calling on the Port Huron merchants until Oct. 14. We hope that any of our members residing in the thumb country who are acquainted with Mr. Stecker and Mr. Fox will encourage them to come to the meeting and join the Association. We have also extended an invitation to two other non-members, T. M. Udell, at Port Hope, and C. L. Vosburgh, of Lapeer.

At Marine City we called on Arthur J. Scott, the efficient Secretary of the Michigan Retail Hardware Association. It is a pleasure to call upon a man who has such a firm hold upon the hardware merchants of the State as Mr. Scott, and who is held in such universal esteem.

During our travels recently we discovered one of our members (whose name we withhold because of the embarrassment and chagrin which he is suffering) had made a contract with a

radio and phonograph manufacturing company whereby he obligated himself to act as agent for said company for three years. Under the terms of this contract certain things were acquired of him which on later reading seemed almost impossible for him to fulfill and, acting according to a promise made by the traveling solicitor that notes would not pass to the third party's hands, he signed a series of notes which immediately were discounted at the bank and payment required. In this letter we will not discuss the merits of the goods sold by the company, but warn our members to be very careful in making a contract of this kind.

At Marine City we found that Mr. Scott had already had some experience among the hardware men with contracts of this kind and had in May warned the Hardware Association to steer clear of any complications of this kind. I have in my possession the correspondence that was conducted between our member and the Phonograph Manufacturing Co., which deals in very arrogant and arbitrary language. We hope that this company and any other one similarly organized is not soliciting business in Michigan at the present time and would regard it as a favor if any member will report the same to this office if knowledge of such solicitation comes to him.

We have the correspondence carried on by Mr. Scott in behalf of the hardware dealers who were involved. We stand ready to give further attention to matters of this kind in case efforts are being made to promote their business among the dry goods men of Michigan. Your co-operation is earnestly solicited that we may protect our members who may be foolish enough to be flattered into such a scheme.

Since we last reported an addition to our membership list the following list of stores have become members of our Association. We find that the good work done in the previous years makes it much easier to secure members than in the years when our record had not been made. We expect to increase the list of new members very materially before Dec. 31:

A. B. Boyce, A. B. Boyce & Co., Tecumseh.

Helen Clark, East Lansing Dry Goods Co., East Lansing.

George Ferris, Ferris Brothers, Flint

Joe Dyksterhouse, Dyksterhouse Dry Goods Co., Grand Rapids.

J. L. Glenan, Dowagiac.

F. H. Gordon, National Clothing Co., Battle Creek.

Leslie I. Graham, P. L. Graham Co., Crosswell.

C. A. Harper, Harper Dry Goods Co., Marshall.

Lourim-Yocum Company, Jackson.

H. C. Pinkerton, Lapeer.

George W. Sharp, Freeman's, Durand.

J. Roy Smith, Caledonia.

E. G. Smith, E. G. Smith & Co., Swartz Creek.

Ben Seaman, A. Sackim Co., Iron Mountain.

C. W. Spaulding, E. O. Spaulding & Son, Caro.

H. Vanderveen, Vanderveen Dry Goods Co., Grand Rapids.

E. E. Wilhelm, Hannah-Lay Mercantile Co., Traverse City.

Frank J. Zielinski, Lansing.

We learn from a reliable authority that Detroit wholesalers and jobbers deliver goods to merchants in Toledo free of charge to their customers. It may be that if concerted action is taken on the part of our members that the Detroit jobbers and wholesalers will be glad to make the same concession to their Michigan patrons.

J. E. Hammond, Mgr. Mich. Retail Dry Goods Ass'n.

Designs Special Undergarment.

The popularity of black velvet dresses for both afternoon and evening wear has created a demand for a new

type of undergarment, and one that has been designed by a prominent lingerie concern is said to meet all requirements. It is made in one piece of black glove silk. The top of the garment is a brassiere of black lace reinforced with flesh-colored chiffon, and the cuffs of the bloomer section are made of the same materials. An unusual yoke treatment is achieved by cutting this part of the garment so that it extends from the brassiere to well below the waistline. This serves the double purpose of eliminating fullness about the waist and assuring a straight, continuous line. Although it fits the figure snugly, the new garment is easily put on. One of its features is a line of snap fastenings that extends from the brassiere top, on the left side, all the way to the bloomer cuff.

Velvet Dresses Aid Neckwear.

The vogue for velvet afternoon dresses is largely responsible for the revival of interest in lace neckwear. The demand at present is for fancy

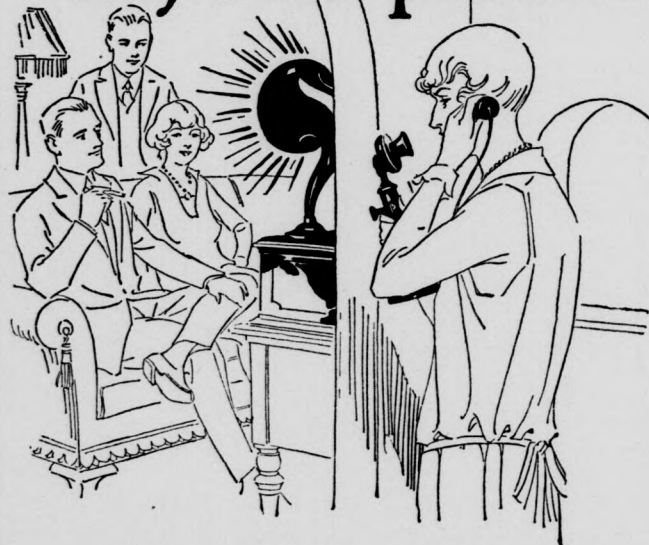
sets, the tailored models being less popular than they were. Particularly wanted are good imitations of point de Venise, Duchesse, Princesse, Alencon and other thread-run laces. Cuffs are strongly featured in the sets and collars are shown in the Bertha shape with pointed back and front lapels. Vestees and bibs are also good. As neckwear is a strong style item just now and is widely used on ready-to-wear dresses, it is anticipated by members of the United Neckwear League that replacements of the merchandise sold with frocks of this type will keep the demand active throughout the winter.

A Textile Factor.

Announcement that contracts for the purchase of 350,000 pairs of woolen socks and 700,000 cotton undershirts have been awarded by the Navy Department was of vital interest to the woolen and cotton textile industries, and to producers of the raw products involved.

What Cost Privacy?

—only a few pennies!



With guests or members of the family near, it is often impossible to carry on a telephone conversation in privacy or quiet.

An EXTENSION TELEPHONE in another part of the house—in a bedroom or the kitchen, for example—would insure both privacy and quiet.

In addition, it would save the long trips to and from your main telephone, to make and answer calls.

An extension telephone costs only a few cents a day

MICHIGAN BELL TELEPHONE CO.



Making More Sales From the Same Customers.

Rudyard Kipling in one of his poems tells about a great ship builder and iron master who succeeded because he kept his light burning a little, in front of the rest.

Keeping one's light burning where other people can see it seems to be about the first principal of advertising. Not only is it the first principal of advertising, but it is the first kind of advertising we know anything about. Even the Bible talks about "letting your light so shine," and early in the Bible the famous old character named Gideon advertised his presence to his enemies one night by placing "lights" in pitchers, surrounded the enemies' camp, and suddenly breaking the pitchers he appeared before his foes with a suddenness that wrought defeat.

Advertising is possibly the first and foremost thing in making sales, but it is not the only element in the quick turn.

You aim to get a certain profit, which can be secured by a few turns with a big profit, or by many turns with a small profit. Off-hand the big profit may look the more desirable to you, but there is one thing about the big profit—it is becoming harder to get every day for the simple reason that the increased high cost of living is making people clamor for lower prices, and if you insist on getting bigger profits, you are going to find your goods hard to sell.

You must have a certain profit. To please yourself and your customers at the same time, the quick turn is absolutely necessary because a quick turn will cut down the cost to your customers and build up the profit to you.

You may think that you prefer one sale at a 10 per cent. profit rather than five sales at a 2 per cent. profit each, but the difference in the difficulty of selling may throw the balance in favor of the smaller profit.

It is certain that a small profit makes every difference in the world in the ease of selling goods. A low profit makes all the difference in the strength of advertisements, because everybody knows that the strongest advertisement anybody can write is an advertisement filled with obviously low prices.

Finally, low prices make the best appeal to trade, especially right now because of the high cost of living.

A quick turn is a benefit to a store in a great many ways, and it does not increase the difficulty of selling merchandise as one might believe from first glance.

Some of the stated expenses of a store stand still, or practically so, as the speed of the turn increases.

You do not have to pay any more rent if the goods in your stock turn fast. It does not cost any more to light and heat a quick turning stock than it does a slow turning stock. It does not cost any more to superintend a quick turning stock than a slow turning stock. Your taxes remain stationary; so does your insurance.

Better still, the wages don't move up in proportion to the speed of the turn.

If your goods turn twice under the supervision of four salespeople, you will not have to have eight sales people to get four turns. Your clerks are not busy all the time. Many times during the week every one of your clerks is idle, and if you can simply transfer this idleness into activity, you will make more sales without the necessity of increasing your sales force in the slightest degree.

Let us take an illustration from the real estate business: One salesman may content himself with one tremendous sale that gives him a 50 per cent. profit and then remain idle the remainder of the year. Another salesman may content himself with a 12½ per cent. profit and make four sales and still get just as much pay as salesman No. 1. You may say that the second man works twice as hard. This is not necessarily so, even in the real estate business. To get a tremendous profit in these times of strenuous competition you must literally work your head off. Real estate, like merchandise, is listed with a great many agents and these various agents do not list each parcel or piece of property at the same price, so that an individual in shopping around soon finds out who makes the best quotation. For a salesman, then, to get the maximum profit on the goods he sells, he must work harder than anybody else, while the man with the lowest profits literally has no work at all to do.

Buy no more merchandise than you can sell within a reasonable time. Display all you carry. Make every item in your store work as hard as it possibly can to get attention from customers. Force your customers to look at more varieties of merchandise and so multiply your present trade, not by getting more customers, but by making each customer to buy more lines from you. Branch out.

To illustrate this last statement, let us suppose that you are a store dealing exclusively in paints. Once or twice a year you are flooded with demands for your merchandise and the remainder of the time the demand is puny. Suppose to paints you add a number of allied lines. Then people coming to you will have a chance to buy something besides paint. They will come to you not only when they want paint, but when they want any of the other lines you carry, provided you advertise sufficiently. The final results will be a sort of Luther Burbank miracle of making two or more customers grow where only one grew before.

All this is just another way of saying "More sales from the same customers."

Anderson Pace.

Low Priced Rubber.

The figures announced by the Department of Commerce for the imports of rubber during the last month, indicate that American manufacturers of tires and mechanical rubber goods not only are working at capacity but are taking advantage of the present low price of the commodity since the unit price for the month was only 35.77 cents per pound. This is lower than it has been for a long period.

It Isn't Easy To Talk About

TO MANY, AND NATURALLY, PERHAPS, IT is not an easy matter to discuss with husband or wife the matter of making a Will to protect the family in case of death, but it must be done if those left behind are to be properly safeguarded.

Trust companies are organized to care for Estates in the best and most economical way.

A Trust company has continuous life; it always is on duty and accessible when its services are required; it is supervised by the state; it has ample capital to carry on its work and bring the experience and judgment of many capable people to the management of properties committed to its care.

And its charges are no greater than are allowed individuals, even those without experience or financial responsibility.

THE MICHIGAN TRUST COMPANY

The first Trust Company in Michigan

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.

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.

Correct Balance Between Cash and Credit Trade.

From the Northern Farmers Co-operative Co., Ltd., I have the question as to the safe apportionment of credit trade; what amount it is safe to have on the books in a business of the size indicated. The manager writes in substance:

"We are and for several years have been subscribers to the Tradesman and find it of great value to us in our business. We note that from time to time you deal with specific problems for your readers, and so want your opinion on one of ours. We commenced business August 15, 1923. Naturally we then had no book accounts. Sales average \$60,000 and will reach \$65,000 this year. Stock averages \$7,000, and includes groceries, flour, feed and dry goods, such as is usually carried in a general store. To-day our book debts are over \$8,000. Our manager holds that with our volume this is not too large or, rather, that we are in a better position than the average merchant with similar sales volume. As Secretary-treasurer I hold that this is much too large an amount for the time we have been in business, and that it must stop, and if this is better than the average I am sorry for said average."

There is some confusion in my mind about what this man refers to. Are "book debts" what he owes or are those customers' accounts owing to him? Let us treat it both ways to be safe.

Book accounts of \$8,000 total in a business where sales run \$5,000 per month equal 160 per cent. of a month's sales. If then, collections average once in two months, 80 per cent. of the business is done on credit. If collections run near to once every ninety days, the business is just about 50 per cent. credit and 50 per cent. cash.

In a semi-rural community accounts can hardly be completely turned oftener than once in ninety days, if there are farm accounts included. It is hardly thinkable that farmers will not be sold on credit in a farmers' co-operative concern; so undoubtedly here is at best a ninety-day turn of accounts.

In such an organization, made up of farmers largely, in a semi-rural town, it is unlikely that better than 16 per cent. gross on sales can be realized; and on 16 per cent. a turn every three months of book accounts cannot be profitable. So it seems to me that this secretary-treasurer is absolutely sound in his contention that the book accounts are far and away too large.

The correct proportion of cash to credit trade varies with circumstances, environment, possible margin and other factors. The proportion is less important than the promptitude of payment. It may be taken as a sound rule that retail book accounts cannot be based on any plan other than payment completely and in full every thirty days. In practice that will work out to forty to forty-five days outstanding. In a business running \$5,

000 per month this would admit of not more than \$7,500 if it were all credit. Hence \$8,000 is too much.

But, except in unusual circumstances, a credit business should not run to more than 60 per cent. of sales, and 50 per cent. is sounder as a rule. This means that a \$5,000 monthly business can have \$3,750 maximum outstanding accounts on the best basis and not more than \$4,500 maximum, to be on the outer edge of conservatism.

All these things, however, work themselves into line under the strict enforcement of the thirty day limit of payment, plus the usual and proper safeguards as to the extreme limit of each account and other items which now enter conservative credit management. This was formerly an impossible feat with farmer trade because farmers were unable to grasp the element of time. Farmers used to contend—and they would express their views with vigor—that they'd pay, there was no question about that, and as to when they'd pay, why, that was where they would manifest bewilderment and utter incomprehension.

Farmers could not enforce any thirty day rule against the Lord in their business. They could not tell Dame Nature where she'd have to alight in the matter of rainfall or temperature. In their calling they knew they had to operate as seasonal conditions admitted. As one horticulturist expressed it recently, "In a normal year this is what happens; but a normal year is something we never have had." Hence, farmer-psychology admitted of no comprehension of a merchant's time limit of credit.

So as long ago as 1878, and always during my own business experience, our inflexible rule was never to trust a farmer. This, you understand, not because farmers are not as honest as anybody. Indeed, I suppose they stack up with any folks on earth in correct intentions and ultimate performance. It was just because, as I have tried to make clear, business rules could not be made to work with them, except in stores especially laid out and planned to finance farmers from year to year—as ours was not.

But to-day it is said in grocery stores, "We cannot tell a farmer from anybody else." He drives the same kind of auto, except when it is finer. He has a radio, a telephone, as much reading matter as anybody, daily mail. He has access to credit as well regulated as that of any merchant. In his own organization it may be possible to trade with him on the same credit basis as other folks. If not, then those of him who cannot conform to correct practices should pay cash, invariably, in their own organization as well as elsewhere. In fact, special privileges for members has been one of the rocks on which such organizations have gone to pieces quite commonly on this continent.

If, now, my friend's question has to do with bills owed by his firm, I should have to get complete figures to answer intelligently. If there are resources of special character, aside from merchandise, it may be admissible to owe more than the value of stock on

(Continued on page 31)

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

Don't Say Bread

— Say

HOLSUM

MEAT DEALER

Small Meat Purchases and Prepared Meats.

Cooked or prepared meats are usually bought in small quantities and at first thought the prices charged seem high; sometimes very high. The popular belief of the home provider is that waste of money is associated with such purchases. To some extent at least, this is true, for some meats cooked in the home cost a great deal less per pound in most cases. The quantity bought for home cooking is, however, considerably greater than the quantity bought in stores selling cooked meats. There are occasions when only a small quantity of meat is needed, as for sandwiches, for an evening meal, or for supplement to meat on hand, and on such an occasion surely the housewife cannot be fairly criticized for buying what she needs. The prices she is forced to pay do not please her any more than they do those who comment on her lack of economy. She must pay what is charged or not buy. She sometimes pays for convenience and it is often worth the cost. The dispensers of such meat plead excessive waste from trimming, and because of the small quantity bought, excessive cost for labor, packages and general overhead. Sales are frequently only a quarter of a pound and sometimes less. Buyers of prepared meats demand perfect cuts and high quality. Anyone who has sold delicatessen stores or prepared meat counters in retail meat stores knows that only the best is in demand. Price is important, of course, but quality dominates everything else. It is not so far back in history when a delicatessen store was something of a novelty. It was a sort of badge of honor to properly pronounce the word, to say nothing of spelling it. With the advent of apartment houses with small rooms easily heated, kitchenette apartment, woman entering fields previously unexplored by her sex, and with time to prepare a meal an important factor, the delicatessen store has grown in size, number and variety of foods handled. This growth would not have been possible if there was no important demand for what was sold. Retail meat dealers, generally speaking, made only feeble attempts at best to keep pace with this changing demand for meat, and so the logical place to look for it is in delicatessen stores. Retail meat markets for ages have sold such things as bologna, frankfurters, pork sausage and similar things. Proper cases are necessary if cooked or prepared meats are to be handled and retailers are equipping their markets. These markets usually sell reasonably and, no doubt, will become more of a factor in cooked meat distribution as time goes on.

Frozen Pork Loins Now Selling Relatively Low.

This is a good time to buy frozen pork loin chops or part of the whole loin for roasting, providing you like pork from this section. The reason we advise the use of frozen pork chops or pork roast at this time is that it is much lower in price wholesale in a frozen state than unfrozen. To go a

step further we may say that the reason it is lower in price in a frozen state is that large quantities of excellent fresh pork was put away in freezers when plentiful and cheap. Practically all of this pork was frozen while in perfect condition and will come out just as good as it was while fresh. If anyone can tell the difference between roasted pork that was frozen in good condition and pork that was not they can qualify as experts of unusual ability on that point at least. You may go to your retailer and ask for fresh pork chops or roast and he may tell you he does not carry frozen pork. If he does, ask him if he cannot get you a nice roast for the following day or the day after, and at the same time ask him if he will not be able to sell you the frozen pork at a lower price. It is possible to buy pork loins at wholesale several cents a pound cheaper when frozen, and we know of no reason why retailers would not be perfectly willing to allow their customers to have the benefit of this difference if they want it. The reason many retailers do not have frozen pork is that their customers are prejudiced against it and so they are afraid they could not sell it. We are sure many housewives would gladly buy the frozen pork at a saving of seven to ten cents a pound if they could get it readily and know how similar it is to the unfrozen pork when cooked. As a matter of fact, it has been found that meat that has been frozen frequently is more tender than unfrozen meat. This is especially true of beef, according to experts who made extensive experiments and set forth their findings in Bulletin No. 433, released by the United States Department of Agriculture ten years ago. It would seem that anyone who has even ordinary respect for economy would take advantage of an opportunity to save money when it can be done without loss of palatability or nutrition of what they eat. It would seem, also, many would actually demand that their retailers give them the opportunity to save. Don't be afraid to take the meat home in a frozen condition and thaw it out just before cooking.

Cranberries in Odd Sized Containers.

A quarter-barrel box for cranberries has been introduced by the American Cranberry Exchange, the Department of Agriculture stated October 3. The statement follows in full text:

A new package is to be introduced to the trade this year by the American Cranberry Exchange, New York City. This is a quarter-barrel box, which the management believes is going to be popular, even though the Exchange has to make an extra charge for this size. For the first round of shipments the Exchange has decided to load about half the cars with straight half-barrel boxes and the remainder with the half-barrel and quarter-barrel boxes in equal quantities.

One Compensation.

"Charley, Charley," whispered my wife, poking me in the ribs. "Wake up, Charley; there are burglars in the pantry and they're eating all my pies." "Well, what do we care," said I, so long as they don't die in the house?"

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.

THE BEST THREE

AMSTERDAM BROOMS

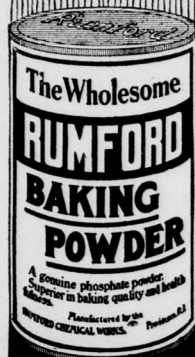
PRIZE *White Swan* Gold Bond

AMSTERDAM BROOM COMPANY

41-55 Brookside Avenue,

Amsterdam, N. Y.

Peak Sales this year



You are entitled to a generous profit on each and every sale of Rumford. It is the product that makes contented customers because it is pure and wholesome. Rumford is a steady seller and gives you consistent profits.

B 93 26
RUMFORD CHEMICAL WORKS
Providence, R. I.

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.

Suggestions For the Hardware Dealer in October.

Written for the Tradesman.

October is a time of year when pushfulness counts in the hardware business. Good window displays and a good showing of stock inside the store will reap a rich reward. There are, this month, a great many lines which the hardware dealer can push to good advantage.

In connection with October window displays, it is sound policy wherever possible to give the windows a seasonable touch. This is the time of the harvest; and introducing a suggestion of the season and the harvest into your window display helps to emphasize the timeliness of the display itself.

Of course you don't sell pumpkins. Nor is there any market for autumn leaves, however gloriously red and golden they may be. Turnips, cabbages, potatoes, have no place in the hardware stock.

But in the hardware window display right now they add a decorative value that is inestimable. More, they serve the useful purpose of reminding the passerby that harvest time is over, that winter is coming and that now is the time to make every needful preparation for cold weather.

To induce the customer to buy his seasonable goods early is a part of good merchandising. The normal tendency will be for a lot of folks to wait until the first severe frost before they get their stoves set up or lay in their supplies of winter accessories.

To stimulate trade early in the season, to induce people to buy seasonable lines before the actual cold weather compels them to do so, the dealer should, first of all, display the goods themselves, with appropriate show cards emphasizing the desirability of buying early. And whatever seasonable accessories from the harvest he can add to his display, by that much he adds to its effectiveness.

One dealer featured in his big window a heater, with a lot of stove accessories. Then he filled in the corners and the open spaces with first fruits of the harvest—potatoes, cabbages, turnips, tomatoes, and the biggest squash and pumpkins he could get gold of. He threw in a lot of red autumn leaves. The following card added significance to the display:

HARVEST IS DONE
WINTER MUST COME

Now is the time to Prepare for Cold Weather. Here's the Heater You Want

Here the goods displayed, the decorative harvest accessories, and the accompanying card, all worked together to drive home to the passer-by a lot of indisputable facts. A good many people who otherwise might have procrastinated became suddenly very much interested in that heater.

Out of the same materials it would be possible, of course, to devise a more elaborate and probably more effective display. But the principle involved would be the same.

Of course in such displays the timely

"accessories"—the harvest stuff—must link up logically with the goods shown. The show card used should tie the whole together. That's the idea in using harvest decorations at this time—to emphasize the timeliness of the display. If you can't link up the decorations with the goods you're trying to sell, it is better as a rule to leave out the decorations and concentrate on the goods.

At this season of the year "prepare for winter" should be the slogan of the hardware dealer. An outstanding item in preparation for winter is the stove trade. The dealer has probably started an aggressive stove push in September. He has a good string of prospects lined up, and has already in all probability made quite a few sales.

If the fall months are busy—if a great deal of trade is coming to the store—a tendency may develop to slacken effort in certain specific directions. Actually, though, the dealer's "push" on ranges and heaters should gain force as the season advances. Instead of letting up on his individual prospects, he should go after them harder. It is the continuous and persistent push that counts in business-getting.

Give the ranges and heaters every chance to sell. Display is necessary. See that the stoves have room to show themselves. Give them a section of their own where the prospect can look at them from all sides. And besides their interior display, see that they get a fair proportion of window space now that the season is here.

And keep in touch with your stove prospects. Follow them up. It's often the little bit of extra effort that clinches the sale. When you are inclined to slacken your efforts, remember this fact. Keep after the prospect until you land his order, or until it is too late to do so. And in the latter event, transfer his name to next year's prospect list and go after him then. You will find that this season's effort helps to clinch the sale later.

As the season advances, you will have less time for outside work. But outside canvassing will help, especially in the stove department. A stove sale adds materially to day's or even the week's business, and is worth a little extra effort and a little overtime.

Fall housecleaning should be a considerable item in October. There are many lines that can be displayed. Attractive displays can be shown of dustless mops, vacuum cleaners, curtain stretchers, brushes, carpet sweepers, dusters, brooms, polishes and interior finishes of various kinds.

It will usually pay to link up the fall housecleaning with necessary preparations for holiday visitors a little later in the year. The normal housecleaning business can be considerably increased by judicious display.

Thus, in most homes there will be the heater to set up. Why shouldn't the hardware dealer get this job or, at least, sell the necessary accessories?

For instance, stove pipe should always be cleaned and polished before it is set up. So should the heater. Put on a display of stove polish, pipe enamel, aluminum paint, and similar lines. Include an assortment of brushes in

your display; for brushes of various kinds will be needed in cleaning and polishing.

An old stunt but a good one is to secure a length of old pipe. Polish half of this pipe, leave the other half as it was, and put it in the center of your display. The contrast between the polished section and the part that is not polished will hit the passer-by square between the eyes.

Contrast is always an effective item in display, and wherever it can be used it should be introduced. Such a display accomplishes the worthwhile purpose of showing the customer exactly what results the goods will produce. And it is in results that the customer is interested.

Another point worth remembering is

that nine out of ten ranges and heaters lack something to make them perfect. Perhaps a stove lid is cracked, perhaps the old coal scuttle is worn out, perhaps the stove lifter has been lost—anyway, there is some accessory needed right now for almost every stove in your community. In connection with your stove displays, or as an alternative to the regular stove display, why not put on a display of stove accessories?

There are plenty of accessories to show in such a display. Coal shovels, lifters, ash sifters, ash cans, fire clay, stove lining, flue stoppers, stove shovels—these are just a few items out of the many that can be shown and sold at this season. As the cold weather develops, the need of these accessories will be more and more realized; and

An experienced hardware salesman wishing to make a new connection may communicate with us.

All correspondence or personal interviews held strictly confidential.

Foster, Stevens & Co.
Founded 1837

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

WHOLESALE HARDWARE

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

you can sell them if you display and push them.

With early evenings, cloudy days and dark weather the need of light will also be more and more appreciated. Accordingly, it is timely to display electric table lamps and accessories, if you handle such lines. For those who don't use electricity you can show oil lamps, burners, wicks, kerosene, and similar items. The farmers, and a good many others as well, will require lanterns, or, in the alternative, electric flashlights. A "Lighten the Darkness" window display won't be out of place at this season. Try such a display; and if you can evolve some ingenious and original stunt it will add to the effectiveness of the window. Put your inventive faculty to work.

On cold, dark mornings it is more difficult to get up. Hence, a good many people who must get up early or at a specific hour will be in the market for alarm clocks. They will, however, be apt to postpone buying, and to take chances, unless you do your part by putting on a display. The line is a new one in a good many hardware stores; but it is always in demand and can be handled by the hardware dealer to good advantage. The life of the average alarm clock is limited, particularly where there are children; so that it is practically impossible to "saturate" the market.

In connection with your housecleaning displays proper, drive home once more the idea of saving labor by the possession of a complete equipment for housecleaning. Too many housewives spend dollars worth of time and effort in order to save an outlay of a few cents for some small article of equipment that would pay for itself many times over in a single season.

It is a good thing to put on a comprehensive display of housecleaning accessories. Show everything you have; everything calculated to save time and labor for the busy housewife. But if you can introduce into your display something that brings out and emphasizes the idea of saving labor and time by the utilization of a complete equipment, your display will be that much more effective.

Drive home this idea at every opportunity. It may be a good stunt to get out a circular letter to a selected list of housewives, discussing this phase of housecleaning, and giving a list of time and labor-saving accessories. Use the idea in your newspaper advertising. Follow it up from year to year. It may be a good stunt to offer "combination outfits" of housecleaning devices for a lump sum. And if you can't sell a complete outfit, sell as many items as you can and get into the customer's mind the idea of buying other items later.

Many people while housecleaning will wish to brighten up the home for the holiday season, particularly if absent members of the family are expected to revisit the home at Thanksgiving or Christmas. So, as the season for exterior paint draws to a close, it will be timely to feature your interior finishes, varnishes, radiator paints, flat wall tints, and similar items useful for interior decoration. From now on play up the interior specialties,

and emphasize the idea of brightening up the home for the Thanksgiving and Christmas holidays.

Put all the punch you can into your October displays. Use show cards that say something, and try to devise window displays that carry a distinct message. Remember, that most people are less interested in the goods themselves than in the results those goods they will produce. Make your window displays talk results wherever possible.

In October it is not too early to plan for your Thanksgiving and Christmas campaign. If you have not already done so, it will pay, as opportunity offers, to map out your plans for the Christmas holiday campaign. Outline your advertising ideas, map out your window displays, and think up selling stunts. Whatever work you can do in the way of preparation now will reduce by that much the heavy rush which is bound to come as Christmas approaches. Careful plans now will result in a bigger Christmas trade and one handled with less strain and effort.

Victor Lauriston.

SWORN STATEMENT FURNISHED THE POST OFFICE DEPARTMENT.

Statement of the ownership, management, circulation, etc., of the Michigan Tradesman, published weekly at Grand Rapids, Michigan, required by the Act of Aug. 24, 1912.

State of Michigan, } ss.
County of Kent, }

Before me, a notary public in and for the State and county aforesaid, personally appeared Ernest A. Stowe, who, having been duly sworn according to law, deposes and says that he is the business manager of the Michigan Tradesman and that the following is to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are:

Editor—E. A. Stowe, Grand Rapids.
Managing Editor—E. A. Stowe, Grand Rapids.

Business Manager—E. A. Stowe, Grand Rapids.
Publisher—Tradesman Company, Grand Rapids.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of the stockholders owning or holding 1 per cent. or more of the total amount of stock.)

E. A. Stowe, Grand Rapids.
F. E. Stowe, Grand Rapids.
F. A. Wiles, Grand Rapids.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent. or more of total amount of bonds, mortgages, or other securities, are NONE.

4. That the two paragraphs next above, giving the names of owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

E. A. Stowe, Business Manager.

Sworn to and subscribed before me this 19th day of Oct., 1927.

(SEAL) Florence E. Stowe.
Notary Public in and for Kent Co., Mich.
(My commission expires Jan. 12, 1931.)

No man ever became an expert by picking out the soft snaps.

Helping Re-forest Your State

A benefit to every Michigan citizen



View of "Baby Forest" on Au Sable, planted by



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CONSUMERS POWER COMPANY is undertaking for you and for Michigan a large and important conservation program.

A generation ago the historic timberland of Michigan was cut down — leaving millions of acres of bare stump land. Through such idle acres flow the Manistee, Au Sable and Muskegon Rivers. Here it is that this Company converts waterpower into useful electric energy and carries it to 277 Michigan cities and towns.

And now—in order that this wasteland may be made useful to Michigan, Consumers Power Company has begun a constructive reforestation program, which will become an increasingly valuable asset to the State. Over 100,000 pines have been set along the Manistee and Muskegon Rivers and are being carefully developed.

What does this mean to you? The influence of growing timber and forest land is far-reaching. It affects and helps climate, rainfall and drainage; it aids the flow of streams; it increases soil fertility; it preserves animal life —and fosters an abundance of birds, keeping down insect pests on the farms.

So will come again the forest monarchs — to help bring back to Michigan the forest glory that was hers.

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Holland, Michigan

COMMERCIAL TRAVELER

Verbeck Engaged in Hotel Construction in California.

Los Angeles, Oct. 8—For the information of my Michigan hotel friends I would like to state that for the next several months I will be engaged in superintending the construction of a new fire-proof hotel at Glendale, a suburb of this city, for a friend of many years' standing. It does not necessarily follow that I shall operate same, but the work at hand will keep me here this winter. From time to time my letters will appear in these columns.

I never had a great deal of use for pugilistic encounters which seem to me are staged all too frequently in this country, which is about the only one on earth which countenances them. Even in Mexico and Sunny Spain the bullfight has been outlawed, the dog-fight fell under the ban ages ago, and even in the veriest slums of New York the cockfight is no longer popular on account of its brutality.

But in America, where some people believe that license has taken the place of liberty, human beings are permitted to commit assault and battery, and even mayhem, with the assurance that they will not be interfered with by peace officers, and other human beings will witness such demonstrations, howl their heads off and relax into gentility.

Some years ago, before prohibition became the outstanding feature of our country's government, Congress passed a law making it a felony to transport prize fight films from one state to another, and the penalties, quite severe, were not, by the public at large, considered too severe for the enormity of the crime involved. And yet to-day every movie house in the country is advertising and showing the recent abattoir contest in Chicago and thousands are witnessing them, accompanied by youth of tender years, not as a horrible example of outlawry, but as high moral entertainment, though almost as tough from a moralistic standpoint as the operation of the old Louisiana lottery or partaking of "home brew" in the sacred confines of the private cellar.

Only one criticism have I heard about the whole proceeding and that was mention of the fact that Dempsey was a "slacker" during the late war, but this criticism never got a great way with me, for he was not by any means, the only one. He at least was not one of the Americans damning his fellow countrymen as yellow and with such a record of exhortation and denunciation. He did not grab off a swivel chair and confine his efforts to brain work exclusively. He makes, of course, thousands when he fights and he undoubtedly committed an error for not doing it awhile at \$30 per. Neither do I blame his critics when they are veterans or men of service. But when they are able bodied and well-to-do four minute speakers, able bodied and well-to-do Liberty bond salesmen, and able bodied and well-to-do patriots who had something to do with winning the war by calling sauerkraut Liberty cabbage and German fried potatoes American fried potatoes, we like to hear the criticism from other sources. Dempsey made an error at that time, but it was infinitesimal with what he is doing in destroying public respect for the human family at this time.

Evidently Congress can do nothing further toward preventing the showing of the pictures, for the reason that public sentiment favors them, and they will continue to make contributions to defray the expenditure of missionaries to foreign lands, because in those benighted countries there are those who believe in calm and secluded worshipping of images and idols and he operation of "joss" houses.

Arthur Brisbane, America's great editorial writer announces the fact that

he has purchased many thousand acres of arid farm lands in California, but in the same breath warns other prospective purchasers that he would not advise them to invest unless they are willing to wait long and weary years for returns. I certainly have a great deal of admiration for anyone who takes a position such as has been assumed by Mr. Brisbane. California has certain areas which bloom as the rose, and she develops them profitably, but there are other areas upon which one could not raise an umbrella. It is the proper differentiation which encourages "safety first" in the purchase of land for agricultural or any other purpose. Some day the Hearst editor may cash in on his California investments, but the deserts will not be scattered with skeletons of those who were inveigled into buying wastes at his behest.

We were promised a general stirring up of the animals on two great transportation problems—the railroads and merchant marine—at the opening of the next Congress. Involved in the solution of each problem is a new declaration of policy with accompanying principles, the working out of which has created many complications in the past. In the first place an attempt will be made to formulate some plan to consolidate many rail systems into a lesser number of organizations, but the lesser questions of exorbitant rates, war taxes, surcharges on Pullman accommodations will have to be brought to a show-down, or there will be much trouble in store for the political organizations during the Presidential year. While less intricate in its details than the railroad consolidation measure, the merchant marine problem is sure to be regarded generally as of equal importance since the sea fleet has the double function of commerce carrying in peace and naval auxiliary in war. Consolidation of railroad lines might not be such a bad thing for the country. It is eminently preferable to government operation, with the chicanery of politics to be taken into consideration. There would be the item of enormous savings in the costs of administration which might make it possible for rail lines to pay reasonable dividends to investors and eventually restore transportation charges to a fair basis. At present they are too great a burden on everyone. But the marine proposition is an entirely different affair. We as public operators have had to face enormous deficits every year, with a fleet of 1,500 bottoms, and the public have not been sufficiently schooled to these losses. And it is all largely due to the enforcement of the obnoxious Lafollette Seaman's act, a political measure in every sense of the word, which has proved ruinous to all ocean and lake transportation organizations with vessels under American registry. If the act continues to remain the law of the land (and sea), then we must resort to subsidies. Private owners, under the existing order of things, cannot operate ships in competition with foreign companies unless Uncle Sam helps them out, and we certainly cannot afford to lose our shipping. It is a preciously hard job to keep our flag floating on the sea, but we must have it there or crawl into a hole and pull the hole in after us. Government operation of merchant vessels at a loss is one form of subsidy, but a loss in this form, does not "smell as sweet." Let's do one of two things—repeal the Lafollette act or arrange a regular scale of subsidies with something to work up to. But Congress must do something toward the settlement of transportation complications and Congress knows it.

In one of the San Francisco schools bare-legged girls have been barred. Presumably if they left off their shoes, nothing would be said about it. Seems like drawing a very fine line.



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Cafeteria, Quick Service, Popular Prices.
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300 Rooms 300 Baths

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Moderate Rates

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

WILL F. JENKINS, Manager

The entire atmosphere surrounding Los Angeles, fairly teems with aircraft, and every paper we read chronicles some fatality. Seems like aviation should be taken up as a course in kindergarten, and developed therefrom. Fatalities increase in an undue ratio as air transportation develops. Even air mail service is no longer to be depended upon in cases of emergency. Aerial navigation is seemingly little more than an epidemic, and should be looked into by the health authorities.

In addition to commonly operated municipal necessities, Los Angeles controls her electric light and power service, which is supplied to the public at very low rates, and brings in handsome dividends to the city. Also the controls enormous dock holdings at Wilmington and San Pedro. These bring in satisfactory earnings, allow shipping a wonderful anchorage at reasonable cost, and the property is constantly increasing in value. With all its facilities and improvements, taxes are normal, the city is well governed, and there is an air of stability about everything offered in the shape of a public convenience.

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 11—Good progress in building our new hotel is being made, but it will not be ready for the opening for about two weeks later than the time announced, which was to be Nov. 1. Many reservations made for the Nov. 1 opening had to be cancelled unless arrangements can be made to take care of them at the present Park Hotel until the opening.

L. France, formerly of the Kroeger market, at Detroit, has taken a position as meat cutter in the A. H. Eddy store, having succeeded Ralph Willis, who left for California to spend the winter.

The city clock was turned back one hour on Monday, putting us back on central standard time again, so that we will have less misunderstanding with the traveling public and from the outside trade who have been inconvenienced during the summer, when they came to do some shopping only to find that the stores were closed or orders placed too late for prompt shipment.

The State ferries at the Straits are withdrawing the first ferry, also the last ferry. The half hour service will, however, be continued until further notice. The first ferry each way will be at 7:30 o'clock a. m. and the last ferry at 7:30 p. m. This announcement is made to correct a rumor that one of the ferries had been removed.

Cheer up. If you swallow your collar button at least you know where it is.

The many friends of Dr. T. N. Rogers, for many years a resident here, were shocked to hear of his sudden death, which occurred in Monrovia, California, Oct. 3. The remains will be brought here for burial, which will be in charge of the Masonic order.

A. M. Trickery has opened a bakery at DeTour. He is the first to start a bakery there and should make a success of the new venture.

The citizens of Marquette will on Friday evening, Oct. 14, honor Louis G. Kaufman, President of the Chatham & Phoenix National Bank of New York City and the First National Bank of Marquette, at a banquet in Colonial Hall. It is certain that several hundred will be present to show their appreciation of Mr. Kaufman's gift of the land for the new high school building, now under construction, and the new bank building, one of the finest structures ever erected in the North country. The banking institution is to be opened to the public on Saturday, Oct. 15.

The Brunswick Lumber Co., which has sawmills at Big Bay and Ewen,

has purchased the interests of the Nufer Cedar Co., at Marquette. Additions are now being made at the Marquette plant so that it will be possible to both cut and plane lumber, and there will also be a cutting-up department. When these changes have been completed the planing mill at Ewen will be dismantled and the machinery from there will be moved to Marquette. The planing mill at Big Bay was not rebuilt after the fire of last year. Material for bowling alleys also will be produced at the Marquette plant. Some of this is now being manufactured at Ewen, but all of the work will in future be concentrated at the Nufer mill.

It was a bit of good news to the Canadian Soo merchants to learn that the Algoma steel mill was to start up again within the next week. They have received a 50,000 ton order for steel rails from the National Railway of Canada and are assured of another similar order shortly, which will keep the mills in operation all winter. This will mean more business and better times there.

There is always room at the top. The elevator doesn't run that high.

Mrs. Sewall, proprietor of the Home bakery, on Ashmun street, has returned, after several months' absence, and re-opened the Home bakery.

We are all pleased to hear of the high tribute paid Hon. Justice Joseph H. Steere by the various papers throughout the State, after his retirement from the Supreme Court of Michigan, a position he has honored for sixteen fruitful years. No finer gentleman ever gave himself to the higher responsibilities of the State. No finer mind ever decorated the public service, with a perception as keen as a diamond's edge, with a judicial temperament as profound as that of any of the great luminaries in Michigan, and with a culture as broad as the universe. As he retires into private life he carries with him the heartfelt benediction of a grateful people. We hope he will come back to his native city here and spend the remainder of his days with his many friends who are proud of his brilliant career.

William G. Tapert.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 11—Charles M. Heald and wife left the city Oct. 8 to take up their residence in Pasadena, where a residence awaits them at 203 Oakland avenue. Because Mr. Heald has been first and foremost in every movement for the good of the city and State, his removal to California is a genuine loss to the community and the commonwealth. As President of the predecessor of the Pere Marquette Railway system he did all he could in all ways he could to build up the material interests of the people and since his retirement from active service he has done much to contribute to the welfare of those who were within the scope of his operations. No matter what he undertook to do, he played his part well and faithfully, as would be expected from a gentleman of his character, standing, experience and accomplishments.

Traveling salesmen as well as the traveling public generally have taken much interest in the organized attempt of the Brotherhood of Sleeping Car Porters to have the Pullman Co. increase their pay rather than to have to rely on having their palms greased in the way of tips as the principal source of their income. In testimony before the Interstate Commerce Commission it was declared that Pullman passengers contribute \$7,000,000 annually to add to the wages of \$72.50 per month paid by the Pullman Co. to its porters. The Pullman porters, like organizations of waiters, take the position that their wages are held to a minimum by their employers in the firm conviction that the traveling public is too self-conscious, or too short of moral backbone, to decline paying tips. The ques-

tion of tipping or not tipping is as old as the practice itself and it has been abolished so rarely that the exception probably proves the rule that tipping always will prevail, some of it because there are those who really enjoy the feeling of "opulence" that comes over them in dealing out largess. But paying "George" 25 cents for dusting off his clothes or for serving him a meal is known by the passenger to be over payment. The matter of performing extra services is not in the issue because it is realized it morally at least calls for payment.

It will be interesting to see what, if anything, the Commission does about it. And if it attempts to abolish tips—just how it could do the impossible is a most disturbing puzzle—the question then arises as to whether Pullman berth prices will go up on the strength of higher wages paid to the army traveling under the blessed name of George.

The election of David A. Warner as a director of the Michigan Trust Co. is a worthy honor, worthily bestowed. Mr. Warner will add great strength to the board of our oldest trust company.

Harvey Gish (Hess & Clark) returned from the Canadian Northwest, where he has been since May 1. He had the largest orders he ever received from that territory, but is fearful some of them may be cancelled on account of the difficulty the farmers are experiencing in securing their wheat crop. In many places the wheat fields are covered with four inches of snow. The next day after Harvey returned home his son, Russell S. Gish, bumped into a mail wagon in an alley off of Wealthy street and received a concussion of the brain, a broken jaw bone and other serious injuries. He made a rapid improvement and is now on the way to normal, thanks to a good constitution. Mr. Gish is planning to spend the winter months in Florida, his house having suggested that he work that territory in order to get away from the cold weather peculiar to this latitude. Not many houses are so considerate of their men as Hess & Clark appear to be.

Miller Succeeds Tregoe in National Credit Body.

New York, Oct. 11—Stephen I. Miller, national educational director of the American Bankers Association and the American Institute of Banking, has been appointed executive manager of the National Association of Credit Men to succeed J. H. Tregoe, according to an announcement made to-day by the credit organization.

Mr. Miller will assume his new position Nov. 1, following Mr. Tregoe's retirement from the executive managership Oct. 31. Mr. Tregoe has been executive manager of the association for fifteen years.

Mr. Miller has occupied his present position with the American Bankers Association since 1923. He has been closely identified with banking and economics for many years. He is the author of several textbooks on banking and finance and has been active in business research and educational work.

During the kaiser's war he was professor of military transportation and military history at the University of Washington. He served as vocational counselor for returned soldiers in all colleges and universities in the Northwest.

His Government service includes also two years in the U. S. Forest Service and work as special investigator of inter-corporate relations and of salmon costs, marketing and finance for the Federal Trade Commission.

Mr. Miller is a graduate of the law school of the University of Michigan and of Leland Stanford University. He spent two years at Heidelberg University, Germany, as a student of economics government, philosophy and history, one year in graduate work at the University of Michigan and one year at

Harvard holding an Austin scholarship.

Hen Affected By Sunstroke

Marken Rasen, Eng., Oct. 7—The latest method of getting hens to lay is to have them afflicted with sunstroke. F. Parker, of this city, has a hen that was affected by sunstroke when it was about a month old. Since it has grown up, it has been laying two eggs at a time an average of four days a week and on two occasions has laid three. Recently the other hens on the roost resented this infringement of union rules, and began attacking the hen. Mr. Parker separated the hen from the other hens and since then she has been laying 11 and 12 full-sized eggs a week.

Brazilian Bananas To Go To England.

London, Oct. 7—On the ground that Great Britain is suffering from a shortage of bananas, Lord Vestey, 10-year-old head of the Blue Star Shipping Line, has started a "banana war" with Covent Garden as the battleground. The hitherto unchallenged banana monopoly imports about 40,000 stems of bananas weekly from Jamaica. Lord Vestey is planning to flood the market with a somewhat similar but not less delicious and considerably cheaper Brazilian banana, and he expects to force prices down.

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Michigan State Pharmaceutical Association.

President—J. Howard Hurd, Flint.
Vice-President—J. M. Ciechanowski, Detroit.
Secretary—R. A. Turrell, Crosswell.
Treasurer—L. V. Middleton, Grand Rapids.

Reforms the N. A. R. D. Is Undertaking To Accomplish.

President Houser: Gentlemen, I see Mr. Reimenschneider in the room and it is with a great deal of pleasure that we have him here this morning. I presume you all know Mr. Reimenschneider is chairman of the Executive Committee of the National Association and has come here from Chicago to meet with us and I am sure he has a good message for us. It is with pleasure that I extend to you and the National Association the greetings of this convention, Mr. Reimenschneider.

Mr. Reimenschneider: I was in hopes when I got here that I might have a chance to catch my breath and discuss some of the problems with my good friend Jack before talking to you, but inasmuch as Mr. Woodside is not present I am going to take up his time and I might say that I visited with Mr. Woodside on several occasions and I want to say for him that when he does speak, I feel that you will be well repaid for the information he has for you.

I am here in the capacity of a member of the Executive Committee of the N. A. R. D. I was in hopes I might get my boss, Sam Henry, to come with me, but he had another meeting and he left for North Dakota only yesterday morning. We were quite in the air as to where we should go, but Michigan being a favorite spot of mine, I told him I would come here and he went to North Dakota, because I do feel at home in Michigan.

I would like to give you in a few words some of the developments which have taken place in the last year, some of the problems which have come before the National Association of Retail Druggists, of which you are affiliated members, which they have had to face, and some of the things which are under consideration; also some of the things that we have accomplished, which I trust will meet with your approval. I am going to touch upon the National problem first and then if I am permitted, Mr. President, I would like to touch upon some of the State problems which are more or less universal all over the country. I would like to cite some of the things we have to contend with in the State of Illinois. I am sure you are all very much interested in the present status of the Capper-Kelly bill. That is a subject which has been before the retail druggists for twenty years or more. Some of the men are getting rather skeptical as to whether we are ever going to accomplish anything, but I want to say to you men I don't think at any time the prospect has been so favorable toward the enactment of the Capper-Kelly bill or a similar measure as it is to-day. Perhaps one of

the outstanding features which has developed only in the last few days would be of interest to you. On July 27—that was last week—there was an order to investigate relative to the question of price maintenance. It makes the statement that the court findings dealing with these questions have been of such a nature that they are unable to define as to where and how far they may go. They admit that the biggest question to-day relative to the retailer, wholesaler and manufacturer's methods of distribution is that of price maintenance and, recognizing the fact that something should be done, they have instructed the committee of which the chairman of the Federal Trade Commission is chairman, to thoroughly investigate this problem with a view of making a recommendation to Congress to clear the atmosphere. Naturally we are very much gratified by this action. It shows that the Federal Trade Commission which has had to do with the enforcement of the act dealing with the question of price maintenance recognizes that the atmosphere should be cleared. If the report is favorable, and I don't see how it can be any other way, I am sure that any recommendation coming from the Commission to the Government will have considerable weight with Congress, because after all any bill fostered by individuals or organizations always faces Congress with the idea it is a selfish measure and we all look toward the Federal Trade Commission as helping us in this fight when they once make a thorough investigation of the subject. The present status of the Capper-Kelly bill is known as the Committee Print No. 1. For an explanation of same, all you men who may not know, following the hearing of the Capper-Kelly bill last year, there was a general impression prevailing in the committee that something must be done. They were not satisfied with the bill as it was presented and under the leadership of a Mr. Merritt, a sub-committee drafted what is known as the Committee Print No. 1. Frankly, I want to say Committee Print No. 1 goes even farther than our original bill. It clears the situation up more thoroughly and those of us who have studied the bill very thoroughly are perfectly satisfied—in fact, more than satisfied—to accept Committee Print No. 1. It clears up definitely the right of contract between manufacturer, wholesaler and retailer. If Committee Print No. 1 becomes a law a manufacturer may, under its provision, make a contract with the individual dealer whereby a price agreement may be stipulated and whereby the wholesaler, the third party in the case, which now makes a contract of that sort illegal, would make it legal. In the past the manufacturer may make a contract with the individual, but as you know most of your merchandise is bought through a jobber: and while the manufacturer may make a contract with the jobber to sell his merchandise at a stated price, the jobber has no control over the retail price. Therefore if Committee Report No. 1 is adopted that matter will work out as anticipated. There have been some matters

appearing in the pharmaceutical press which claim that the bill as proposed would not benefit the individual retailers one bit. They have often gone so far as to say that it would merely benefit the general store and the wholesaler. I have never seen any explanation of just how they figured it, but the fact remains it is a deplorable fact that now, while we finally are reaching the stage of actually putting this bill over, some people and some editors who should have the interest of the retail druggist at heart are now at this stage of the game, passing reflections on the bill and trying to gum up the machinery. The N. A. R. D. has never made any undue claim for the Capper-Kelly bill. It is a bill which provides for the making of a contract and legalizing the contract which the Supreme Court has held as unconstitutional under the Sherman act. In other words, it is an amendment to the Sherman act and why some people should at this particular time, after all these years, take exception to the bill and find fault is something we cannot quite understand. I want to say to you men that at the present time we are nearer the goal than we ever have been before and I don't want you to let anything interfere or allow anyone to question as to what this bill will do. Men who have studied this bill, men who have gone into this matter, who have gone through the mill year after year, are satisfied. The N. A. R. D. is satisfied with the Committee Print No. 1 and when the time comes and when you will be asked to get behind your Congressman or Senator to support this measure, don't let anybody say it isn't going to help you, but only the chain stores, because I believe they have some motive—I don't know what it is—in taking this attitude, so I want to appeal to you strongly at this particular time to get behind and support it because we are satisfied it is going to give you the relief you have been fighting for for the last twenty years. So much on the Capper-Kelly bill.

One of the problems which always stares us in the face and gives the officers a great deal of trouble is the Prohibition enforcement act. We have had a lot of trouble. About a year ago when prohibition—or this spring when the Prohibition bill was before the Senate of the United States and before the House—the N. A. R. D. practically stood alone in the contention that the appointment of a Prohibition Commissioner be placed in the hands of the Secretary of the Treasury rather than the President of the United States. We placed considerable stress upon that and in the final wind up that prevailed. I presume some of you men wonder why we insisted upon that. The conditions fully justified our position. Unfortunately, in the enforcement of the Prohibition act, some men who are placed in a position as chief enforcement officers are not practical men. They are controlled possibly somewhat by the Anti-Saloon League, but be that as it may, they are not practical business men. They see only one angle and they refuse to recognize the rights of legitimate business. When Roy O. Haynes was appointed as temporary Commissioner we were afraid

if he was appointed as permanent Commissioner many of our troubles would come up again. We had the experience there during his administration of being unable to argue with him or get him to see our way and it was a constant battle between the office of the N. A. R. D. and the Commissioner's office relative to the problems for the retail drug business. Mr. Durand was recently appointed Commissioner of Prohibition and his first act was to call together the various administrators throughout the country and notify Secretary Henry to appear before them and address them as to the requirements and needs of the retail drug business. Mr. Henry assured us that never in his experience had he met with so cordial a reception or at no time was he given the attention he was at this last meeting some two weeks ago. Mr. Durand assured him that he would at any time take up any case brought to him by the National Association, so if you men or any one of you have any trouble with the department, if you will take it up with the Secretary's office, it will receive the personal attention of the Commissioner himself and I believe that a good many of the trying things we have had to put up with in the last year or two are going to be eliminated.

Regulation 60, which deals with the Volstead act, is being revised. It is in print now and I believe that when it comes out of print, a new regulation will provide for many needs and avoid and save you men plenty of trouble. I am not speaking now of whisky. That is only one of the angles, but every one of you men uses alcohol, every one of you are personally interested. I don't know whether you have had much trouble in the State of Michigan, but if you could see some of the complaints which come into the office of men being called upon because they are withdrawing the five gallons a quarter, because the administration says that is too much because some one else only uses a gallon, so the other man should not have more than a gallon. But I think our troubles are over, at least I hope so, and I can repeat that if anyone in the State of Michigan has any difficulty which cannot be adjusted with the local administrator, I am sure the N. A. R. D. office will be only too glad to take up the matter for you. In connection with the regulation, no doubt it will be of some importance to you to know that Regulation 35, dealing with the Narcotic law, is also being revised. It will be known as Regulation No. 5 after this. About two months ago several of the members of the committee, with Secretary Henry, spent practically a half day in the office of Colonel Knott, who is Chief Enforcement Officer. Our complaints had been accumulating two or three years. Col. Knott is a registered pharmacist. He understands the business. He understands your angle just as well as you do. It was rather amusing when some of the things were called to his attention. In a conference of that kind the Government always has its lawyers present. There were three of them at the table. Every once in a while Col. Knott would say, "Sure, that can be done," and then one of the lawyers

would say, "No, it can't be," and the fact is the Colonel argued the lawyers up and down. That is our problem. Some of the things look very simple to us, but the lawyers for the departments who have had only their legal training cannot see it our way. Take, for instance, the question of the refilling of prescriptions. I take it you are all familiar with the ruling made some three months ago whereby any prescription containing a certain amount of narcotics may be refilled, providing you keep a record of the narcotic so dispensed. We have been four years or more trying to get this concession. The fact is the N. A. R. D. went into court and tried to force them to change their regulations. We were defeated, of course, and after two or three years they finally got to see it our way and the new regulation will be out in about thirty days and will provide for the refilling of these prescriptions calling for one gr. of codeine etc., are not refillable, but nevertheless that was the ruling of the department and it took them three or four years to change their minds. I think, also, in connection with the narcotic regulation, many of the things we have suffered from and which have caused untold trouble and a great deal of agony for some people will be cleared up and I think we will get along pretty well from now on.

I am sorry that I was not here this morning to listen to the discussion on your ownership bill. This is a thing which is particularly interesting to me. Some two years ago we passed a law of that nature in the State of Illinois. The other day, I think it was last week, was the first time that this law was tested in the courts and the State secured a conviction and the case will be appealed and I presume that our law will be tested out as to its constitutionality. I was well acquainted with

the rough draft of your law when it was presented to your Legislature, because Mr Webster presented a copy to us at the time the Executive Committee was in session and we spent considerable time going over your bill. That 25 per cent. clause you have in there is one of the finest things you can get. I do hope that your experience may be just a little better than it has been in the State of Illinois. We have in the State of Illinois no provision which prevents a corporation from entering into business, provided the chief officers, president, secretary and treasurer, are registered pharmacists. We found out it was very simple and very easy for a corporation to put up sort of dummy directors and open up a drug store if they saw fit. It is true they stopped a number of individuals. We have a condition existing in Chicago where a great many stores were opened in these hotels, not for profit so much as for the convenience of the guests of the hotel. It added a number of stores to those already in existence in Chicago and it did not help matters any and the ownership law in this case apparently has had its desired effect. After the ownership law was in effect for two years at the last session of our Legislature—and I merely am telling you this as a matter of caution—a determined effort was made by some people to repeal the law. It was a real determined effort to repeal our ownership law in the State of Illinois. It might have been successful if it were not for certain conditions developed in the Senate and House which threw everything out except a few important bills and we were saved by conditions being just as they existed. If you have a bill that steps on the toes of some big corporation, it is very easy to get some one to introduce a bill to repeal it and you will have to

(Continued on page 30)

Dennison's Special Hallowe'en Assortment

Boxed Ready For Shipment

No. HA8—ASSORTMENT CONTAINS:
169 Individual Units and only the best
selling numbers of Party Goods for Hal-
lowe'en.

EACH BOX CONTAINS:

	Retail
25 Large Cut-Outs, 5c	\$1.25
12 Tucked Streamers, 10c	1.20
12 Decorative Borders, 10c	1.20
25 Party Invitations, 5c	1.25
5 Boxes Decorations for 1ces, 25c	1.25
27 Folder Seals Asst., 10c	2.70
12 Silhouettes Streamers, 10c	1.20
21 Folder Cut-Outs, 10c	2.10
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	71 14
Boric (Powd.)	12½@ 20	Cubebs	6 50@6 75	Benzoïn	22 28	
Boric (Xtal)	15 @ 25	Eigeron	7 50@7 75	Benzoïn Comp'd	22 40	
Carbolic	38 @ 44	Eucalyptus	1 25@1 50	Buchu	22 16	
Citric	53 @ 70	Hemlock, pure	2 00@2 25	Cantharadies	22 52	
Muriatic	3½@ 8	Juniper Berries	4 50@4 75	Capsicum	22 28	
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Catechu	21 44	
Oxalic	16½@ 25	Lard, extra	1 55@1 65	Cinchona	22 16	
Sulphuric	3½@ 8	Lard, No. 1	1 25@1 40	Colchicum	21 80	
Tartaric	50 @ 60	Lavender Flow.	6 00@6 25	Cubebs	22 76	
			Lavender Gar'n.	8 50@1 20	Digitalis	22 04
			Lemon	4 50@4 75	Gentian	21 35
			Linseed, raw, bbl.	@ 84	Guaiaç	22 28
			Linseed, boiled, bbl.	@ 87	Guaiaç, Ammon.	22 04
			Linseed, bld, less	94@1 07	Iodine	21 25
			Linseed, raw, less	91@1 04	Iodine, Colorless	21 50
			Mustard, artifi. oz.	@ 35	Iron, Clo.	21 56
			Neatsfoot	1 25@1 35	Kino	21 44
			Olive, pure	4 00@5 00	Myrrh	22 52
			Olive, Malaga,		Nux Vomica	21 80
			yellow	2 85@3 25	Opium	25 40
			Olive, Malaga,		Opium, Camp.	21 40
			green	2 85@3 25	Opium, Deodoriz'd	25 40
			Orange, Sweet	5 00@5 25	Rhubarb	21 92
			Origanum, pure	2 25 50		
			Origanum, com'l	1 00@1 20		
			Pennyroyal	3 25@3 50		
			Peppermint	5 50@5 70		
			Rose, pure	13 50@14 00		
			Rosemary Flows	1 25@1 50		
			Sandewood, E.			
			I.	10 50@10 75		
			Sassafras, true	1 75@2 00		
			Sassafras, art'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		
			Potassium			
			Bicarbonate	35@ 40		
			Bichromate	15@ 25		
			Bromide	69@ 85		
			Bromide	54@ 71		
			Chlorate, gran'd	23@ 30		
			Chlorate, powd.			
			or Xtal	16@ 25		
			Cyanide	30@ 90		
			Iodide	4 36@4 55		
			Pernanganate	20@ 30		
			Prussiate, yellow	40@ 50		
			Prussiate, red	@ 70		
			Sulphate	35@ 40		
			Roots			
			Alkanet	30@ 35		
			Blood, powdered	35@ 40		
			Calamus	35@ 75		
			Elecampane, pwd.	25@ 30		
			Gentian, powd.	20@ 30		
			Ginger, African,			
			powdered	30@ 35		
			Ginger, Jamaica.	60@ 65		
			Ginger, Jamaica,			
			powdered	45@ 50		
			Goldenseal, pow.	@ 80		
			Ipecac, powd.	@ 60		
			Licorice	35@ 40		
			Licorice, powd.	20@ 30		
			Orris, powdered	30@ 40		
			Poke, powdered	35@ 40		
			Rhubarb, powd.	@ 10		
			Rosinwood, powd.	@ 40		
			Sarsaparilla, Hond.			
			ground	@ 1 10		
			Sarsaparilla Mexican,			
			Glycerine	32@ 52		
			Squills	35@ 40		
			Squills, powdered	70@ 80		
			Tumeric, powd.	20@ 25		
			Valerian, powd.	@ 10		
			Seeds			
			Anise	@ 35		
			Anise, powdered	35@ 40		
			Bird, is	13@ 17		
			Canary	10@ 15		
			Caraway, Po. .30	25@ 30		
			Cardamon	3 25@3 50		
			Coriander pow. .30	20@ 25		
			Dill	15@ 20		
			Fennel	25@ 50		
			Flax	7@ 15		
			Flax, ground	7@ 15		
			Foenugreek, pwd.	15@ 25		
			Hemp	8@ 15		
			Lobelia, powd.	@ 10		
			Mustard, yellow	17@ 25		
			Mustard, black	20@ 25		
			Poppy	15@ 30		
			Quince	1 25@1 50		
			Rape	15@ 20		
			Sabadilla	60@ 70		
			Snuflower	11½@ 15		
			Worm, American	30@ 40		
			Worm, Levant	5 25@5 40		
			Tinctures			
			Aconite	@ 1 80		
			Aloes	@ 1 50		
			Arnica	@ 1 44		
			Asafoetida	@ 2 28		

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

DECLINED

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



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

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

K. C. Brand
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.



BLUEING
The Original
Condensed

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

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

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

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

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

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

BUTTER COLOR
Dandelion ----- 2 85

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

CANNED FRUIT
Apples, 3 lb. Standard 1 50
Apples, No. 10 ----- 4 50
Apple Sauce, No. 10 8 00
Apricots, No. 1 ----- 1 75
Apricots, No. 2 ----- 3 00
Apricots, No. 2 1/2 ----- 3 90
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 ----- 2 75
Peaches, No. 2 1/2 ----- 2 20
Peaches, 2 1/2 Cal. 3 00
Peaches, 10, Mich. ----- 8 50
Pineapple, 1 sl. ----- 1 75
Pineapple, 2 sl. ----- 2 60
Papple, 2 br. sl. ----- 2 40
Papple, 2 1/2, sl. ----- 3 00
Papple, 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'dr, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 50
Clams, Steamed, No. 1 ----- 2 25
Clams, Minced, No. 1 ----- 2 25
Finnan Haddie, 10 oz. 3 00
Clam Bouillon, 7 oz. ----- 2 50
Chicken Haddie, No. 1 ----- 2 75
Fish Flakes, small ----- 1 85
Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. ----- 1 65
Lobster, No. 1/4, Star ----- 2 90
Shrimp, 1, wet ----- 2 25
Sard's, 1/4 Oil, Key ----- 6 10
Sardines, 1/4 Oil, k'less ----- 5 50
Sardines, 1/4 Smoked ----- 6 75
Salmon, Warrens, 1/2 ----- 2 80
Salmon, Red Alaska ----- 3 75
Salmon, Med. Alaska ----- 2 85
Salmon, Pink Alaska ----- 1 85
Sardines, Im. 1/4, ea. 10 ----- 23
Sardines, Im. 1/2, ea. ----- 25
Sardines, Cal. ----- 1 65
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/2s, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

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

Baked Beans
Campbells, 1c free 5 ----- 1 15
Quaker, 18 oz. ----- 95
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 10
Corn, No. 2, stan. ----- 1 35
Corn, Ex. stan. No. 2 ----- 1 35
Corn, No. 2, Fan. 1 80
Corn, No. 10 ----- 8 00
Hominy, No. 3 1 00
Okra, No. 2, whole ----- 2 00
Okra, No. 2, cut ----- 1 65
Dehydrated Veg. Soup ----- 90
Mushrooms, Hotels ----- 35
Mushrooms, Choice, 8 oz. 40
Mushrooms, Sur Extra ----- 60
Peas, No. 2, E. J. ----- 1 65
Peas, No. 2, Sift. ----- 1 85
Peas, No. 2, Ex. Sift. ----- 2 25
E. J. ----- 2 25
Peas, Ex. Fine, French ----- 25
Pumpkin, No. 1 1 85
Pumpkin, No. 10 4 00
Pimientos, 1/4, 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 25
Spinach, No. 10 ----- 6 50
Tomatoes, No. 2 1 20
Tomatoes, No. 3, 1 90
Tomatoes, No. 10 ----- 7 80

CATSUP.
B-nut, small ----- 1 90
Lily of Valley, 14 oz. ----- 2 60
Lily of Valley, 1/2 pint ----- 1 70
Paramount, 24, 8s ----- 1 40
Paramount, 24, 16s ----- 2 35
Paramount, Cal. ----- 13 50
Sniders, 8 oz. ----- 1 75
Sniders, 16 oz. ----- 2 55
Quaker, 8 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
Longhorn ----- 31
Michigan Daisy ----- 30
Peanuts, Virginia Raw ----- 11 1/2
Sap Sago ----- 38
Brick ----- 28

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

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

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

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

CLOTHES LINE.
Hemp, 50 ft. ----- 2 00
Twisted Cotton, 50 ft. ----- 3 50
Braided, 50 ft. ----- 2 25
Sash Cord ----- 3 50



COFFEE ROASTED
1 lb. Package
Melrose ----- 32
Liberty ----- 24
Quaker ----- 28
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 50
Hebe, Baby, 8 doz. ----- 4 40
Carolene, Tall, 4 doz. ----- 3 80
Carolene, Baby ----- 3 50

EVAPORATED MILK
Quaker, Tall, 4 doz. ----- 4 80
Quaker, Baby, 8 doz. ----- 4 70
Quaker, Gallon, 1/2 doz. ----- 4 70
Carnation, Tall, 4 doz. ----- 5 15
Carnation, Baby, 8 doz. ----- 5 05
Oatman's Dundee, Tall ----- 5 15
Oatman's D'dee, Baby ----- 5 00
Every Day, Tall ----- 5 00
Every Day, Baby ----- 4 90
Pet, Tall ----- 5 15
Pet, Baby, 8 oz. ----- 5 05
Borden's Tall ----- 5 15
Borden's Baby ----- 5 05
Van Camp, Tall ----- 4 90
Van Camp, Baby ----- 3 75

CIGARS
G. J. Johnson's Brand
G. J. Johnson Cigar, 10c ----- 75 00
Worden Grocer Co. Brands
Master Piece, 50 Tin. ----- 35 00
Masterpiece, 10, Perf. ----- 70 00
Masterpiece, 10, Spec. ----- 70 00
Mas'p., 2 for 25, Apollo ----- 95 00
In Betweens, 5 for 25 ----- 37 50
Canadian Club ----- 35 00
Little Tom ----- 37 50
Tom Moore Monarch ----- 75 00
Tom Moore Panetris ----- 65 00
T. Moore Longfellow ----- 95 00
Webster Cadillac ----- 75 00
Webster Knickbocker ----- 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 Pails
Standard ----- 16
Pure Sugar Sticks 600s ----- 4 20
Big Stick, 20 lb. case ----- 20

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

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

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

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

Hard Goods Pails
Lemon Drops ----- 18
O. F. Horehound dps. ----- 13
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 ----- 23
Pineapple Fudge ----- 22
Italian Bon Bons ----- 17
Banquet Cream Mints ----- 28
Silver King M. Mallowes ----- 1 35

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

COUPON BOOKS
50 Economic grade ----- 3 50
100 Economic grade ----- 4 50
500 Economic grade ----- 20 00
1000 Economic grade ----- 37 50

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

CREAM OF TARTAR
6 lb. boxes ----- 38

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

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

Citron
10 lb. box ----- 40

Currants
Packages, 14 oz. ----- 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. ----- 08 1/2

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

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

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

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

Peas
Scotch, lb. ----- 05 1/2
Split, lb. yellow ----- 03
Split green ----- 03

Sage
East India ----- 10

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

FLAVORING EXTRACTS
JENNINGS PURE FLAVORING EXTRACT
Vanilla and Lemon
Same Price
7/8 oz. ----- 1 25
1 1/4 oz. ----- 1 80
2 1/4 oz. ----- 3 20
3 1/2 oz. ----- 4 50
2 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 ----- 2 40

FRUIT CANS
F. O. B. Grand Rapids
Mason
Half pint ----- 7 50
One pint ----- 7 75
One quart ----- 9 10
Half gallon ----- 12 15

Ideal Glass Top.
Half pint ----- 9 00
One pint ----- 9 20
One quart ----- 11 15
Half gallon ----- 15 40

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
 Buckeye, 18 oz., doz. 2 00

JELLY GLASSES

8 oz., per doz. ----- 37

OLEOMARGARINE

Van Westenbrugge Brands
 Carload Distributor



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

Wilson & Co.'s Brands

Oleo

Certified ----- 24
 Nut ----- 18
 Special Roll ----- 19

MATCHES

Swan, 144 ----- 4 75
 Diamond, 144 box ----- 6 00
 Searchlight, 144 box ----- 6 00
 Ohio Red Label, 144 bx ----- 4 20
 Ohio Blue Tip, 144 box ----- 6 00
 Ohio Blue Tip, 720-1c ----- 4 50
 Blue Seal, 144 ----- 5 60
 Reliable, 144 ----- 4 35
 Federal, 144 ----- 5 80

Safety Matches

Quaker, 5 gro. case ----- 4 25

MOLASSES

Molasses in Cans

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

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, rstd. 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

Shelled

Almonds ----- 70
 Peanuts, Spanish, ----- 12 1/2
 125 lb. bags ----- 32
 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, pl., doz. 1 60
 8 1/2 oz. Jar, plain, doz. 2 35
 20 oz. Jar, Pl. do. ----- 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
 20 oz. Jar, stuffed ds. 7 00

PARIS GREEN

1/2 S ----- 31
 1 S ----- 29
 2 S and 5 S ----- 27

PEANUT BUTTER



Bel Car-Mo Brand

24 1 lb. Tins ----- 14
 8 oz., 2 do. in case ----- 15
 15 lb. pails ----- 14
 25 lb. pails ----- 14

PETROLEUM PRODUCTS.

From Tank Wagon.

Red Crown Gasoline ----- 11
 Red Crown Ethyl ----- 14
 Solite Gasoline ----- 14
 In Iron Barrels
 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 50
 Finol, 8 oz. cans, doz. 2 25
 Parowax, 100 lb. ----- 9.3
 Parowax, 40, 1 lb. ----- 9.5
 Parowax, 20, 1 lb. ----- 9.7



Semdac, 12 pt. cans ----- 2 75
 Semdac, 12 qt. cans ----- 4 65

PICKLES

Medium Sour ----- 4 75
 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

PIPES

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

PLAYING CARDS

Battle Axe, per doz. ----- 2 75
 Bicycle ----- 4 75

POTASH

Babbitt's, 2 doz. ----- 2 75

FRESH MEATS

Beef

Top Steers & Heif. ----- 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
 Trimmings ----- 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 1/4
 3 lb. pails ----- advance 1/4

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 ----- 23@24

16-18 lb. ----- 23@24

Ham, dried beef ----- @35

Knuckles ----- @35

California Hams ----- @17 1/2

Picnic Boiled ----- 20 @22

Boiled Hams ----- @36

Minced 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 ----- 2 25

Process ----- 1 80

Quaker, 18 Regular ----- 2 70

Quaker, 12s Family ----- 3 25

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 ----- 2 30

18 roll packages ----- 4 50

36 roll packages ----- 5 20

36 carton packages ----- 2 65

SALERATUS

Arm and Hammer ----- 3 75

SAL SODA

Granulated, bbls. ----- 1 80

Granulated, 60 lbs. cs. ----- 1 60

Granulated, 36 2 1/2 lb. packages ----- 2 40

COD FISH

Middles ----- 15 1/2

Tablets, 1/2 lb. Pure ----- 19 1/2

doz. ----- 1 40

Wood boxes, Pure ----- 29 1/2

Whole Cod ----- 11 1/2

HERRING

Mixed, Keys ----- 1 75

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

SHOE BLACKENING

2 in 1, Paste, doz. ----- 1 35

E. Z. Combination, dz. ----- 1 35

Dri-Foot, doz. ----- 2 00

Bixbys, Doz. ----- 1 35

Shinola, doz. ----- 90

STOVE POLISH

Blackline, per doz. ----- 1 35

Black Silk Liquid, dz. ----- 1 40

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

SALT

Colonial, 24, 2 lb. ----- 95

Colonial, 36-1 1/2 ----- 1 25

Colonial, Iodized, 24-2 ----- 2 00

Med. No. 1 Bbls. ----- 2 60

Med. No. 1, 100 lb. bg. ----- 85

Farmer Spec., 70 lb. ----- 90

Packers Meat, 100 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 ----- 42

Old Hickory, Smoked, 6-10 lb. ----- 4 50



Per case, 24, 2 lbs. ----- 2 40

Pive 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 70

Grandpa Tar, 50 sm. ----- 2 10

Grandpa Tar, 50 lge. ----- 3 50

Quaker Hardwater ----- 2 85

Cocoa, 72s, box ----- 2 85

Fairbank Tar, 100 bx ----- 4 00

Triby Soap, 100, 10c ----- 7 30

Williams Barber Bar, 9s ----- 50

Williams Mug, per doz. ----- 48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx ----- 3 75

Bon Ami Cake, 3 dz. ----- 3 25

Brillo ----- 85

Chlimaline, 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 ----- 3 85

Rub No More, 20 Lg. ----- 4 00

Spotless Cleanser, 48, ----- 3 85

be on your guard for the next few years to see that they don't try the same thing on you. During the last year the State of Pennsylvania adopted an ownership law, the most stringent of them all. I am very keen to see that tested out in court. They have gone all the way; they have it tied up. If that law holds in the courts you have got a model of a law that will be worth while putting into effect in every state in the Union. Large credit of that is due to the Pennsylvania Association, for they would not take half a loaf; they went all the way. I never thought the Governor would sign that bill, but he did. We were all glad to see it. I hope somebody sees fit to test it, because if it is legal it will be well worth while copying from one end of the country to the other. I contend the Illinois law is better than the New York law. The Pennsylvania law goes further than the Michigan bill. I want to say now, speaking about State legislation in particular, that it has always been the aim of the National Association to assist any state association in any way that it possibly can. Our office and the officers are at your command at any time and any time that your officers feel we can be of any service in any way, shape or form, we are only too glad to assist not only the State Association of Michigan, but any other state association throughout the country.

I would like to extend to you an invitation to join us at the next National convention, which, as you know, will be held in Kansas City, Sept. 22. Clyde Kelly is going to be one of the principal speakers. The principal discussion undoubtedly will be price maintenance. The State of Michigan has always been well represented at the National conventions. We count among the Michigan members some of the loyal members of the N. A. R. D. and I hope all of you who can join us at Kansas City and help us make a better and stronger organization.

I want to thank you for your kind attention and assure you that the National Association is ever ready to help you. You have in the city of Chicago a secretary of this organization, a man who is spending every minute of his time and giving every bit of his energy to better conditions of the retail drug business and I want you to know you can call on us any time. We are glad to serve you as well as we can. I thank you.

President: Gentlemen, are there any questions you would like to ask Mr. Reminschneider?

Mr. Martin: I would like to ask whether it is a State ruling or a State law regarding the return of certain items of any drug store or department stores? I notice signs in the department stores in regard to blankets or something like that. In Saginaw we are bothered quite a lot, we cannot say no, just exchange the stuff. What can we do?

Mr. Reminschneider: I believe those things have largely to do with the Board of Health. If you can get your Board of Health or your Commissioner of Health to make a ruling that certain things of that nature are not returnable, you would have some argu-

ment with your customer. I don't know of any other way.

Mr. Look: I read an article in one of the drug journals that under the new laws of the State of New York the drug business has been declared a profession and under that no profession could form a corporation.

Mr. Reminschneider: That is true, that is a State law of New York. The State of New York classifies various businesses. Both professional and business men classify the drug store as a profession. Coming under a profession it comes automatically under the rules governing professions.

President: Mr. Reminschneider, your message here this morning is certainly refreshing and reassuring and I think it is a matter of deep concern not only to this State, but everyone in the United States.

All Factors Should Unite To Improve Food Laws.

It is a good augury that the specialty manufacturers have had a conference with the United States Department of Agriculture on the subject of food laws. There has been heretofore altogether too much conflict between State and Federal laws and even in not a few instances in municipal ordinances with both these. Furthermore it should be accepted as a principle that the more general such Federal and State laws can be made, the better they are for enforcement, leaving details to rules and regulations under the statutes.

It is encouraging to find the growing effort to clarify the laws and regulations about drugs, chemicals and household remedies. The manufacturers of proprietary preparations are vitally interested in what seems to many the unreasonable restrictions against retail grocers dealing in these. There should be found a good workable program for manufacturers, wholesalers and retailers to combine on a program of reducing and revising the present laws and working toward a better condition of simplification. The trade generally has a genuine regard for the public welfare, but nevertheless resents, not unnaturally, unreasonable Governmental interference, which in too many instances hampers business and serves no good purpose to the public.

Chronic Kicker Is Far From Dead.

Mears, Oct. 11—There seems to be a growing, or ingrowing, impression among the Tradesman readers that the C. K. has died of old age, simply because he has not smirched the clean pages of the Michigan Tradesman in the past few months.

Despite his four score and ten years, he is very much, if not more so, alive and still actively working 104 hours a week to keep 1927 cash receipts up to par.

My natural modesty forbids me inflicting myself on your readers during the time every available space in all papers was devoted to Col. Lindbergh, but as I find Lindbergh is not quite so much in the limelight at present, I most likely will have another spasm soon and break loose and, providing my Tradesman censor is asleep on the job, I possibly may get into its columns once again. Hence, the traveling fraternity beware.

Yours until Al Smith is President,
C. A. Brubaker, C. K.

Sauerkraut Possesses Many Palate Delights.

Everywhere throughout the country there is a new interest in sauerkraut. For science has been finding out remarkable things about this ancient and honorable food.

For centuries, sauerkraut has been a favorite with millions. People like it because of its pleasant sour flavor, its delicious piquancy.

Sauerkraut, as everyone knows, is nothing more than fermented cabbage. And cabbage is not only one of the most delicious of vegetable foods, but also one of the most healthful. It contains all the vitamins. It is rich in lime, potash and phosphorus; also in iron and in calcium, the bone-building substance.

Dr. Harvey W. Wiley, director of the Bureau of Foods, Sanitation and Health, conducted by Good House-keeping, wrote in response to a letter of enquiry:

"Cabbage is one of the vegetables which is found to be the richest in vitamins. It contains all three of the vitamins. I am, therefore, a great believer in the free and extensive use of cabbage, especially when it is raw. But after all, I think there is no form in which cabbage can be used to such an advantage as in sauerkraut. I wish, too, that the lovers of sauerkraut would eat it raw. It is much more wholesome that way, and I think more palatable. All the vitamins which it contains are preserved in the raw state. The slight acidity of sauerkraut also safeguards against the destruction of the vitamins in cooking. It is a well established fact that vitamins resist high temperatures much better in an acid medium than they do in a neutral or alkaline medium."

Sauerkraut gives us all the valuable properties of cabbage, and in a form which is not only more palatable, but more easily digested. It does more than this. The process of fermentation which it undergoes produces lactic acid, which is known to science as one of the most valuable prophylactics, and which renders sauerkraut not only more digestible, but also more valuable as a food.

Dr. John Harvey Kellogg, superintendent of the famous Battle Creek Sanitarium, and one of the foremost authorities on foods and health, says in his book, *The New Dietetics—What to Eat and How:*

"Sauerkraut deserves a larger place in the National bill of fare. The cabbage is a valuable source of iron, vegetable salts, and vitamins. In addition, it is a valuable means of giving the alimentary mass the necessary bulk to encourage peristaltic action. When properly made, sauerkraut is a most wholesome foodstuff."

In the cafeteria maintained by one of the largest banking institutions in the United States, where every day one thousand employees eat lunch, sauerkraut is served regularly three times a week. In a great Chicago mail order house, where all employees, from the president down to the messenger boys, eat lunch in a great cafeteria serving 7,500 to 8,500 a day, sauerkraut is on the menu the year 'round.

Thousands of business institutions, large and small, maintain such cafeterias, in charge of experts who select foods not alone for their appetizing qualities but also with careful consideration of their nutritive and health values. And in many of these cafeterias sauerkraut is one of the most popular dishes on the menu. It is also regularly served in hotels, restaurants, dining cars, hospitals, sanitariums, as well as in thousands of American homes. Sauerkraut is becoming a National dish.

When the juice of raw sauerkraut is taken as an appetizer or as a therapeutic agent in cases of diabetes or of excess uric acid, one or two tablespoonfuls are usually taken before meals and upon retiring. Sauerkraut juice has a delicious flavor, especially when iced, and thousands of people are to-day taking it as a corrective and health conditioner in their daily regimen.

Sports Scarfs Selling Well.

A nice business is being done in silk sport scarfs. The consumer demand has been steadily growing and is expected to reach its peak soon, now that the football season is under way. New designs in hand-blocked and printed effects are being brought out, with scenic and floral types in medium and small patterns featured. Interest centers in both triangle and square shapes, although in some sections of the country one style greatly outsells the other. Crepes and sheer silks are most commonly used in making the scarfs.

New Effects in Jersey Cloths.

Favor for two and three piece sports and formal ensembles continues a strong factor in the demand for plain and novelty jersey fabrics. Diagonal stripings feature some of the latest offerings of these cloths. The fancy design is used in one portion of the ensemble and the matching plain fabric in the other. Cashmere jerseys show new designs in the form of tinsel and wood grain effects. In the former, wool partly covers the tinsel and eliminates any harsh "handle" of the fabric. For tailored garments tweed-effect jerseys retain popularity.

Combination Corsets Sell Best.

The volume of Fall business in corsets is said to be somewhat ahead of last year at this time. This is credited in part to more active replenishing of stocks lately by retailers. The bulk of the business is being done in brassiere and corset combinations, the larger sizes of which are in the more active demand. Girdles are also selling well, much of the demand for misses' goods being for these types. Sales of bandeaux are said to have declined somewhat, owing to the popularity of the combination garments.

Life.

A little sun, a little rain,
A little loss, a little gain,
A little joy, a little strife,
And this is Life.

A little work, a little play,
Some kind deed done each passing day;
A few good-byes, a setting sun,
And Life is done.

Correct Balance Between Cash and Credit Trade.

(Continued from page 20)

hand on open account. But I question it. It seems to me that, in all but very exceptional instances, bills owed should not exceed fifty per cent. of stock on hand.

Such a condition may result from margin which is narrower than calculated, plus slow stock turn. Located where this store is, doing the kind of business it is doing, perhaps the maximum rate of stock turn already has been attained.

Given a margin of 16 per cent. average, a \$7,000 stock will yield \$8,333.33 sales, and dividing that into annual sales of \$60,000 we get a stock turn of 7.2 times. If ten turns could be attained, the stock could be reduced to \$5,040. But, of course, it is better to increase sales on the same stock and if \$65,000 can be reached this year, the present stock will show just about eight turns.

I hope this may be useful to my correspondent. If I have misapprehended his enquiry, I shall be glad to hear again.

On the subject of greeting anyone who enters a store, I had this experience yesterday:

I drifted into a local dry goods store for a pair of what the English call braces, used to suspend trousers. The store is kept by husband and wife. Both were discussing something with a salesman. He had his grip on the counter and was just saying:

"Well, but Christmas will be here before you know it and when folks come in for this thing you'll be out of luck not to have it—and you can't get it in a minute."

The wife looked at me with some enquiry in her eyes, then asked: "Did you want something?" My impulse was to say, "Oh, no, madam. I came in simply to listen to the charming talk this salesman is handing you," but I indicated that, yes, I did want something. Then the husband broke away and got me what I wanted.

I wonder what has become of our old familiar rule that the minute anybody enters a store—and that means anybody—the assumption is that he or she has come to be waited on. Everything is dropped at once—especially a salesman—so the possible customer can have undivided attention.

Paul Findlay.

Are Buying Underwear Slowly.

Wholesalers continued to purchase knitted and fleece-lined underwear for men in a quiet way during the past week. Numerous small orders were received from selling agents in various parts of the country and in the aggregate a fair volume of merchandise was moved. It was nothing like it should have been for this time of the year, however, according to trade authorities. The principal check on buying this week has been the cotton crop report that is due to-morrow. Buyers are frankly hoping for a distinctly bearish one. What sellers would like to see most of all is a report that would let cotton reach a stable basis on which business could be done without uncertainty.

Doll Makers Are Busy.

Doll manufacturers are now quite busy, according to trade authorities. August and September were unusually bad months for manufacturing on account of the high humidity, to which dolls are peculiarly susceptible. Orders in hand are said to be somewhat in excess of last year's, and all indications point to a busy time this month and November. There is more than a fair chance, it was said yesterday, that late purchasers will be disappointed.

Imports of dolls have decreased, and the market here is credited with being definitely in the hands of American manufacturers. The only exceptions are the very cheapest grades and the high-priced novelties. The latter are imported in small volume, and are more used for display than as salable merchandise.

There are reports in the trade of attempts to bring in foreign dolls and stuffed animals as containers for candy. These dolls have attached to them a paper box or similar contrivance to hold the candy, the purpose of which, it is contended, is to avoid payment of the high duty levied on ordinary dolls and toys.

Trade leaders say that the infant type of doll is not in such great demand as a year ago. The doll which distinctly says "Mamma" is again favored to the one which only cries. Slender dolls with bobbed hair wigs share popular fancy with those having somewhat longer curly locks.

New Cards Are Unusual.

Several novelties in playing cards have been introduced into this market recently, and are taking well with buyers for department stores. One of them, which is imported and which has thus far been available in only a limited quantity, shows the cards with black faces instead of white. The designations in the four suits are printed in colors, clubs being green, diamonds white, hearts red and spades yellow.

Another novelty, which is offered by one of the leading domestic playing card companies, is a special bridge set with revoke proof indexing of the suits. In this case the numbers and designations of the major suits—hearts and spades—appear on the top line as the "hand" is arranged for playing, while those of the club and diamond suits are at the bottom. This leaves a group of blank spaces between the different suits, as they are held in the hand, that makes it practically impossible for even the most inattentive player to select a card from the wrong one.

Cheap Dresses Better.

Consumers are getting better silks in their low-priced dresses to-day than ever before, according to an executive of a prominent silk firm. Fabrics of a quality that last year were used in \$16.75 dresses are now used in garments priced at 10.75, and even \$6.75, this man said yesterday.

One of the reasons why this can be done is that the silk manufacturer is paying a good deal of the difference out of his profits, the executive in question contended. Overproduction and sacrifice pricing of fabrics to meet

keen competition cut the profit margin of the manufacturer to small proportions.

At the same time, the executive admitted, the great production facilities of the dress manufacturers, which enable them to take only a small profit on each garment, also contribute to the excellent fabric values the consumers are receiving. This, he thought, has been one of the outstanding reasons for the recent marked growth in sales of dresses to retail at low prices.

Buys American Watches.

Great Britain is one of the best foreign markets for American watches and clocks, but it is capable of much greater development, reports Assistant Trade Commissioner C. G. Isaacs from London. From 1924 to 1926 inclusive the value of imports of watches, clocks and all kinds of parts into Great Britain has averaged in value fully \$10,220,000 a year. Of this amount only 6 per cent. was supplied by the American manufacturer, imports from the United States averaging over the three years approximately \$628,000.

It is estimated, according to Mr. Isaacs, that British manufacturers supply less than 5 per cent. of the demand, there being only a few important watch and clock makers. Three firms who were formerly important manufacturers of watches are now engaged principally in assembling imported parts. The clock industry, of rather fair proportions existing forty or fifty years ago, has almost disappeared.

Novelties Wanted in Raincoats.

New offerings in raincoats for women and misses feature light-weight garments of rubberized alligator grain fabric and leatherette. Swagger styles are played up in this merchandise, which shows such design details as raglan sleeves, inlaid velvet collar and pockets, and belt and hat to match. In garments of regular weight for sizes 14 to 20 trench coats with convertible collar, bellows pockets and all-round belts are taking particularly well. These garments are lined with suede cloth harmonizing in hue with the outer fabric. The bright shades are stressed. In women's sizes the straight-line style with convertible collar, raglan sleeves, patch pockets and belt is selling actively.

Neckwear Orders Shape Up Well.

While some spottiness prevails, good progress in the booking of holiday orders for men's neckwear is reported by manufacturers. Some of the leading firms are credited with substantial orders for delivery up to Nov. 15. Stripe and all-over designs lead in the patterns favored, jacquard designs being particularly well liked. The trend in colors is somewhat mixed, with both bright and conservative shades wanted. Ties to retail at \$1 and \$1.50 are meeting with the bulk of the demand.

Bringing Hair Ribbons Back.

Attempts to bring back hair ribbons are meeting with fair success, according to manufacturers. New offerings of semi-fancies to stimulate this demand are being made, the patterns

comprising moire and satin stripes on solid-colored taffeta grounds. Plaid effects are also being shown. Manufacturers have also brought out new types of fasteners designed to eliminate the need of tying the ribbon more than once. In some quarters of the trade it is held that retailers could do much to further the return of hair ribbons if they would stress the better grades of this merchandise.

Bracelets Continue in Favor.

Latest reports to reach the jewelry trade from Paris indicate the continued popularity of bracelets, of which the smart woman frequently wears as many as six at a time. These bracelets, being made of bright colored enamel and set with various combinations of brilliants and rubies, sapphires or emeralds, show off extremely well against the white gowns that nowadays play so large a part in evening wear. They are invariably flexible, being made in sections that are held together with links of brilliants or chip diamonds. Links, particularly in square and circular forms, still are the principal motifs of all bracelet and necklace designs.

Novel Slogan.

Shoe comfort, reasons a prominent merchant, is not strictly a matter of the shoe itself but of the foot. In consequence, in a conspicuous position in this merchant's advertising always appears this slogan: "A shoe of ours always has a comfortable foot inside."

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.

TO EXCHANGE—Detroit city improved property, for a good sized general stock and store in a small town. Write to R. Rutowitz, 4558 Tireman Ave., Detroit, Mich. 697

FOR SALE—Old established grocery. Stock and fixtures about \$2,500. Reason for selling, ill health. Address W. A. Quick, Nashville, Mich. 698

SALESMAN WANTED. SIDE LINE PROPOSITION—Manufacturer offers exceptional opportunity to experienced traveling salesman. Complete samples. Novelty styles. Low prices. Seidman Neckwear Co., 111 Fifth Ave., New York. 699

FOR SALE—Grocery store. Best location in manufacturing city of 5000. Good farming trade. Leaving town reason for selling. Address No. 700, c/o Michigan Tradesman. 700

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. 544

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

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

Trust For One of Small Means.

Contrary to general opinion, life insurance trusts may be advantageously used by the man of moderate means as well as by the wealthy individual. Instances are cited in the "Ten Unusual Stories From Real Life."

In purchasing a drug store Mr. Clark—a fictitious name, of course—borrowed \$5,000 from his mother to add to his own \$10,000 in closing the deal. It was only natural that he wished to be assured this debt would be liquidated at or before his death, while at the same time he wished to provide for his wife.

He was advised to insure his life for \$25,000, making the premiums a charge on his business. The insurance was placed in a life insurance trust which provided that in case of his death the loan from his mother was to be paid immediately and the remainder was to be held in trust for his wife.

As a result of the arrangement, the \$5,000 loan was liquidated by the trustee immediately after Mr. Clark's death and family misunderstanding and ill feelings were avoided. At the same time the widow was assured of a regular income for life.

Another instance cited was that of a clergyman living quietly on a modest salary. His income was sufficient only for providing \$10,000 insurance for his family. This he regarded as too small, so when he received an unexpected bequest of \$8,000 he sought a means of increasing the protection for his wife.

His adviser pointed out that inasmuch as he had never enjoyed the income from the additional \$8,000, he did not need it for living expenses. It was suggested, therefore, that the inheritance be invested so that the income would meet premiums on \$12,000 additional insurance. Together with the inheritance, the new insurance increased his estate to \$30,000, assuring an income for his wife and a substantial bequest to his daughter.

The case of a middle-aged physician who had saved about \$50,000 from his practice was cited. He felt his savings, the care of which caused him some worry, were insufficient to provide an adequate income for his family.

It was suggested, therefore, that he take out insurance to the amount of \$50,000 and place the policy together with his securities in a revocable life insurance trust. The income from investments paid for premiums on the insurance, the balance going to the physician. His estate, therefore, was doubled in value, and proceeds, in event of his death, would provide ample protection for his family.

At the same time the physician freed himself from the worry of managing his securities.

William Russell White.

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Be Conservative in Buying Wheat and Flour.

Written for the Tradesman.

The Government crop report, issued yesterday, increases the United States spring wheat crop about six million bushels, which was a surprise to the trade, a reduction having been anticipated. This, together with a bearish

report on corn, was a little too much for wheat prices to-day, they showing a tendency to decline at the opening quotations.

There is no material change fundamentally from conditions prevailing a week or two weeks ago. A bigger corn crop has been made than was thought possible a month or six weeks ago. The Canadian spring wheat crop has shown a larger out-turn than previous estimates had suggested, so that, all in all, both corn and wheat appear plenty high enough in price.

Of course, there are two unknown factors in the market, which preclude an open-and-shut prediction. One is, will farmers continue to market their grain freely or withhold offerings selling sparingly? The other is, what is going to be volume of export business? United States and Canadian consumptive, seed and carry-over requirements are well known. It appears probably the United States and Canada combined will have approximately six hundred million bushels of wheat to sell abroad. Is the foreign market broad enough to absorb this quantity?

The world crop appears about normal. An unusual demand, therefore, is not anticipated, although wheat and flour, being on a fair level of values, suggest the probability of higher consumption of wheat and wheat flour, both at home and abroad, and more wheat used for stock feeding in the United States because of the relatively high price of corn.

Of course, fall seeding conditions have been unfavorable in some respects too much rain having fallen over the winter wheat area of the United States, causing late sowing of wheat. In the long run this may work out advantageously from the standpoint of good crop next season. There have been no reports of under-sowing.

Under conditions existing conservatism as regards purchasing both wheat and flour appears a wise and sane policy, but as in other markets, changing conditions, which cannot be foreseen, are an ever present threat to a fixed policy, except that fixed policy be "To closely watch markets at home and abroad, primary offerings and receipts, favorable or unfavorable growing condition, and thus make provision for advisable changes in attitude toward buying and selling." Lloyd Smith.

Andrew Ross Elected President Food Craft Shops.

Andrew Ross has severed his connection with the George L. Dyer Co. to become President of the "Food Craft Shops." Mr. Ross, as everyone in the trade knows, was previously sales manager of the Armour Grain Corporation and before that of the Kellogg Co. Ralph C. Gilfillan has been made treasurer and his brother, J. C. Gilfillan, formerly president of the Jell-O Co., is associated with him.

A few years ago C. F. Keene, formerly advertising manager of the Calumet Baking Powder Co., started what he calls "the food craft shop" at 616 South Michigan avenue, Chicago, a few doors from the Blackstone Hotel. The first craft shop included attractive reception room, luncheon room, model kitchen, etc. Here lunch-

cons were served without charge to women's clubs.

Women's societies were furnished with tickets for the luncheons which they sold to their members. The luncheons consisted of the products of standard food manufacturers who paid the food craft shops a fee for services. The service consisted of mentioning the food product on the menu; serving the product as part of the luncheon; a brief lecture after luncheon explaining the merits of each product served and suggesting to those present that they order goods by the brand name and supplying each guest with literature regarding each product.

This plan has proved popular with women's clubs and successful advertising for the manufacturers.

Food craft shops are in successful operation in Chicago, Minneapolis and Milwaukee and the plan is being extended to the larger cities in the East. The idea is popular with women's clubs because it provides a favorable opportunity for them to raise money for their activities and incidentally affords an attractive luncheon and pleasant meeting for members. The ladies may use the rooms for bridge or any other purpose after luncheon.

The manufacturers are pleased with the plan because the food craft shop offers an opportunity to them to have their products intelligently demonstrated to housewives, averaging about 100 daily, five days a week, fifty weeks in the year, a different society being approached each day. As a result of the success of this plan the Food Craft Shops, Inc., has been organized under the State of New York with headquarters in New York City, and plans are under way to open food craft shops in Pittsburg, Philadelphia, Buffalo, Baltimore, New York and Boston.

The personnel of the corporation comprises men of extensive experience in the food industry and the enterprise is well financed.

Trade Flow Will Continue Full.

A round up of the October opinions on business held by the professional forecasters reveals the same strong faith in the future that prevailed a month ago. Not one analyst among the recognized authorities entertains any very serious doubt on the trade position.

A variety of views is held on the stock market, however, differing from forecasts of a sharp break in prices to predictions of still higher levels. Perhaps the most daring prophecy in the lot is that of the Brookmire Economic Service, Inc., which holds that the Federal Reserve policy is on the threshold of a change that will result in a more liberal use of our gold reserve to lower rates. The economists of that bureau call attention to the uninterrupted decline in prices for several years which has "pinched" some producers and forced the rate of business failures up, all of which, they say, "is generating an enormous pressure which will be brought to bear in a demand for 'inflation'—i. e., rising commodity prices through fuller utilization of gold reserves." The gist of their contention is that rates once more will be based on the banks' reserve

position "rather than on the board's judgment of what is necessary to maintain and stabilize prosperity."

The evidence, viewed from all angles "clearly points to a good volume of trade this fall," according to the Harvard Economic Service. This service likewise foresees a continuation of unusual "easy money" during the next three months.

Moody's Investors' Service explains the plethora of capital in part by a release of working capital from business and then goes on to say that these funds, which must be employed, explain the action of the stock market.

Roger Babson's statistical organization finds the outlook for business "moderately good" but contends that the stock market is "very high and a decisive reaction sooner or later will take place."

The Franklin Statistical Service, of New York University, Dr. Lewis Haney's bureau, finds that its P-V line now is headed upward which to them means that "a period of better business lies ahead." The present caution and conservatism in buying are looked upon as an assurance of the soundness of the basis for gains to come. All of which leads the Franklin forecasters to conclude that the price trend for good securities will continue upward for some time to come.

The Alexander Hamilton Institute believes that the credit situation and a better agricultural condition "favor the business outlook for the next twelve months."

From the Silberling Business Service of Berkeley, Cal., comes the report that Pacific Coast business activity remains steady at a level slightly below normal, and that "during the balance of this year it is more likely that some further recessions will occur than that business will resume the prosperity levels of 1925 or 1926."

Paul Willard Garrett.

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There was once a disposition to consider Turkey the "sick man of Europe," but one can imagine the discomfiture of Gladstone were he alive to-day to listen in on the radio from Oct. 15 to 18 as Mustapha Kemal Pasha delivers his 400,000-word speech. Not only is Turkey completely revived but it will take the President of the republic four days to tell of its achievements during the past nine years. With some aid from his secretaries he will read a document of 1,200 pages to the First General Congress of the Turkish People's Party, and a microphone will carry his message to all Turkey and as much of the rest of the world as chooses to tune in. President Mustapha Kemal certainly cannot be accused of doing things by half-way measures. When he decides to make a speech he makes a speech. And, in view of his dictatorial powers, we do not doubt that he is amply assured of an audience. There will be no empty benches in the National Assembly at Angora as he details the history of the National Government. No longer will any one be able to refer to the "unspeakable Turk."