

MICHIGAN TRADESMAN

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Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 26, 1927

Number 2301

No 1 '27ZS

To the Unknown Shore

Sometime at even when the tide is low,
I shall slip my moorings and sail away,
With no response to the friendly hail
Of kindred craft of the twilight pale,
When the night stoops down to embrace the day;
Sometime at eve when the tide is low,
I shall slip my moorings and sail away.

Through the purpling shadows that darkly trail
O'er the ebbing tide of the Unknown Sea,
I shall fare me away with dip of sail,
And a ripple of water to tell the tale
Of a lonely voyager sailing away
To the Mystic Isle, where at anchor lay
The crafts of those who have sailed before
O'er the Unknown Sea to the Unknown Shore.

A few who have watched me sail away
Will miss my craft from the busy bay;
Some friendly barques that were anchored near,
Some loving souls that my heart held dear
In silent sorrow will drop a tear—
But I will have peacefully furled my sail
In moorings sheltered from storm or gale,
And greetd the friends who have sailed before
O'er the Unknown Sea to the Unknown Shore.

HOUSECLEANING TIME AND SEMDAC DEALER PROFITS

The increased demand for a high grade cleaner and polish for floors, woodwork and furniture is noticeable at this season. Fall cleaning is under way in nearly every home.

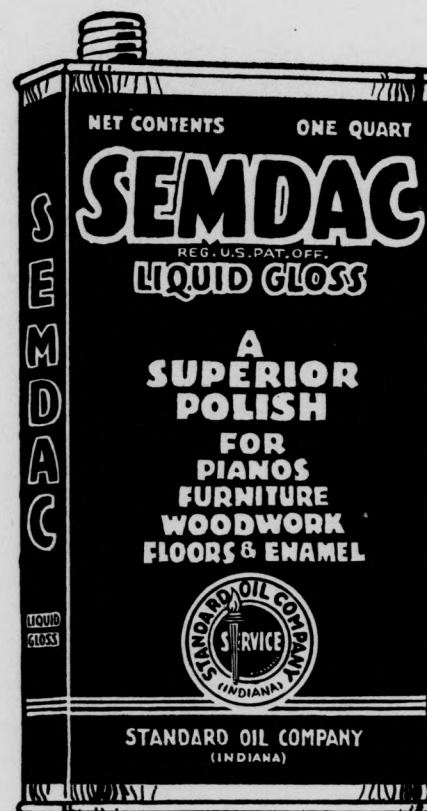
Housecleaning cares have been lightened for thousands of women who are using Semdac Liquid Gloss to aid them in their work.

For many years, Semdac Liquid Gloss has given most satisfactory results when used for renewing the lustre and enhancing the appearance of use-dulled furniture and woodwork.

And for as many years, this improved cleaner and polish has been displayed by an increasing number of Michigan dealers. For Semdac Liquid Gloss moves quickly and offers a greater profit than many other polishes.

Semdac Liquid Gloss has stood the test of years. It has seen other polishes come and go. Dealers throughout Michigan recognize this product as a popular leader in its field.

You can increase your business by displaying Semdac Liquid Gloss on your shelves and in the window. Such a display usually furnishes just the needed reminder for your customers to buy now. Order your supply of Semdac Liquid Gloss now — from your jobber or direct from us.



SEMDAC AUTO POLISH

SEMDAC AUTO POLISH removes smoke film, grime and rain spots with least effort, and restores the maximum lustre to lacquered, enameled and varnished surfaces.

Semdac Auto Polish is easy to apply. It works quickly. It gives a brilliant lustre.

Sold in pint and quart bottles. Look for the red and blue package.



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GRAND RAPIDS
PUBLIC LIBRARY

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

MODERNIST VICTORY.

In some unaccountable way the press of the country has until now overlooked the contest between the fundamentalists and the modernists in the Church of the Latter-Day Saints which has been raging in Utah for two years.

Three score and ten years ago the prophet John Smith issued an edict that the undergarments of the Saints must be fastened with strings—not buttons—and cover all but the hands, feet and head. When short skirts for women and plus fours for men reached Utah the modern Saints began cutting their undergarments to meet the newer fashion. The outraged fundamentalists vehemently protested that this was contrary to the faith of the fathers and pointed out the dire consequences that would result from adopting the undergarments of the Gentiles.

When the modernists assembled for the purpose of changing the rule of the prophet the fundamentalists attempted to break up the meeting by force. But the modernists resorted to drastic modern methods. They had the leader arrested and charged him with breaking the peace. A Gentile court found him guilty and threatened to send him to jail if he again resorted to violent ways of emphasizing his idea of the faith.

It is a great victory for the modernists. The Saints can now cut their undergarments as short as they please and even substitute buttons for strings to keep them in place. Absurd as all this seems to us, it is no more absurd than that in an earlier day our own church regarded that man as the most virtuous who could go longest without taking a bath.

FACSIMILE TELEGRAMS.

An interesting experiment in the transmission of telephotographic news is now being worked out in Germany, with the prospect that in time telegrams may be transmitted and received in the form of photographs instead of dots and dashes. So confident are those responsible for this development of the process of telegraphing photographs—which has already been done

with ordinary telegraph forms in thirty seconds—that they predict the opening of an experimental line within eight months, a line that will charge the public for its services at a rate based upon square inches rather than upon number of words.

The system is dependent upon a photo-electric cell invented by Professor Karolus of Leipsic, which, in a manner somewhat analogous to the way in which the telephone translates spoken words into electric impulses and then reverses this process to recover the spoken words, converts light and shade into electric impulses. In effect it would allow the receiver of a telegram to have his message just as it was written by the sender—with all its mistakes or crossed out words—and should tend to reduce the cost of telegraphing all but the briefest messages.

We are already familiar with the phenomenon of hearing the human voice over thousands of miles; this new development would allow us to receive written messages from our friends in their exact form some seconds after they were first put on paper. All that remains is the development of television, so that we may see persons thousands of miles away. Then, at last, distance will be annihilated except for the single consideration that science has not yet devised a method by which we can touch those who are separated from us by more than the length of our arms.

The celebration of the centennial of the Baltimore & Ohio Railroad awakens conflicting feelings. It is hard to realize on the one hand that anything so typical of this modern age of fast transportation as the railroad, still holding its own in the face of automobiles and airplanes, can be 100 years old; and it is almost impossible on the other hand to imagine that there was once a time when there were no railroads. The birthday of the Baltimore & Ohio marked the true opening of rail transportation, for, while there may have been a few miles of track laid previously to its incorporation, this company was foremost among the pioneers of steam transportation. There is a long stretch between the diminutive engines of those days and the giant locomotives of to-day, but the "Tom Thumb" of Peter Cooper and the queer carriages which it laboriously hauled along the tracks are the direct ancestors of our modern trains. It is amusing to think of the race which was staged between the Tom Thumb and a horse-drawn car and of the early experiments of the Baltimore & Ohio with a train equipped with sails, but it was these pioneering efforts which made possible the railroads of to-day. If the enthusiasts of a hundred years

ago, who held to their faith in steam transportation in the face of hostility and ridicule, could see the final result of their labors they would be both satisfied and astonished.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 25—Wilson Hutchins (Hazeltime & Perkins Drug Co.) was made the proud father of a six pound daughter at Blodgett hospital Sunday. The young lady tips the beam at 6 pounds. She will respond to the name of Helen.

The Grand Rapids Desk Co., organized by Joseph R. and George McCargor, has leased the plant of the defunct Haney School Furniture Co. and will operate as a subsidiary of the Stow & Davis Furniture Co., manufacturer of office furniture. Machinery, tools and equipment needed in operation will be installed immediately.

The Hazeltime & Perkins Drug Co. has furnished the ground work for two new drug stocks during the past week—Zimmerman's drug store at Muskegon Heights and Sicard's pharmacy at Muskegon. The former order included stock, fixtures and soda fountain. The latter included stock and soda fountain.

Arthur S. White, the dean of Grand Rapids newspaper men, will celebrate the fiftieth anniversary of his connection with the furniture manufacturing interests of Grand Rapids by the publication of a historical edition of the Michigan Artisan Dec. 26. It will be replete with articles on the early history of the trade, written by Mr. White and also contributions by the few remaining men who were active factors in the furniture trade of this market a half century ago. Aside from the remarkable history of the Grand Rapids furniture industry, written by William Widdicomb in 1909 and published in the forty-third anniversary edition of the Michigan Tradesman, no comprehensive history of the origin and growth of the industry has ever been written. The late Charles R. Sligh was asked by the Furniture Manufacturers Association to prepare such a history. He accepted the assignment and had accumulated a large amount of interesting material when he was called to meet his maker. Mr. White is now the only man available to take up this work and carry it forward to a successful completion. He has an enormous amount of data, collected and recorded during the past fifty years, and would probably be given access to the material already assembled by Mr. Sligh. It is to be hoped that he furniture manufacturers who would be interested in seeing such a record put in permanent form prevail upon Mr. White to enter upon the great work while he is in a position to perform such a remarkable service to the city of his adoption.

The schedule of the C. H. Leonard estate, published elsewhere in this week's paper, does not represent the total worth of the Leonard family. When the Grand Rapids Refrigerator Co. was sold to the Electric Refrigerator Corporation, the sum realized from the sale was \$5,800,000. Of this the Frank Leonard estate received \$1,400,000, leaving \$4,400,000 to be divided among Mr. Leonard, his son and his two sons-in-law. Mr. Leonard was always very liberal in his dealings with his relatives, with the result that

they are all on Easy street for the remainder of their lives.

Henry Milton, proprietor of the Hotel Milton, who was recently operated on at the Butterworth hospital for stomach ulcers, has recovered sufficiently to be able to leave the hospital at the end of the seventeenth day.

Walter A. Reed, President of the Lake Odessa Canning Co., has returned from a hunting and fishing trip in Montana, where he remained three weeks. He brought back a bull elk and a 400 pound black bear. He also found fine trout fishing.

Harvey A. Gish writes Gabby Gleanings that he made the trip to Florida via Cleveland, Bluefield (West Virginia) Ashville, Augusta and Jacksonville. He made the grade without meeting any delay or accident.

Lee M. Hutchins, President of the Hazeltime & Perkins Drug Co., is confined to his bed for a week with the prevailing flu.

Six New Readers of the Tradesman.

The following new subscriptions have been received during the past week:

Variety Wood Works, Grand Haven
Harvey E. Kidder, Ionia.
Edward Oosterhouse, Grand Rapids
Warner Rankin, Mayfield, Ky.
G. K. VanDenBerg, Holland
State Commercial & Savings Bank, Zeeland.

Automobiles have won another victory over camels upon the deserts of the world, and the passing of the old caravans seems now but a question of time. One more picturesque element of the life of the East gives way to our Western efficiency as the institution of passenger and mail service by automobile across the Libyan Desert follows the inauguration of similar services across the Sahara and over the deserts of Syria and Mesopotamia. The French have succeeded in driving from Morocco to Timbuctu; the English send weekly convoys back and forth between Damascus and Bagdad. On the latter course American cars have opened up a short route to Persia and India which had been closed for more than a hundred years but over which camel couriers once carried the mail of the old East India Company. In the days when the voyage around the Cape of Good Hope was both long and hazardous Aleppo and Basra were stations on the land route, but the depredations of the Arabs and the opening of the Suez Canal led to the abandonment of this route until automobiles once again made it safe and practicable. Now even the Arab is deserting his camels and in his own car is following in the tracks of the official mail convoys. The old order changeth and Western efficiency leaves no field unconquered. Even the desert loses its terrors.

Americanism: Trying to make hotels more like homes; trying to make homes more like hotels.

THE DESERVING CUSTOMER.

He Should Be Assisted Through Business Service.

A grocer had just put a new boy to work and among the other instructions was this: If you don't happen to have what a customer wants, suggest something else as nearly like it as possible. Soon a woman came into the store and asked the boy, "Have you any fresh green stuff to-day?" "No, ma'am," answered the boy, "but we have some nice looking blueing."

This woman knew exactly what she wanted before she entered the food establishment referred to in the story. She wanted fresh green stuff and no substitute. The young clerk, in his effort to effect a sale and to satisfy a customer, made a fool of himself and created an unfavorable impression of the house which paid him his salary. In this particular case the situation was not serious, but we, as credit managers and executives, I fear do not always have the right kind of an answer to give to a distressed and enquiring customer when he comes to our desk seeking assistance.

We are assuming that there are two kinds of merchants, deserving and undeserving. This is true. I would define the deserving merchant as one who is a hard worker, honest and one who tries to help himself. In the wholesale drug business we come in contact with the unusual condition of a seven day per week occupation for all who engage in the retail part of this line of merchandising. Hard work, therefore, is usually part of this game whether a man is lazy or industrious.

If a customer reaches a stage in which he finds his debts increasing, his volume decreasing and his expenses fixed and it is discovered in an interview that he is personally opening his store early, closing it late and is making an effort to operate on a minimum payroll, working seven days a week, I call him "deserving." I am referring to a druggist. These same requirements, minus one day a week, constitute the schedule which I prescribe for other lines of business. Such a man is, in my estimation deserving and is entitled to all the courtesies known to the credit fraternity. My firm happens to have one customer who is in arrears with his payments. Our terms are 30 days net, discount in 10 days: he owes for ninety days' business. After telephoning his store last week four times without locating him, writing three letters in ten days without a reply and learning from our traveler last Saturday that he had not been at his place of business for three weeks, I immediately put him in the class of an undeserving merchant.

Without stating to you what my next step is in connection with this fellow, I will leave it to your imagination and get back to my subject, "The Deserving Customer," to whom, if proper attention is given at the proper time, success will surely come.

The hard-working, long-hour, seven-day-a-week merchant, previously referred to, is usually a fellow who is willing to come to my desk on invitation for an analysis of his business, bringing his books and records to as-

sist in the operation, and is open for a new program if apparent failure can be turned into victory or success.

It is a great source of satisfaction to a credit man to be instrumental in correcting the past errors and poor management of a deserving merchant and observe his future progress as a result of a well thought out change in policy.

Business service—what is it? Furnishing merchandise as specified in the order? No. Giving to your customer prompt delivery as per schedule? No. Prompt acknowledgment of return goods? No. Business service, as interpreted in the subject, means none of these. Business service is that commodity which, if defined, by the deserving and worthy merchant, would not be described as the physical part of his business, but would deal with the soul of his business. That service which a physician renders to a sick man is likened to the service sought after by the deserving merchant who finds himself in financial distress and sadly in need of helpful advice.

The process of saving the deserving merchant is well known to all credit men. The merchant must first of all be responsive to treatment. He must be brought to a point where he admits his serious condition and this part of the operation frequently requires the greatest skill on the part of the credit man. After bringing him to the point of admission, and sincere admission at that, the tactful credit man proceeds to operate without anesthetic. Our distressed deserving merchant expects, in advance of the operation, to respond cheerfully to the formula to be prescribed for his salvation. His symptoms have been predetermined by the credit man and a correct diagnosis given.

Symptom 1. General expenses out of proportion to sales.

Symptom 2. Inventory out of proportion to sales.

Symptom 3. Pay roll out of proportion to sales.

Symptom 4. Accounts receivable out of proportion to sales.

Many more symptoms, visible to an alert credit man, may often be observed but need not be mentioned here. I believe you all know, as well as I, what kind of treatment to prescribe for all symptoms of distress in business.

The whole list of bad conditions, which we so frequently discover in the analysis of various business, has an extremely vital relation to one item, that is the heart and soul of every business in the world; that one item is "sales." The act of producing sales causes expense of all kinds. No expense that creeps into a business is caused by any other act than that of "producing sales." Strictest economy in every item that causes expenditure must be recommended whether the expenditure be for expense or merchandise.

A Scotchman went into a drug store to purchase a small bottle. Seeing one he wanted, he asked how much it would be. "Well," said the druggist, "it will be twopence as it is, but if you want anything in it, I won't charge you for the bottle." "All right," said Mac, "put a cork in it will you?"

This Scotchman, although a cus-

tommer of a deserving merchant, taught the merchant a lesson in economy in buying merchandise. Just as strict economy can be and should be practiced in creating expense items for the merchant.

Some deserving merchants cannot be saved. Why? You credit men waited too late before offering assistance. You found his debts exceeded his assets when the first approach was made by you to attempt to save him. Why not approach our deserving merchant early in the game instead of letting him slip down the brink of failure through our neglect.

Two Scotchmen went in bathing. One said, "I bet you six pence I can stay under the water longer than you." The other said, "All right." Both submerged. The police are still looking for their bodies.

Both the merchant and the creditor so often get submerged on account of delay in correcting an apparently bad condition which involves both that it results in a tremendous economical waste to business in general.

We have observed campaigns for the prevention of loss by fire for the purpose of cutting down the enormous fire waste of the country. Such campaigns are fruitful of beneficial economical results through education of the public mind. The credit departments of this country have had at their disposal for many years agencies to assist in the prevention of credit losses. These agencies constantly endeavor to keep such losses at a minimum at considerable sacrifice to sales. We must at once awaken to the fact that a change in credit policy must take place and at some early period. When you stop to consider the fact that 80 per cent. of the liabilities for merchandise at the time of liquidation, under trusts or bankruptcy, are past due; that through interchange clearance, an approximately accurate status of a merchant's financial condition is available; that through our adjustment service, careful and dependable supervision of the merchant's affairs is possible, it is not perfectly clear to all of us that it is our moral duty to business to call such a customer in for a conference the minute he exceeds the sales terms agreed upon at the time the account was opened and insist on knowing the reason for his departing from his practice of discounting his bills? Let us, as credit managers, wake up and take advantage of all valuable credit information available and insist on knowing our customer's financial condition instead of guessing at it or taking his word for it. When his bills run overdue with you, rest assured that he is in similar difficulties with your competitor and in other markets. We are doing him a favor and a great service when we call a sudden united halt on his practice of increasing his liabilities without supervision by a creditors' committee or a trustee. Too many merchants are starting in business these days and in recent months who should not make the venture on account of insufficient capital. Keep this class of men out of business if within your power to prevent it.

Assist the deserving merchant

through business service. Encourage him when daylight is ahead of him. Recommend a termination of his affairs through friendly adjustments when his condition is hopeless.

G. A. Palmer,

Credit Manager, Farrand Williams & Clark, Detroit.

Retailers Returning Quantities of Goods.

A very large number of returns has marked the present season in the garment trades. As this condition exists among manufacturers of children's wear no less than among those manufacturing clothing for women, the trouble is attributed to underlying causes affecting the needle trades as a whole.

One of the chief reasons for the returns was unseasonable weather that prevailed throughout the latter part of September and early days of October. The basic fact, however, was said here to be that retailers refuse to accept their share of the risk of production of merchandise. This year has been typical of this state of affairs. It is well known that for the most part, retailers entered the local markets as late as possible, expecting to find plenty of stocks on hand. The result was that they found many manufacturers unable to meet their demands for immediate delivery, and also that they refused to delay work on early orders to meet requests for quick delivery on later ones.

Manufacturers, trying to meet the retailers half way, undertook to press production at top speed. Meanwhile some retailers filled their orders from the stock of certain manufacturers, with the result that by the time the orders were filled they already had all the merchandise they needed in view of the warm weather. So they promptly shipped back the merchandise made to order, because it was possibly a day or two late. According to Executive Chairman M. Mosessohn of the United Women's Wear League of America, it is contended by some manufacturers that the need for haste in replenishing stocks in children's wear was so great in September that retailers took almost anything they could get for immediate delivery. This indiscriminate buying was not always in accord with the needs of the store, however, so that in some cases the shelves and racks are filled with merchandise which must be moved and which is not particularly easy to move.

"This causes great inconvenience all around," Mr. Mosessohn said yesterday, "and manufacturers who have tried to meet a difficult situation to the best of their ability are complaining of the numerous returns based on flimsy excuses. A hope for straightening out the situation lies in the fact that the weather must stimulate consumer demand. It has done this during the last few days, and all the stocks of manufacturers will soon be absorbed. The need for replacement will then make itself felt."—N. Y. Times.

A primary is a lot more democratic than the old style convention. More people get the bribe money.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The architect of this department trusts every dry goods dealer who takes the Tradesman will read carefully the strictures on pattern houses by the Manager of the Michigan Retail Dry Goods Association in the dry goods department this week. Some years ago after several very exasperating experiences with the pattern houses, the writer stated that they were all arbitrary, unreliable and impossible. Mr. Hammond, who happens to be a prince of good nature and has abiding faith in the universal goodness of mankind, took issue on this point and asserted that he thought he could induce them to deal fairly by gentle methods, persuasion and argument. It will be noted that he has receded from this position, long and varied experience having convinced him that the pattern companies are about as easy to handle as a rattle snake or a rabid male of the bovine species. The writer is glad to learn that so candid a man as Mr. Hammond has finally concluded that the only way to deal with the pattern houses is for the merchant to write out his own order and refuse to sign any contract presented him for signature, because it appears to be absolutely impossible for any of the pattern houses to deal fairly or act honorably. The large dry goods houses in the cities have long made it a rule to sign no contracts prepared by any pattern house. They experience no difficulty in obtaining all the patterns they require without placing themselves in jeopardy.

Another bad check passer for whom merchants should be on the lookout has been reported by a store in Indiana. This man uses the name, W. Kerr, and represents himself as a salesman for the M. & K. Handkerchief Manufacturers, 131 Spring street, New York. He asks buyers or others in the store to cash his check with the statement, in this case, that his wife has just recovered from an operation in a Pittsburgh hospital and that he is bringing her to the Indiana city to live. Kerr is described as follows: 5 feet 6 inches in height; weight around 135 pounds; age apparently 38 or 40. The M. & K. Handkerchief Manufacturers advise us that this man is not in their employ.

Police records and the newspaper files contain numerous instances of men and women who habitually collect damages for broken bones and other injuries. Some peculiar physical condition makes it possible for these people to produce such conditions with very little real suffering. While doctors and the police are familiar with this curious fraud, it is difficult to detect under the usual examination, with the result that business houses and public utilities or their insurance companies frequently are forced to pay substantial damages in compensation for faked injuries.

A case of this kind is reported by one of our members in Indiana. A man giving the name George King recently fell in this store, apparently

breaking his left wrist. The X-ray revealed a break, apparently genuine, and a competent surgeon set the fracture. The store's insurer took releases and paid King \$50.

Investigation reveals that this same man (apparently) did practically the same thing in stores in Washington, Norfolk and other cities, as well as at a hotel in Indianapolis. He has used the names Earl M. Miller, John C. West and George King, in each case giving Denver, Colo., as his home and real estate sales as his profession. He shows a genuine knowledge of the city of Denver.

He is a man of neat appearance, very agreeable and gentlemanly, about 5 feet 8½ inches tall, weighs about 140 to 145 pounds, and is about 45 years of age. He formerly had smoothly shaven face, but in this case was wearing a mustache. His hair is dark and thin with some gray.

The accident for which he was compensated (probably he always has the same kind) is a break or transverse fracture of the radius, 1½ inches above the left wrist joint. Tradesman readers are urged to be on their guard and give the above details to their insurance company in case the stunt is tried in their stores.

The New York Federal Reserve Bank has issued a warning of a counterfeit \$20 note on the Federal Reserve Bank of Dallas, Texas. The note purports to be of the 1914 series, with check letter "A," face plate No. 37, and back plate No. 896, and to bear the signatures of Frank White, Treasurer of the United States, and A. W. Mellon, Secretary of the Treasury, and portrait of President Cleveland. The warning says:

"This is a dangerous counterfeit printed on two sheets of thin paper between which silk threads have been distributed. The portrait, while well-executed, does not stand out in relief as in the genuine. The fine white lines in the border are not clearly defined and the appearance of the face of the note generally is too dark. The face and back plates are nearly one-eighth of an inch longer than in the genuine. Under rough usage this counterfeit will split. Specimen at hand bears serial No. K5469993A."

Flivver Maker is Non-Progressive and Stubborn.

J. H. Newmark, a New York advertising expert, says that General Motors is watching very closely the plans of the Ford Motor Co. for its new model car and that it will not let Ford take away the market built up with the Chevrolet car "without a fight." He takes issue with a statement expressed in an analysis issued by the Standard Statistics Co. on the possible effects of the General Motors-Ford competition, as follows:

It is most difficult for New York statisticians to make deductions regarding the future of the industry or the companies in the forefront of the business. These statisticians know little about it. They are not familiar with the facts, nor are they able to reason logically. One cannot reason logically on a subject of which one knows little.

Neither the Standard Statistics Co. nor any one else knows the sort of re-

ception the new Ford model will receive, or what its sales will be. We do know this: That Ford is not progressive, or he would not have waited ten years to make a change in his out-of-date Model T. He was simply stubborn and he kept on waiting. He knew more than his lieutenants. He refused to take counsel. And he has suffered accordingly. He not only was not progressive, but failed to appreciate the increased wealth in this country and that the time would come when to be seen in a Ford was to wear a badge of poverty. Ford Model T sales dwindled to the minimum and Ford's great plants and organization lost their impetus. They not only stood still, but lost their standing in the industry.

How fast will the Ford comeback be? It all depends on the car he brings out. And he certainly has to watch his step. All he has to do is to make a mistake or two. And Ford is arbitrary and stubborn enough to do it. And if he does make any mistakes he cannot stop Chevrolet's further progress. Ford little appreciates how the public has been educated by others in the automotive industry to expect extraordinary values. And another thing to take into consideration is the status of the present Ford dealer organization, Ford's arbitrary methods in handling

his dealers has created a condition which may take a long time to remedy. Ford must turn about face and treat his dealer organization with some consideration. And this same dealer organization will have to be sold on the value of the new car as much as the public.

The Standard Statistics Co. is no more in a position to tell the public the value of General Motors securities a year hence than the proverbial man in the moon. They know nothing about it. We know this: That Ford, from present indications, has no desire to follow General Motors in its various price offerings. It would not be a difficult thing for him with his great wealth to duplicate the General Motors line within a year, for he is in a position to go out and buy great plants and valuable trade names and makes of cars. Apparently, so far, he has not shown any inclination to do it.

Tuna a Recent Edible Delicacy.

Hunting the tuna fish was formerly done to protect sardines, which they devour in large numbers, but since the tuna is now popular as a food it is the basis of an important phase of the fishing industry.

Best Foods
RELISH SPRED

Now
25¢

Grocers who sell Relish Spred report that since the quarter-a-jar price went into effect, initial sales are much easier and repeat sales much faster.

Twenty-five cents is one of those saleable prices. It is "a quarter"—"two bits". People think in terms of quarters.

Thirty cents, the old price, made the customer think twice before buying because it broke up half a dollar.

The grocer loses nothing on the price reduction. His percentage remains the same. He simply cashes in on the large increase in sales.

Put in your order for Relish Spred to-day.

THE BEST FOODS, INC.
NEW YORK CHICAGO SAN FRANCISCO

Putnam's

THE GOOD CANDY

AGENTS FOR
LOWNEY'S

NATIONAL CANDY CO., INC.
PUTNAM FACTORY

MOVEMENTS OF MERCHANTS.

Buchanan—O. A. Barr has engaged in the boot and shoe business.

Oakwood—A. C. Wagner has engaged in the boot and shoe business.

Kalamazoo—The Kalamazoo Tool Co. has engaged in business at 218 Taylor street.

Battle Creek—L. E. Finout has closed out his stock of boots and shoes at 424 Maple street.

Vicksburg—Knapp & Bartels, recently of Kalamazoo, succeed R. Bell & Son in the grocery business.

Temple—Miss Anna Crawford has engaged in the shoe and shoe findings business in the Coyne building.

Flint—The Merchants & Mechanics Bank of Flint, has increased its capital stock from \$100,000 to \$120,000.

Zeeland—The Sanitary Dairy Co. will open for business about Nov. 1, handling all kinds of dairy products.

Detroit—Golding & Glazer succeed Annie Golding in the boot, hosiery and shoe business at 2127 Ganiff street.

Battle Creek—Lawrence M. Smith succeeds William Gasser in the grocery business at 345 West Main street.

Benton Harbor—The H. Benjamin Co. succeeds Benjamin's, in the boot and shoe business at 184 Pipestone street.

Pullman—Lyle Hoyt, who owned the Pearle creamery which burned several weeks ago, is building a creamery here to take its place.

Wayland—Pryor Bros., dealers in flour, feed, fuel and grain, have sold their stock to Louis Finkbeiner, who has taken possession.

Drenthe—Albert Otteman has sold his store building and stock of general merchandise to Gerrit Heetderks, recently of Holland, who has taken possession.

Lansing—Walt's Clothing Store, 113 East Michigan avenue, is conducting a closing out sale and will retire from business as soon as the stock and fixtures are disposed of.

Niles—The Niles Economy Drug Co., 202 East Main street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The John D. Stanton Steel Co., Iron and Wright streets, has been incorporated to deal in steel and other merchandise, with an authorized capital stock of \$50,000, \$24,000 of which has been subscribed and paid in in cash.

Detroit—The Domestic Appliance Shop, 1451 Broadway avenue, has been incorporated to deal in electrical appliances, with an authorized capital stock of 500 shares at \$10 per share, \$5,000 being subscribed and paid in in cash.

Hillsdale—J. W. Bennet, proprietor of the North Side Grocery & Meat Market, has sold it to L. E. Smith, formerly connected with city market, who has taken possession and will continue the business under his own name.

Grand Rapids—The Buskirk Baking Co., 1606 Lafayette avenue, S. E., has been incorporated with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed and paid in, \$4,000 in cash, and \$6,000 in property.

Battle Creek—The Eckert Cash Markets, 19 West Main street, has been incorporated to manufacture meat products and to deal in meats, with an authorized capital stock of \$18,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Weibert & Pfeil Co., 206 Broadway Market building, has been incorporated to deal in office equipment, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$2,000 in cash and \$8,000 in property.

Detroit—The Mitchell Light Corporation, 132 North Continental street, has been incorporated with an authorized capital stock of 5,000 shares at \$2 per share, of which amount \$10,000 has been subscribed and paid in, \$1,650 in cash and \$8,350 in property.

Fremont—The Fremont Lumber & Fuel Co., has merged its business into a stock company under the same style, with an authorized capital stock of \$250,000, of which amount \$195,400 has been subscribed, \$9,781.52 paid in in cash and \$185,618.48 in property.

Kalamazoo—The Loose-Wiles Co. has leased the west 6,200 square feet of the modern building now being erected on East Ransom street, by the Kalamazoo Ice & Fuel Co. and will establish its Western Michigan sales and distributing station there.

St. Louis—The St. Louis Hardware Co., Mill street, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in, \$20 in cash and \$4,980 in property.

Marquette—J. Pickands & Co., Ltd., fuel of all kinds and builders' supplies, has merged its business into a stock company under the style of James Pickands & Co., with an authorized capital stock of \$125,000, \$12,500 of which has been subscribed and paid in in cash.

Kalamazoo—The Anway-Peerless Co., 251 East Main street, is closing out its retail stock of overstuffed furniture and will devote its entire attention to manufacturing its product, overstuffed furniture. Its retail furniture store at Battle Creek has also been closed.

Muskegon—The Forberg-Paulson Co., 1036 Terrace street, has been incorporated to deal in automobiles and accessories at wholesale and retail, with an authorized capital stock of \$100,000, of which amount \$60,000 has been subscribed, \$840 paid in in cash and \$59,160 in property.

Detroit—The Schaeffer-Smith Corporation, 3-132 General Motors building, has been incorporated to act as manufacturer's agent for machinery, equipment and automobile parts, with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Muskegon Heights—The Coston-Burns Motor Sales, 1108 Peck street, has merged its business into a stock company under the style of the Coston Motor Co., to deal in autos and accessories at wholesale and retail, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in, \$20,972.97 in cash and \$4,027.03 in property.

Manufacturing Matters.

Boyer City—The Michigan Cooperative & Excelsior Corporation, has changed its capitalization from \$125,000 to \$100,000 and 15,000 shares no par value.

Manistee—The Marshall Field Mills Corporation has let contracts for an addition to its Lakeside shirt factory, which will permit 50 per cent. expansion in production.

Grand Haven—The Piston Pin & Manufacturing Co. has removed from Detroit to this place and is starting operations with ten men, which number will be increased soon.

Greenville—The Hall Refrigerator Corporation, has been incorporated with an authorized capital stock of \$30,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Vogel Machine & Tool Co., 2222 Myrtle street, has been incorporated with an authorized capital stock of \$10,000, of which amount \$1,000 has been subscribed and paid in in cash.

Kalamazoo—The Milburn Refrigerator Co. will begin active production about Nov. 1, manufacturing meat colers, refrigerator counters, restaurant refrigerators and a complete line of store fixtures.

Detroit—The Commonwealth Detroit Engineering Co., 1340 East Milwaukee avenue, has been incorporated with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Michigan-Roberts Gas Burner Corporation, 122 East Larned street, has been incorporated with an authorized capital stock of \$10,000, of which amount \$7,000 has been subscribed and \$1,000 paid in in cash.

Detroit—Millwork Manufacturers, Inc., 15000 Linwood, has been incorporated to deal in lumber, to manufacture finished lumber, etc., with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in cash.

Detroit—The Edward J. Dore Co., 206 East Grand River avenue, washing and ironing machines, repair work, etc., has been incorporated with an authorized capital stock of 160 shares at \$100 per share, \$16,000 being subscribed and paid in in cash.

Detroit—The Munz Spralawn Corporation, 3-217 General Motors building, has been incorporated to manufacture and deal in lawn and fire prevention sprinklers, with an authorized capital stock of \$100,000, of which amount \$98,500 has been subscribed, \$20,500 paid in in cash and \$51,000 in property.

Detroit—The Acme Wire and Iron Works announces the removal of its factory from Canfield avenue to a new location at 12340 Coverdale avenue. The concern had carried on its business in the old plant for more than twenty-five years. Wire, iron, brass and bronze materials for buildings are manufactured by the firm.

Mt. Clemens—The Mt. Clemens Sugar Co., which opened its plant on Oct. 17 after being closed since last spring, plans to employ between 350 and 400 men. It is expected that the factory will be in operation day and night until next January. The company ex-

pects to turn 88,000 tons of sugar beets into 22,000,000 pounds of sugar before the present season is over.

Battle Creek—Remodeling of the plant and installation of machinery by the P-G Mfg. Co., which recently moved to Battle Creek from Hastings, will permit starting of operations on Jan. 1, according to H. L. Carr, president and general manager. The company, organized in Hastings in 1923, and manufacturing a complete line of tillage tool attachments, has enjoyed a steady growth. A building at Morgan Park, 40 by 60 feet two stories high, will house the company's equipment. From fifteen to twenty men will be employed at the start.

Independent Grocers Further Penalized by National Biscuit Co.

The promulgation of new quantity discounts by the National Biscuit Co., ranging from nothing on purchases under \$15 a month to 17½ per cent. on purchases over \$1,000, which was followed by an increase in discounts on the part of the Loose-Wiles Biscuit Co., not only threatens a renewal of the fight on the part of the independent retail grocers of the country because of the still further handicap placed upon them in competition with chain stores, but also presages open warfare between the two big companies doing a national business.

Under the conditions of these new terms, discounts are raised on the maximum purchases, thus playing directly into the hands of the chain stores. This enables them to have a greater advantage over the independent dealers than prevailed under the old quantity discounts.

The new discounts are as follows, based on monthly purchases:

Under \$15, no discount.
\$15 to \$30, 5 per cent.
\$30 to \$50, 7½ per cent.
\$50 to \$100, 10 per cent.
\$100 to \$200, 12½ per cent.
\$200 to \$1,000, 15 per cent.
\$1,000 or more, 17½ per cent.

Prior to October 1, 1927, ever since the National Biscuit Co. was organized, the maximum trade discount was on a basis of purchases aggregating \$200 per calendar month, which then entitled the grocer to a trade discount of 15 per cent. Now it is compulsory to buy \$1,000 per calendar month or over to get 17½ per cent. trade discount.

Relatively few retail grocers, if any, can buy in excess of \$1,000, and as the National Biscuit Co. will not permit grocers to combine their purchases through one grocer, even though delivery is made to one store and paid for by one of the grocers in the group, the chains are certain of an additional advantage.

Australians Like Our Textiles.

American designs in cloth for shirts and pajamas are well liked in Australia. During recent years there has been a growing tendency to depart from the older conservative shirting material. It is also thought that sales of goods used in women's clothing can be increased by the introduction of American patterned cloth, reports Trade Commissioner E. C. Squire, of Sydney.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.65 and beet granulated at 6.55.

Tea—Prices in the primary centers are on so high a basis that imports have been retarded and very little import order business has been done of late. This is evidenced by the statistics of the importations of tea into this country, from July 1 to Sept. 30. Spot supplies are low in all teas except, perhaps, Formosa, which has shown an increase in importations. It is expected that with the advent of cold weather the demand will brisk up and it is felt that spot stocks may not be adequate to meet a general buying wave. Should events shape themselves in this manner buyers who are holding off now may regret having postponed their purchasing.

Canned Fruits—The fruit line is quiet since there is little buying for replacement. Wholesalers have tried to pick up the short items but they have not been able to do so or have not wanted to pay asking prices, and as they have goods under contract they are waiting until after the turn of the year.

Canned Vegetables—The one piece of concrete news of the week is the announcement of the 1927 pack of peas at 13,000,000 cases, which is the lightest output since 1921. Compared with the big packs of the past three years the production looks small. The output had been approximated by close estimates and if the guesses of the corn pack are as close, a serious market condition is to be faced on that commodity. All estimates on corn are under 10,000,000 cases, with many not anticipating over 8,000,000 cases. About a quarter of last year's output is some cut, even the most hard boiled advocate of a reduction in output is bound to admit. Less definite figures are being given for the tomato production, but the tendency is to concede a larger pack in the tri-States than last year by a substantial amount, with good quality prevailing. Smaller canners have not been so much of a factor this season. The idea prevails that there will be plenty of tomatoes in the tri-States and this is being used as a weapon by buyers to force other sections to come to the Southern level. So far they have been above par. Southern tomatoes at present offer the advantage of a low cost and low freight rates, good quality and an opportunity to pick and choose, as canners are competing in selling and even some of the largest are willing to forego the advantage of an established brand.

Dried Fruits—A lower basis on raisins is the outstanding feature in dried fruits. Sun-Maid has revised its prices and independent packers have followed suit, putting the market at the lowest point of the season. The trade has been conservative in covering, as after first bookings were placed when new crop was quoted, there has been a tendency to go slow while the market has been on the toboggan. There is no doubt but what raisins will sell through consumer and manufacturing channels, but with a big crop there is little incentive to book ahead. Specu-

lative profits are not in sight and that element has not had a bearing on the market this season. Jobbing stocks of prunes are larger than they have been at any time in the past few months as deliveries of new crop California prunes have been made and other shipments are in transit. It will be several weeks before there are any Northwest packs here and in the meantime the market is almost bare. California prunes are steady at quotations, but there is a wide range in asking prices since some sellers are quoting out prunes without crop year specified. Others are making a distinction, but their quotations vary. Old packs are generally satisfactory and it takes a good judge to determine the year of production. Apricots and peaches have been uneventful all week. The only thing of interest in apricots is that new packs are being delivered, affording wider spot selection of grades and varieties.

Canned Fish—Pink salmon has drifted toward a firmer basis. Chums are a close companion to pinks as to tone and upward price trend and unlabeled chums sell unusually close to pinks. There has been no change in reds, although there are no soft spots in the market. Columbia River chinooks are so difficult to replace at the source that there is no free selling on the open market. California sardines have been quiet and are inclined to be slow sellers. The spot movement in Maine sardines is not heavy and although the packing season is ending and prices at the factory are working higher, buyers are slow to anticipate their wants. They have some goods and are waiting until nearer the actual time of needing stocks. Other fish are unchanged.

Nuts—The most excitement in nuts is in walnuts. Premium cars of California walnuts have arrived and have gone out to the trade, resulting in repeat orders. Regular shipments will keep stocks ample. Foreign walnuts are at a price disadvantage. Brazils are unsettled in tone and are affected also by the low basis on walnuts. While they do not go to the same trade, retail outlets are influenced. The demand for filberts and other nuts in the shell has not been conspicuous for the season of the year. All nuts are in better demand, naturally, but there is every evidence of conservatism in booking for advance requirements.

Rice—The spot market reflects the pronounced disposition to buy for later outlets, and with light stocks here and in transit, there is no excitement. While there is some selling pressure, the market might be classed as steady.

Review of the Produce Market.

Apples—Shiawasse and Wolf River, \$1.75@2; Baldwins, \$2.25@2.50; Northern Spys, \$2.50@3; Western Jonathans, \$2.75 per bu.

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

Bananas—7½@8c per lb.

Beans—Butter, \$3.50 per bu.

Beets—\$1.50 per bu.

Butter—The market is 1c higher than a week ago. Jobbers hold June packed at 43c, fresh packed at 45c,

prints at 47c. They pay 24c for No. 1 packing stock and 12c for No. 2.

Cabbage—\$2 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—90c per doz. or \$7 a bag.

Cucumbers—Hot house, \$2 per doz.; garden grown, \$2.50 per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$5.90

Light Red Kidney ----- 7.25

Dark Red Kidney ----- 7.00

Eggs—Local jobbers pay 45c for strictly fresh. Cold storage operators are playing out their supplies as follows:

April firsts ----- 37c

May firsts ----- 34c

May seconds ----- 30c

Checks ----- 28c

Egg Plant—\$2.25 per doz.

Garlic—30c per string for Italian.

Grapes — Calif. Tokays, \$1.60 per crate; home grown Wordens and Concord, \$2.25 per doz. for 4 lb. baskets; Niagaras, \$2.50; Delawares, \$3.

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

Honey Dew Melons—\$2.50 per crate.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$13.00

360 Sunkist ----- 13.00

360 Red Ball ----- 12.50

300 Red Ball ----- 12.50

Lettuce—In good demand on the following basis:

California Iceberg, 4s, per bu. -- \$3.25

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 ----- 9.00

150 ----- 9.00

176 ----- 9.00

200 ----- 9.00

216 ----- 9.00

252 ----- 8.50

288 ----- 8.00

344 ----- 6.00

Red Ball, 75c cheaper.

Pears—\$2.50 per bu. for Bartletts.

Peppers—Green, 40c per doz.

Potatoes — The market is fairly strong on a basis of \$1.40@1.50 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

Quinces—\$2.50 per bu.

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—\$1.75 for 10 lb. basket of hot house.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 19c

Good ----- 17c
Medium ----- 16c
Poor ----- 12c

Summer Is Past and Spring Is Coming

Boyne City, Oct. 25—The summer is past. When the soft winds of spring chased away grim winter's blizzards and the sleeping life of the earth awoke to new endeavor, all was green and bright, promising, as always, great things for us while Sol beamed fervidly on the chilled land. We forgot the drought and heat to come. We forgot hurricanes and floods which might and would descend upon us. We forgot the javelins of lightning, the arrows of hail. We went forth with plow and harrow to plant corn, beans, potatoes, wheat. Nay more. Much more. We planted dreams, plans and prospects. A new house, a new car, new raiment, college for the boy and school for the girl. We planted the heaven of a little home, with a starry-eyed mistress, with years of unalloyed happiness, children growing up around us. We planted a competence for a serene old age, to round out a long life filled with toil and hardship.

The summer is gone. Our good friend, Sol, has gone to other lands, to awaken other dreams in other minds. The trees that were delicate shining green, are ragged and tattered in suits of dun brown. The woodland paths that were flaming in pinks, yellows and whites, are sere and yellow, with here and there a scraggly stalk of a stripped seed stem. The corn is in the shock. The roots are in the pit, the wheat is in the bin. The hay is in the stack.

How anxiously we watched the first sprouting seeds. How we scanned the sky and the clouds. How we watched the brazen sun sail serenely through a brassy sky, day after day and week after week, while no drop of rain fell to cool the parching earth, while leaves drooped and withered. Again, when the sun began its Southward way, the cool airs of autumn began to blow, the fear that it would be just a little too cool, and the fruits of our summer's care and anxiety be rendered useless. The weather man says that the average temperature and the average rainfall change very little, but the peaks and hollows are the points that make for disaster. A cold wave that lasts but two hours or a cloudburst that is over in twenty minutes, will do the trick.

Summer is past. There have been losses, but the losses are mostly in what we hoped rather than what we have received. Few will starve, and few will have a super-abundance.

Summer is past. Soon will nature spread her blanket and growing things will lie dormant, while the earth renews her strength and prepares for the new year. The decaying leaves of the past cover the seeds of the future, to spring again into glory, with the coming of the giver of life. The old generation passes and, behold, before it is gone, a new and stronger is springing on the soil of the old. Summer is past. Spring is coming.

Charles T. McCutcheon.

No Gifts More Useful Than Shoes.

More and more is the public coming to appreciate the common-sense idea of giving Christmas Gifts which are both useful and beautiful. This enlarges the field of opportunity greatly for those who are in the shoe, hosiery and accessories business. Changing conditions of life call for simplicity rather than for the multiplication of things to handle and care for. So common sense is brought to bear upon the giving of Christmas Gifts, and footwear, which will be pleasing and still be useful in a satisfying way, is bound to be favored.

THE EUROPEAN CORN BORER.

It Can Be Controlled, But Not Wholly Eradicated.

At the very beginning of this brief discussion of the European corn borer, there are a few things I wish to say and to emphasize in such a manner that, if you cannot remember all I may say regarding this insect, you will at least remember these, because you are very likely to hear men ridicule the assertion that the corn borer is a serious menace and condemn the Government's warfare against the insect during the past year.

These men, in attempting to justify their attitude, may quote published facts and figures to prove that, despite all the time, money and labor expended in fighting the borer, it has not been eradicated; that it has not even been stopped. They point out that in the infested districts, there were more corn borers this year than there were last year. They may also truthfully assert that the borers have actually spread to new territory.

Of these assertions, some are as absolutely false as the others are absolutely true. But even the most truthful of them is not contrary to what was confidently expected by the hundreds of studious, thinking men who, for several years now, have given their best thought and their best efforts to controlling the borer. And not one of these assertions is the least evidence that the war on the borer has not been a great success.

Any man who claims that the European corn borer is not, at the present time, a serious menace—possibly the most serious menace American agriculture ever has faced—is not talking from the book. Nor is he talking from experience. Invariably, he is an individual who resides just on the edge of the borer-infested territory, where the few borers present have not increased sufficiently to do any commercial damage, or else he resides entirely outside the infested district and, never having seen a European corn borer, is inclined to believe, like the hero of the classical yarn concerning the colored gentleman and the elephant, that "there is no such animal." Such a person, it seems to me, could acquire a liberal education along that line by spending one hour in a real corn borer district of Ohio, Michigan or Ontario. In Essex and Kent counties, Ontario, 200,000 acres of good corn were grown five years ago, but the devastation caused by the borer reduced the acreage to 20,000 acres in 1927.

Some men often defend their position by making a statement something like this: "At one time you fellows told us that the corn root worm would make it impossible to grow corn. Yet, to-day, the corn root worm is about the least of our troubles. You told us, once, that the Colorado beetle or potato bug would make potato growing a lost art. Yet we still grow potatoes. You told us the chinch bug would put us farmers out of the wheat business, but it hasn't. You told us we would have to stop growing trees because of the gypsy moth, but we still grow trees. Now, you tell us that the European corn borer is going to do ter-

rible things to us, but I don't believe it."

Now, the truth is that no one qualified to speak ever made such prophecies regarding the corn root worm, the Colorado beetle, the chinch bug, the gypsy moth or any other insect. What they did say was that these various things would happen unless we found a way to control these various pests.

In every instance, the brains of just such men as are now studying the corn borer did find a way. They did not eradicate those insects. They didn't expect to, any more than they expect to eradicate the corn borer. They simply took them out of the menace class and put them into the nuisance class. But while they were engaged in doing this, they were constantly being cursed and damned by just such men as are now cursing and damning every effort to control the corn borer.

And don't forget this fact: While those patient, studious men of science found out how to control those other insects, the insects would never have been controlled, and to-day, we would not be growing any corn or any wheat or any potatoes or any trees, if the farmers and the gardeners and the orchardists had not followed the methods discovered by these men of science. And the European corn borer will not be controlled, and we will have to quit growing corn and a good many other things as well, if we just stand around and find fault and refuse to do our part.

A few men have hinted that the European corn borer scare is only a bugaboo concocted by the manufacturers of farm implements for the purpose of unloading upon the Government and the people, certain machines used in destroying the borers.

I am not here to defend the implement manufacturers against such a charge. They need no defense. They did not create the corn borer. They did not bring the borer over from Europe seventeen or eighteen years ago and turn it loose in either New England or Canada. They did not later take the borer into Ohio and Michigan or any other state.

In fact, the corn borer had been very destructively employed in Ontario for something like ten or a dozen years before the implement makers woke up to the seriousness of the situation. It is unfortunate that, like a good many other folks, they did not wake up sooner. Had they done so, the borer could have been much more easily controlled than it can be now.

But they did wake up, finally, and they offered, to the full extent of their resources, to co-operate with the entomologists, the agricultural engineers and other agricultural experts who, for years, had been trying to find some way of controlling the borers.

Science had found no way to poison the borer, as is done in the case of the potato bug. Science had found no way of curbing the borer through crop rotation, as is done in the case of the corn root worm. Science had found no way of trapping the borer, as is done in the case of the chinch bug. Science had discovered some parasites that destroy the borer, just as certain parasites destroy the gypsy moth, but because of the great difference in the

ratio of increase between the parasites and the borers, there seemed little hope that parasites could control the borers for years to come or until the parasite population more nearly equalled the borer population. In the case of the gypsy moth it required many years to propagate the parasites sufficiently to enable them to control the moths.

The best agricultural experts in both Canada and the United States—men who had given profound study to the borer—met in a series of conferences and decided that, pending the discovery of better methods, the only practical plan was to continuously destroy as large numbers of the borers as possible by mechanical means and clean farming practices, thus retarding its increase, and at the same time propagating the parasites with all possible speed in the hope that some time—perhaps in ten years—the parasites would be numerous enough to at least partly control the borers, with the assistance of the birds and other natural enemies. But it is not believed that the borer can be controlled unless clean farming methods are persistently practiced.

Agricultural engineers, particularly those at the Ohio State University, concentrated their attention on devising certain kinds of farm machinery likely to be most effective in the mechanical destruction of the borers. When these machines were perfected, either by the invention of new machines or the remodeling of stock machines, the implement makers offered their facilities in their manufacture.

So far as the International Harvester Co. is concerned, these machines were furnished the Government at a price that amounted to the donation of many thousands of dollars to the cause of borer control. The Harvester Co. also made an additional donation of \$25,000 in cold cash.

I assert here and now, without fear of successful contradiction, that the Government's campaign against the corn borer was a great success. How great a success cannot be determined until a thorough survey of the infested district has been completed. Reports show that in some sections there has been a marked decrease in the number of borers per acre. It is a fact that in other sections of the infested districts, there has been an increase in the number of borers. Some report a 10 per cent increase, others as high as a 25 per cent. increase.

In truth, there could scarcely be any better evidence of the success of the campaign than the fact that the increase in any given section or in all sections of the infested areas was 50 per cent. The important point to consider is not, was there an increase? Rather, it is, what would have been the increase had the control measures not been vigorously followed?

We must not forget that one female moth of the European corn borer may lay from 300 to 1,000 eggs in a single season and that at least 15 per cent. of these will hatch and the worms grow to maturity. This means that, if one borer changes to a moth and the moth lays 800 eggs and 15 per cent. of these hatch and grow to maturity, the one borer of the season will have increased to 120 borers next season. This is an

increase of 11,900 per cent. So, I say, that a mere 50 per cent. increase in one year is a remarkable example of the efficiency of the methods employed to control the borers. By actual count in one field near Toledo, Ohio, in a single season from 1923 to 1924, the borers increased 135 per cent., and that, in spite of certain clean-up methods, which were not so thorough as they should have been.

Suppose that a survey made in a certain district that was infested with corn borers last year shows that there is an increase of 140 per cent. in the number of borers this year as compared with last year, what would that indicate as to the effectiveness of the control methods employed during the year? Would it indicate failure? No. It would indicate a 96 per cent. clean-up. It would mean that ninety-six out of every 100 borers in that district last year were destroyed before they had a chance to reproduce.

If ninety-six out of 100 borers are destroyed, four borers escape. Of the four, two would likely be females. I have just shown that one female borer in one year can easily increase to 120 in one year. The two, then, would increase to 240, which is an increase of 14,000 per cent., over original number of 100. Can any method that destroys 96 per cent. of the borers be called a failure? Can you visualize the result if not one of them were destroyed?

It is also true that borers have been found this year in territory in which none were found last year. But, of what importance is that fact? If you knew there were two corn borers, or even a dozen borers, in a stalk of corn somewhere in a forty-acre field, do you think it would be an easy job for you to find them? Suppose you didn't know there were any in the field, would it be any easier for you to find them?

Regardless of how careful we are in scouting for borers, we may not find one in a field in which there are a dozen. But multiply that dozen from fifty to 500 times and the next year it will be easy to find some of them. It is also impossible to destroy all the borers in a badly infested district. If only 1 per cent. escape, what is to prevent some of the moths produced by that 1 per cent. from flying twenty miles to a field that was not previously infested?

The fact that borers are found in only a comparatively few new fields is, in itself, conclusive evidence of the success of the campaign. It is not a question of whether any new fields were infested. It is a question of how many new fields would have been infested had there been no war against the borer.

It is not fair to criticize the Government for getting behind this tremendously important movement to control the European corn borer. It is the first time that National co-operation has been extended in a businesslike way in an effort to solve a serious problem and one of the important results is that it has taught us to get together and use team-work methods in an emergency. The farmers who, practically unanimously, have given all the assistance possible are deserving of the highest

praise for their persistent and patriotic service.

We cannot expect to entirely eradicate the corn borer. It will always be with us. We cannot expect to keep it from invading new territory. It is very certain to over-run the corn belt sooner or later. Unless we want agriculture to suffer untold injury, we must continue to fight it with every known means. Putting corn in the silo, destroying the borers by machinery, fire, parasites and birds, clean farming—these are the best methods we know.

Edgar W. Cooley.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 18—According to reports received here, Detroit parties have purchased Albany Island, one of our popular summer resorts. It is to be named Naomikong Club. They expect to expend about \$500,000 on the new project, including a new hotel and 100 more cottages. It is announced that Elmer R. Gerard and R. G. Peters, both of Detroit, are the prime movers in the project. About 5,000 acres of land on the main land, much of it covered with virgin timber, comprise the purchase, which the Club will use as a hunting and fishing ground and as a summer home for the several hundred members of the Club. The island contains excellent trout streams, miles of shore line where game fish abound, and in the forest bear and deer roam along with lesser game. A landing field for airplanes and a good harbor for motor boats will be provided close to the State highway. They will have the first airplane landing field in Chippewa county and will have the sort of a summer home paradise they have been looking for.

George Shields, who has recently purchased the grocery stock at Spruce and Barbeau streets, has decided to remove the stock back to his old store at Algonquin and re-open the old store in which he got his start and made a success in business originally.

Perhaps one reason why more politicians don't throw their hats into the ring is that they like to talk through them.

The Pickford grocery will install electric refrigeration, with a counter show case, in which they will keep a line of cooked meats and other perishable goods. The proprietors, Ham Hamilton and Mr. Watson, are both hustlers and have a general store which would be a credit to any of the larger cities.

Herbert Lamb, of Detroit, and a former Soo resident, is spending a few days here visiting friends and relatives. He said that things were picking up again at Detroit, with 65,000 employees being taken on by the automobile manufacturers. He also tells us that

his old town here never looked more prosperous and that he noticed many improvements since his last visit.

The people living on Sugar Island are to have a new ferry sometime before the first of January, which will enable the farmers there to get their products to market on the main land. This will add much to the prosperity of the Island, which has been handicapped by lack of transportation heretofore.

Maybe one of the reasons you don't see women knitting these days is because wool catches fire from the tiniest spark.

S. T. Strobbridge, the well-known merchant at Emerson, near Eckerman, was a business visitor here last week, getting ready for the hunting season, which opens shortly. He expects more business than ever before since the large hunting camp organized last year will be filled for the season.

Ed. Crisp, of the Crisp laundry, and James Robertson, of the Allpress laundry, are at Chicago attending the laundrymen's convention.

William G. Tapert.

Wherein Gezon and Cron Differ.

Grand Rapids, Oct. 20—I read with interest in this week's issue Paul Gezon's article on "Meeting Chain Store Competition," and in it are some good ways and means for merchants to perk up. The wonderful suggestions can be carried out, but in it I note the following: "A good woman can be employed to slick things up," etc.

Now, merchants might be misled and follow this out and thus increase their overhead, which is too high already. Why not employ a real salesperson who can sell merchandise and slick up during spare time?

Note these figures:

Average retail store doing \$40,000 a year:

Salary proprietor, \$40 per week
Salary head clerk, \$35 per week
Salary second clerk, \$25 per week.
Salary delivery boy, \$20 per week.
This makes \$120 per week, or \$6,240 per year.

A chain store doing \$40,000 a year: Salaries 5 per cent. or \$2,000 per year Difference, \$4,240 less paid out. That is how they make money.

What the individual store needs—I find in calling on more merchants than any single salesperson on the road—on different lines of business, is this:

Besides windows, lights, specials (but not all his profits) fresh fruits, meats, etc., add:

1. Pay the retail sales person according to his ability and sales record.
2. This will enthrall him and everybody in the store.
3. Schools for salespeople.
4. A meeting at least once a month.
5. Window display contest.
6. Less clerks and more salespeople.
7. Increase the average sale per customer.
8. Advertise more.

9. Control charge accounts.

10. A definite understanding when bills are to be paid by customer.

11. Discount your bills.

12. Departmentize your store to know where you are making or losing money.

13. Bonus to clerk who shows biggest profit gain to store (monthly or yearly).

14. P. M.'s, or spiffs, on shopworn goods, etc.

A. J. Cron.

Novel Umbrellas Shown.

Among the new umbrellas now on display are many smart models. Of outstanding importance is the matter of color; monotonies being preferred even in stripes and plaids.

When a solid color is employed the only contrast is in the border, which may be had in varying widths, in either a satin stripe or a self-brocaded effect. Then in addition to the matter of color there is that of size. No longer are the very short, stubby umbrellas the choice; but, instead, the majority of the new models measure twenty-one inches.

Handles are varied and include a wide variety of compositions to imitate quartz, genuine stones, enamel effects, amber and tortoise shell. Leather handles are smart and are in greater demand this season than ever before. Then, too, more attention is being paid to the finish of insides of new umbrellas—the ribs gilded, the ferrules made to match the handles and the shanks are of highly polished woods.

The Prince of Wales handle, which is in reality none other than the old-fashioned crooked handle, is now seen covered over entirely with leather in pigskin, snake, alligator and shark. With this type of handle the solid colors are used exclusively. Two models in navy blue have handles and ferrules covered with snakeskin, with the ends of the ribs finished in a composition to carry out the color scheme. Pigskin is used with red, beige, green and navy, with amber tips. Alligator leather in dark brown tones makes a very successful combination with browns, reds, greens and purple.—N. Y. Times.

A Drawing Account.

"I should like to open an account at this bank, if you please."

"We shall be glad to accommodate you, madam. What amount do you wish to deposit?"

"Oh, I mean a charge account, such as I have at the big dry goods store."



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

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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.

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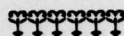
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COCOA

DROSTE'S CHOCOLATE
Imported Canned Vegetables
Brussel Sprouts and French Beans
HARRY MEYER, Distributor
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GRAND RAPIDS, MICHIGAN

Don't waste time on the slow ones--they don't pay rent or clerks-- You get a quick turnover and daily profit from



SHREDDDED WHEAT

NO THUNDERING FALSIFIER.

Because of the "do-nothing" Presidential campaign there is now a new surge of assertion by Republican politicians that Calvin Coolidge will run in 1928, despite his words to the contrary.

We still reject the idea. We do so for the reasons which we stated on that August day when the great renunciation was made in the Dakota schoolroom. We do so for additional reasons that are beginning to formulate themselves with regard to the Presidential election five years from next month.

Every reason advanced to prove that Coolidge will run in 1928 applies with redoubled force and greatly reduced inconsistencies to the Presidential year 1932.

The facts are worth deep consideration.

Take, first, the words of the famous declaration itself: "I do not choose to run for President in 1928." If you adopt the theory that their utterer was thinking "not this time, but, possibly, next time" you pay him the common-sense compliment of letting him mean precisely what he says.

This, we think, is important evidence. Mr. Coolidge is not a shuffler or evader. He wished to close the door of 1928, and he did so. Being a wise man and not knowing what the future might bring forth, he did not "choose" to close the door of 1932, and he did not do so.

Furthermore, Mr. Coolidge has never said publicly that he did not believe in a third term. He has never declared, it is true, that a consecutive election is worse than a broken-up period of occupancy of the executive chair. But on the other hand he has never admitted his own adherence to the idea that the precedent left by Washington should be literally followed. As far as any man knows, Mr. Coolidge, while he might have a feeling against a consecutive third term, may have none against a non-consecutive re-election. As a shrewd politician he might sense the prejudice against a continued term of more than eight years in sequence, yet believe that an intervening retirement would "take the curse off" this situation.

Had he wished to support the anti-third-term theory and to say that he would not run for a third term or a "second elective" term, or whatever else the euphemists may wish to call it, all he had to do was to say that he would not run for the Presidency "again."

It is common talk in Washington, by the way, that he has avoided this issue not only publicly but privately. No one who has talked intimately with him since the eventful announcement, whether it be politician, press man or personal friend, has been able to report either that Mr. Coolidge denounced the third term or that he declared that he would not run in 1932.

We are aware that this section of our argument is a negative and supposititious plea. But we submit that it at least has the merit of explaining why Mr. Coolidge has not said one word about the third-term question and also of giving some cred-

ible answer to the questions as to why he does not amplify his statement. He can hardly do the latter without raising the bogey which he has thus far avoided.

Why has Mr. Coolidge renounced 1928? Who knows? The third-term question has automatically filled the void, but, it must be admitted, on the basis of pure assumption only.

How do we know that the President did not make up his mind to lay down his work at the top of his glory, to pick it up again in 1923 or not, as occasion served? How do we know that he did not shrink from the "sullen" Congress and "sullen" country with which George Moses threatened him? How do we know that the strain of the President, the death of his younger son, the irksome guarding of the older, the interruptions to his old happy home life did not move him to his decision? What right have we to put the anti-third-term conviction into his mind?

This 1932 theory is well worth a place on the political man-to-day. It answers many questions and supplies many missing explanations. Most of all, it meets the strange impression of lack of finality in the President's Dakota statement and does so without making him out a thundering falsifier.

BETTER LET WOMEN ALONE.

The announcement that the woolen manufacturers, recently in session at Prague, decided to bring pressure to bear upon the Parisian arbiters of fashion to lengthen and widen women's skirts is unusually interesting. The adoption of the present abbreviated skirt, according to the delegates, has most seriously reduced the demand for woolen cloth. Instead of needing four yards for such a garment, as they did formerly, women now require less than two, and the woolen business is threatened with disaster. It is doubtful, however, whether the arbiters of fashion will be able to help these manufacturers. Several other crusades of this kind have failed signally. The most notable one was the effort of the coiffeurs and hair-pin manufacturers to regain their former prosperity by proving that bobbed hair was unbecoming and unwomanly and if persisted in would make bald heads as prevalent among women as they are among men. The women refused to be frightened. In fact, they resorted to still shorter haircuts.

Instead of asking the arbiters of fashion to coerce women into wearing longer and wider skirts, the manufacturers might do better by starting a crusade forbidding women to use four or five yards of woolen cloth in making those garments. There is a precedent which shows this would be more effective. Many years ago the Venetian Senate, then the great power of Europe, passed a law limiting the trails on women's skirts. The women replied by adding another yard. The Senators vehemently protested and made the penalty for violations of their decree more drastic. It wouldn't work. Several other edicts, each more severe than the previous one, were treated in the same way. Trails grew longer and longer until the Senators gave up the job. Telling women their

skirts are too short will not make them lengthen those garments. They know how short the skirts are, and, seemingly, they like 'em that way. But ever since men have known that the best way to make women do what they don't want to do is to forbid them to do those things. The woolen men may help their industry by studying the experiences of the Venetian Senators.

THE HERO OF GETTYSBURG.

The story of George Gordon Meade whose statue has just been unveiled in Washington, is one of the most interesting in our history. The fame of the hero of Gettysburg is secure as long as the Nation endures. It was his fortune to turn the tide of the Confederate invasion after men who had been greatly preferred to him had failed signally and under circumstances which would have dismayed many greater captains. The Army of the Potomac had suffered several serious defeats. Commanding officers had been changed so frequently that the morale of the troops had become affected. The greatest soldier of the South, with the prestige of many victories, commanded the invading force. The petulant Hooker had resigned the command in a pique, adding to the confusion of the soldiers of the North. Three days before the battle President Lincoln assigned Meade to the command. The assignment was a surprise, most of all to Meade. When the dispatch was handed to him he thought it was an order to prepare for a court-martial. Without a trace of surprise or exultation he accepted the task and prepared for battle, making no concealment of his reliance on the brilliant and able Reynolds. But Reynolds was killed at the opening of the conflict. Despite this loss, which to Meade seemed irreparable, he won decisively. No battle since Waterloo has been studied more critically by the soldiers of the world than the Battle of Gettysburg. The craftsmanship of the victor has never been called in question. On one point—and one point only—has there ever been a dispute. That was voiced by Lincoln when he received the hitherto invincible Lee. Lincoln was patch announcing the defeat of the dismayed to learn that Meade had not crushed Lee when "he had him in the hollow of his hand." During the three days of battle Meade showed the highest talents of a commander-in-chief. When victory came the caution of the man who had so long filled subordinate places robbed him of the greater success. With a little more daring Meade might have won the place in our history that Grant won a few months later.

TRUE IDEAL OF EDUCATION.

Our idea of education to-day is as limited as in the olden days when the seven knightly accomplishments of the educated gentlemen were to ride, swim, shoot with the bow, box, hawk, play chess and to make verses.

The range of accomplishments striven for to-day is higher and wider, yet this idea of education still persists and is as erroneous as of old. The true ideal of education is to train the pow-

ers, to cultivate the whole nature—not the thinking powers only, but the feelings and susceptibilities; to strengthen the will, to supply right motives and incentives, to train the conscience, to develop character, deepen the social sense and benevolent impulses, and to bring into action those qualities of human nature which we call spiritual. Only with such a training can a man be helpful to other in the widest sense. Only thus can he obtain the fullest happiness, for happiness comes partly at least from a healthy exercise of one's faculties and powers.

This conception of life means that we are in school. Educational institutions are apt to train one side of our nature, primarily at least; while education in the highest sense must affect the whole nature. Education is identical with life, as Plato declared, and must continue as long as life endures. The boy graduates from school or college and thinks, "Now I am free." But as he meets life's varying conditions his dream is rudely shattered, and he awakes to the fact that here are other taskmasters severer than his former teachers. Even at the top of the ladder of success he is disillusioned and finds he is still affected by forces that play about him as waves rock a little boat.

Let us consider this thought, that we are under the tutelage of God. This invests human life with supreme dignity. He is our great Teacher. He stands in the midst of His great school working through home, parents, teachers, church and business, endeavoring to build us up into perfect men and women.

MADE IN GERMANY.

Having successfully reached a point at which she can compete in world markets with her former enemies, Germany is now challenging both France and the United States in the world of fashion. Berlin would replace Paris or New York as the arbiter of what women will wear. In making this challenge Germany pays a curious left-handed compliment to the women of America. They are totally unfitted to create fashions, declares Dr. August Koppel in an address to the German couturiers, because of a Puritanical kink in their character and because the American woman "does not need to pursue males, and she therefore needs no fashions as her armaments." It will be something of a surprise to most observers that current fashions in this country could be taken as an indication of a surviving Puritanism. One cannot but wonder to what lengths—or perhaps brevities is the better word—the German couturiers will go in their freedom from Puritanical inhibitions. That "in America woman reigns supreme," and hence has no need for the adornments of fashion as her European sisters, is a less surprising statement. We have been accustomed to hear that in this country women dress not for men but for other women. Apparently things are the other way about in Europe, and the "Made in Germany" fashions will be frankly devised to ensnare the reluctant male.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Believing that Saturday would be the most beautiful Saturday of the entire year on account of the gorgeous colorings taken on by the trees, vines and shrubs, we decided to devote the afternoon to a trip through the Dutch country and an inspection of the new cement oval at Ottawa Beach, which was recently opened to the public. The handiwork of the Master Painter was everywhere in evidence. Indian Summer, with deft and wondrous fingers had been busy weaving webs of red and yellow, brown and gold and throwing them, like a blanket of glory, over the hills, valleys and ravines where trees and shrubs were permitted to grow. The same was true of the Thornapple Valley on Sunday, where we drove over 100 miles, entranced with the rare beauty of the trees which have taken on their most wonderful aspect.

Our first stop was at Zeeland, where I learned of the transfer of the Henry Van Harten meat market and grocery store to L. De Pree and J. Vanderweide, who will continue the business under the style of the Central Market. Mr. De Pree has been connected with the store as clerk and meat cutter for twelve years. Mr. Vanderweide has been a furniture designer for several years. Both partners are capable and energetic and I expect to see them achieve success. Mr. Van Harten retires from active business for the present in order to see more of the world. He will spend the winter months at San Diego, Calif.

Several Zeeland people told me something I was very glad to learn—and to pass on to my readers—that all the furniture factories in that town are running Saturday afternoons now in order to keep up with their orders. Some of them are compelled to run nights to fill the orders which have come in in such large volume during the past two months. I happen to know that the furniture business in Grand Rapids has sustained a wonderful revival during the past six weeks, which leads to the belief that a resumption of business along old-time levels is not far in advance of us.

It was difficult to find anyone at home at Holland, owing to the foot ball contest at Grand Rapids between Holland high and South end high, which resulted in a victory for the Holland team.

The owners of Ottawa Beach have certainly done themselves great credit in the creation of the cement oval which has been under construction during the past summer. They have produced a result which takes Ottawa Beach out of the commonplace and puts it in a class with Highland Park at Grand Haven. I was one of the original incorporators of Ottawa Beach, forty years ago, and have watched the checkered career of that resort with much interest. It looked as though the destruction of the Ottawa Beach Hotel had sounded the death knell of the resort, but the creation of the new oval and other evidences of improvement indicate that

progressiveness will be the order of the day from now on.

On our return home Saturday evening almost the first item I noted in the daily paper chronicled the death of Herbert W. Collingwood, for many years editor and publisher of the Rural New-Yorker. The announcement gave me a shock which I am unable to shake off. I had never met the deceased personally, but I knew him very well indeed. How? By reading every week his Hope Farm Notes and his bright, snappy and exceedingly comprehensive, practical and didactic editorials. For forty years or more he did for the farmer what I have endeavored to do for the merchant—get him to thinking along right lines and acting in accordance with the judgment formed as the result of right thinking. I believe Mr. Collingwood was more successful in his life work than I have been, because over 100,000 farmers took and read his paper every week, while I have never succeeded in interesting quite 10,000 merchants to take the Tradesman. Mr. Collingwood never indulged in what newspaper men designate as "fine" writing. He used simple words, largely of Anglo-Saxon origin, expressed himself plainly and without cant, exaggeration or circumlocution and kept his feet on the ground at all times. He never forgot that he was talking to farmers and that, in order to be thoroughly understood by the rank and file of his readers, he must use a language they could all understand. I grieve with the farmers of America over their loss of one of the best friends they ever had and the most graphic and practical interpreter of agricultural conditions this country has ever produced.

The Hope Farm Notes above mentioned were a feature of the Rural New-Yorker for many years. The department usually occupied from two to four columns each week and frequently set forth the things done and the thoughts formulated at the writer's farm in New Jersey. Last year Mr. Collingwood visited his birthplace on Cape Cod and for several weeks he wrote most entertainingly of New England, past and present. This year he spent several weeks in Colorado and his letters from that State were intensely interesting. Probably his last contribution of the kind appeared in the Rural New-Yorker of last week, the concluding paragraph being as follows:

George stopped seeding rye and began to haul the apples down to the shed. It is surprising how rapidly the sun seemed to go down in the West in late afternoons. The long shadows are forming in the orchard. The apples show darkly as the light fades. I am going down to have another look at that seed corn before I go in. True enough, by all the local rules it ought to be cut, but I will take a chance and let it stand longer. I have a feeling that these folks who say we shall have no frost until the change of the moon have things about right. Every day of this sunshine helps to harden the seed. No use my telling you what we had for supper. What would a New England family naturally have? It's an easy guess. It was a big supper, and I felt the need of exercising a little after it. I was getting ready for my book when Mother sat down to shell Lima beans for to-morrow's dinner. There's a job where I can help, and so

we sat in the dim light and shelled the beans, and also shelled a few memories which somehow come fluttering out of the past. Little Camille fluttered about putting her doll to sleep and playing with the little dog. There was just a bit of chill in the air and I started a blaze in the fireplace to pass an hour or so with Napoleon on his prison island. Somehow this great story of a lonely and disappointed man appeals to me strongly. This great "man of destiny" held greater than imperial power. He would not use it for unselfish purposes and, as a result, when adversity came, he had nothing within which enabled him to meet it with faith and philosophy. I guess that is one of the great lessons of life—from the king to the humblest farmer. Blessed be those who may hold on to the joy of life through all their days!

No man could write so simply and eloquently of the affairs which happen every day in the average home without being a good man.

I am naturally gratified over the number of invitations I am receiving every week, urging me to visit towns in distant parts of the State. Nothing would please me more than to be able to accept all of these invitations, but until our forty-fourth anniversary edition is out, Nov. 16, I shall be obliged to confine my calls to near-by towns as much as possible. After the date named I will be able to enlarge the scope of my Out Around calls and hope to have the pleasure of meeting many merchants whom I have not met in some years—perhaps some I have never met. These calls are a source of much pleasure and satisfaction to me and, in many cases, I think they are enjoyed by the merchants who find it convenient to give me a few moments of their time. In some instances I am able to assist my mercantile friends in the solution of some problem which has caused them much trouble and anxiety. I want every patron of the Tradesman to feel that he is at liberty at any time to write me on any subject on which he thinks I can throw any light or assist him in reaching a conclusion.

E. A. Stowe.

Many Diseases Aggravated By Excessive Weight.

One of the myths I'd like to explode is the one about fat people having small appetites. I never yet saw one who didn't enjoy eating a lot, and neither did you.

The normal adult weight is 110 pounds for the person 5 feet tall, and for every additional inch add 5½ pounds. If you vary much from this scale it is well to start counting your calories.

Many diseases such as diabetes and arterio sclerosis are aggravated by excessive adipose.

An average adult needs for maintenance at his usual weight about 2,200 calories each day. Proteins, carbohydrates and fats contain food values that can be measured in calories. Mineral salts, vitamins and water cannot be measured, but are equally essential for health.

Now obviously if you cut down your 2,200 to 1,600 calories daily your body will be forced to burn up some of its own fat for fuel. There isn't any other way to get sylphlike safely. If you will devour that chocolate cream more than you need every day for a

year it will add nine cruel pounds.

Eat whether you like it or not. Stretch your stomach's capacity. Where thin people want to stop eating when they experience that tight feeling under the belt, we heavier folks like to keep on making it tighter. That's why it's so easy for the fat to get fatter and so hard for the thin.

Using as a base 100 calories, because much of our food is served to us in that quantity, Miss Hall named a long list of foods equivalent in value.

Only 1¼ ounces of beefsteak and less than an ounce of pork contains 100 calories each, proving why a meat diet is fattening. About 12 almonds or 13 double peanuts measure the same. Even a cupful of popcorn averages 100 calories.

Spinach is the prize item on the reduction diet, since you can eat 21 ounces and only absorb your 100 calories—no more than two chocolate creams would contribute. Other greens and fresh fruits are almost as low in caloric value. These furnish iron and vitamins as well as bulk and should not be omitted from anyone's rations, but for the overweight, the portion should be greater.

Do not let your friends discourage you. They generally try it. But the results will be worth your efforts at calory counting.

Dr. Lulu Hunt Peters.

Overproduction of California Grapes.

Our Eastern grape growers are much concerned over the heavy shipments from California into Eastern markets. The experiment station of California has issued a thick bulletin on the "Economic Status of the Grape Industry," which explains the situation. It seems that in 1913, and the few years following, about 800 carloads of grapes were sent from California during the heavy shipping season—from the middle of September to the last of October. In the years from 1922-1926 these shipments had increased to 4,800 carloads per week. This, it seems, has been chiefly due to prohibition. This has caused a great reduction in the use of wine grapes by the wine makers and a great increase in the use of grapejuice and fresh wine. It is said that before 1915 practically none of the grapes sent out of California were used for wine making, while now of 50,000 carloads shipped about 70 per cent. were "juice stock." This new outlet, with good prices, stimulated grape production in California until the business was greatly overdone and there is now a large unprofitable surplus. The output of this "juice stock" has grown so large that the market cannot absorb it, and the present outlook is for lower prices than ever. The California raisin situation is not much better. There is overproduction, and Australia has gone to raisin making with a preferential tariff in some of the best world's markets. The California growers recognize all these difficulties—and they know that for several years there cannot be any great improvement in prices except as a result of poor seasons. What they are now trying to do is to stop planting and thus prevent any great increase of production until demand catches up closer to supply.—Rural New-Yorker,

SHOE MARKET

Make Xmas Deliveries Promptly.

Delays are likely to occur at Christmas time. This is partly due to the immense amount of shopping, mail, expressage, etc. However, the business management which addresses itself specifically to the working out of details will prevent needless delays. At this time of year, particularly, people are anxious and displeased if promises are not kept and deliveries not made promptly. Make it evident that you will do all in your power to keep any promises made, and if unavoidable delays arise in spite of you, telephone and make frank explanations.

Make it a rule that those who do not buy, even though they may take a good deal of time and attention—will be just as pleasantly treated as if they reached buying decisions. They are likely to come back, you know, and in any event, we cannot expect to sell to everyone every time.

Those who make belated purchases may be encouraged to take home such parcels as they can carry without inconvenience. The enquiry during the Christmas period of "Do you wish to take this with you?" will often meet with a ready, "Yes, I think I will," or, "I might as well." And when delivery expenses are saved, money is saved.

Make It Easy To Buy Shoes.

Make your store an easy one in which to shop at Christmas time. People are in a buying humor to be sure, but most of them have to stretch their dollars as far as possible. Stress the fact that shoes, slippers, hosiery and accessories make useful and appropriate gifts. Remember this. Emphasize the good values patrons will get when they trade with you. Provide a place for tired shoppers to sit down. Make it easy for the person who has a number of parcels or bundles to handle them while your goods are being examined.

A number of stores this year are planning to give away to all customers, stout paper shopping bags with firm handles. The stores giving them will be well advertised if the firm name is done in bold red letters on each side. People appreciate conveniences of this sort at Christmas, which they would not use or bother with at some other season of the year. Then when a number of shoppers carry receptacles of this kind, others feel free to do so also. Cash in on the opportunity to serve in an acceptable and timely manner.

Just a Few Hints For Holiday Time.

The temperature of the store should not be too high, for with extra crowds, the air is likely to get heavy and stuffy. People are wearing their winter wraps and a pure, clean atmosphere, not superheated, is the desired condition to achieve.

Stress values and ultimate satisfaction, pointing out if need be, that price disappears in time, although the goods themselves remain long after price is forgotten.

Avoid carefully the impression in advertising or actual salesmanship method of "I am after your money." That always causes a withdrawal of con-

fidence. Serve rather to throw out the cordial suggestion, "We are here to help you and we want to do it!"

Love and kindness are the Christmas impulses. They are the instincts which actuate the gift-making and the desire to do for others. When your own business expresses this same spirit of kindness and friendliness, people feel at home and Sales Resistance is removed.

Make Your Shop Radiate Xmas Spirit.

Radiate the Christmas Spirit. It is sometimes easier to say this than to do it. But if the head or heads of the firm are cheerful, expectant, optimistic, alert, considerate and possessed of the spirit of the season—the contagion will spread. Christmas decorations, colored lights, a goal for each department, will keep the fires of enthusiasm burning. An occasional contest and expressions of appreciation for work well done, will also help.

Then there should be some recognition for helpers who have expended extra effort and given themselves unsparingly. Such recognition may be in extra time off, or material remembrance—gifts, a bonus, or other profit-sharing idea suitably applied. After all, it is only fair and tends to build up Good Will in the Inner Circle, which always pays fine dividends on the investment. The Christmas Spirit should not be a surface veneer, but rather an energizing power reaching to the very heart of business itself.

Have Enough Help To Serve Trade.

Have enough help to care for those who come at the Christmas season to spend their money with you. If you find that some parts of the day are busier than others, it is often possible to have supplementary help during the Christmas rush for those hours. It is cheaper to pay intelligent assistants than to let customers go away without being served, or to fail to sell as much to each customer as is possible if they are given adequate attention.

In the pressure of the extra business at Christmas time, feet will get weary and nerves will sometimes protest. It is much better for one who is really unduly fatigued to be excused for a period of rest, rather than to run the risk of creating customer-prejudice. And the very fact that all helpers are expected to be cheerful, and pleasant, and accommodating, will have a beneficial influence, making a crusty manner, or indifference, an exceptional thing to meet in your store.

Selling More Shoes By Telephone.

Remember that for the average individual, the Christmas season is a very busy one. There are endless details to which to attend. This is the reason why a Telephone Shopper will be a popular business bringer. The Telephone Shopper is advertised either by that name, or by his or her name, as preferred. The public is informed that anyone who cannot come in person, may call for the Telephone Shopper who will execute their commissions in person, making selections carefully within the price limits indicated, and will send them to any address directed, enclosing a card of greeting if desired, bearing the name of the sender. These

purchases will be sent out also exactly at the time indicated, so as to reach near-by or distant friends at the proper time.

Good Will Christmas Souvenirs.

Plan some little Christmas surprise for your patrons. It may be a card of greeting used as a package enclosure. It may be a souvenir which will be kept and valued. One firm gave thimbles in a little Christmas box. The thimbles were aluminum and bore the words "Merry Christmas" with the firm name. Many came and made purchases, and frankly asked for them. Another firm gave celluloid rulers of good quality with a "Merry Christmas" message. These rulers were only given to those purchasing over a certain amount. Location and class of trade determine whether such a plan is a good one or not, but after all, people are much alike and enjoy the thrill of the unexpected.

Suggestive Selling For More Volume.

When a customer lingers and looks about even after having paid for a purchase, it is a rather clear symptom that he or she is still interested in something else, and may buy more today or some other day if handled skillfully. Encourage volume purchases on the part of each customer. Frequently the conversation of the person who is buying will give distinct "leads" as to what will be of further interest. It is also permissible, especially at this time of the year, to make suggestions and to show goods, not specifically enquired for. Encourage volume purchases but do not over-urge.

Make Your Merchandise Sell Itself.

Make goods talk for themselves by the manner in which they are displayed. A window made up entirely of one kind of goods, will not speak as eloquently as one in which a few of the items are placed in their natural setting. Combine shoes with slippers, hosiery and accessories. Suggest the use of the goods, and where possible, indicate prices or the range of prices. There are few indeed who are not concerned with the probable outlay. This is especially true at Christmas time when the average individual wishes to remember a number of friends as well as different members of the family.

Indian proverb: "The gods do not love foolish people."



TWO NEW ONES:

Style 949 — Men's autumn Blucher Oxford, Monarch's Calfskin, Dundee Last (Medium balloon), 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.

Grand Rapids, Mich.

Manufacturers of Quality Footwear since 1892.

WE OFTEN FIND OURSELVES forgetful many times when a good Want Book would save this error. We have one for you. Just drop us a line and we will mail you one at once. You may feel your volume is not large enough, we assure you any order you may have will be acceptable.

BEN KRAUSE CO.

20 Ionia Avenue

GRAND RAPIDS, MICH.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Prompt Adjustments

Write

L. H. BAKER, Secy.-Treas.

LANSING, MICH.

P. O. Box 549

Right Advertising Is Sure To Win Every Time.

Grandville, Oct. 25—There have been some wonderful successes of merchants in small towns. It is not the large cities by any means which make the great successes. It is a fact that customers near small towns can often buy their supplies more cheaply at the home store than in the city.

A merchant who knows the art of right advertising, with the other qualifications of good merchandising, will succeed every time. Printer's ink is the open sesame to the customer's pocketbook. Never forget that.

However, the mere fact that you advertise does not tell it all. It is more important to know how to advertise, also to never let any blank spaces go by in which you have no word for your prospective customer.

Nearly every small town has its local newspaper, and it is in this you may readily speak with your buying public. The mere fact that you run a store in Shingleville is not sufficient. The public may pass you by with scarcely a thought if you have failed to make your store known to them through the public press.

A few line advertisements attract now and then a customer, but in the long run seldom pay the cost of the printer's ink. Advertise thoroughly, constantly, day in and day out, and say something new every week. Unless you do you need not expect returns.

Many merchants drop into print semi-occasionally and never to the extent of more than a part of a column in the local paper. A whole page is none too much if you wish to be the big store of your community.

Never let a week go by without your advertisement in the paper, and let it be of such a character as to attract notice. Never slur mail order stores or the neighboring city merchants. No merchant ever won success by an attempt to smirch his neighbor business man. I knew one merchant who did that and he went to the wall at the end of a few years, a hopeless bankrupt. It served him right. If you cannot build your own fortunes because of individual merit of your own, then stay out of business.

"I wonder what Bevins has to say this week," says one who eagerly scans the pages of the local paper for the latest advertisement of the new storekeeper. Bevins, although new in town, has kept the name of his store before the people by advertising something new every week, and among them are some surprising bargains. No long list of good qualities about some article of household necessity and a failure to name the price.

What a disappointment it is to read an admirable advertisement of something you think you would like, to find at the end no price tag attached. Too many advertisements are of this kind and that is where much printer's ink is foolishly wasted.

How do I know this? Well, for one thing I judge from my own feelings on the subject. I suppose we are nearly all alike, so far as patronizing stores are concerned. Judicious advertising is what brings in the shekels. This has been proven true in so many cases it is a wonder that merchants do not profit by the facts.

The merchant who wishes to succeed ought to know that he cannot do so in this day and age of the world unless he keeps himself and his goods before the public all the time. It depends of course, on what you call success. A man in business, even though those who fancy themselves so from the fact that they live and keep out of the bankruptcy court, may think he is doing business with a big augur when, in fact, he is not really doing business at all.

It is not good policy which keeps the pot boiling and business going just sufficient to keep the wolf from the door. There is something more to business than this. Mistakes are made

by the wisest men, yet he is not wise who repeats his mistakes and refuses to profit by them.

Lay hold of the advertising oar and see to it that your advertisements count. Nothing less will bring success. Have no fear of the mail order gentry. Most men and women prefer to see the goods before they purchase, and if you will work with this understanding, there is no such word as fail.

Present a new advertisement every week, also have frequent sales which serve to attract and bring people to your store. If you do not get them inside you need not think to sell them goods.

Some merchants think they must make a profit off of every article they sell. This is not necessary. Time and again, at sales on special days, an article of common use may be sold even at a loss, nevertheless this is like paying for an advertisement; it is an advertisement which will entice customers to whom you will be able to sell a number of things on which ample profit accrues.

Treat your customers as friends always. Never let anyone come in the store and walk out unnoticed, no matter how busy you and your clerks may be. Human nature is much the same everywhere, and these little courtesies have their effect.

If a clerk cannot learn to be friendly then let him go and find one who knows human nature to the quick. The fact that the customer is always right should any dispute arise must not be overlooked. Good nature in the store under trying circumstances is what tells every time.

Advertising to draw people is necessary and advertising to hold them after they come is also quite as desirable. Never advertise anything you are not ready to stand back of. The merchant who advertises judiciously and thoroughly—that is continuously—is the one who is going to make his mark in the business world. Old Timer.

Corn Borer Is a Real Menace.

Whitehall, Oct. 24—Now, in regard to the corn borer, will say that I am very glad to give you my reaction in the matter after studying him rather carefully for the past seven years. I have no hesitation in saying that the corn borer is a real menace to agriculture and especially throughout the corn belt. The corn borer is here to stay and it is useless for us to think for a moment that he will ever be exterminated but I am equally convinced that he can be controlled so that corn will continue to be grown profitably in the United States. However, I am certain that agricultural practices regarding the handling of the corn crop will have to be quite decidedly modified, especially where corn is grown as extensively as it is from Western Ohio through to Nebraska. The first effort to get along with the corn borer will be to destroy the corn stalks by burning, plowing under, etc., but I am satisfied that it will result finally in the planting of less corn and utilizing all of the crop by putting it in a silo and also by shredding and feeding. In other words, I am satisfied that the corn borer will force us to do in the corn belt the very things that are best for us to do, even though there were no corn borers in the United States. There is no question but what we must wage a relentless war on the borer if we are to continue to grow corn.

In Canada, especially in Essex and Kent counties, where the borer has been allowed to have his own way during the past five or six years the corn crop has been reduced from nearly 200,000 acres down to less than 20,000 acres this year, and much of this is so poor that it is hardly worth the husking. The money spent by the Government and by the State and by the farmers in co-operation in checking the ravages of the borer and in delaying its spread to the West is money well spent. P. G. Holden.

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

WORDEN GROCER COMPANY The Prompt Shippers

A Big Winner

QUAKER COFFEE
HOT FROM THE POT
SATISFIES

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

Makes Customers Repeat

WORDEN GROCER COMPANY
Wholesalers for Fifty-nine Years
OTTAWA at WESTON GRAND RAPIDS
THE MICHIGAN TRUST COMPANY, Receiver

FINANCIAL

"Aunt Sarahs" in Business Are Passing

Perhaps some of the industrial establishments in this country still have too many "Aunt Sarahs," according to Dr. Julius Klein, director of the Bureau of Foreign and Domestic Commerce, in a talk before the Associated Business Paper Editors at Chicago, but in the new era of progress since 1921 a long succession of discarded processes, antiquated ideas and obsolete policies have been turned into junk heaps.

In casting an eye over the steps of improvement, Dr. Klein lays special emphasis on the application of the lessons of mass production to mass distribution. He illustrates the point by citing a change in the shoe industry. He reckons that "only 40 per cent. of the retailing in that line is now dependent upon jobbers, the remainder having displaced the services of these middlemen as the result of mass retail selling by producers."

The experiences of the textile industry since 1921 illustrate in a peculiar sense "the absolute indispensability of intimate familiarity on the part of the manufacturer with the shifting needs of his ultimate market," in the opinion of this authority. He cites the autopsies and clinics that have been held over casualties in that trade as evidence that the cause of the disasters has been "an entire lack of effective intelligence service on market changes and consequently total unfamiliarity with the almost kaleidoscopic changes in the requirements of the consumers of these lines."

Obviously what Dr. Klein means by all this is that in a country so large and prosperous as ours the absorptive power for goods is almost unlimited so long as producers keep a constant eye on the tastes of the consumers. He is encouraged by the increasing disposition of industry to make its distribution of goods as effective as its production.

What the trend in business will be during future years this Government authority does not forecast, but he takes pride in the encouraging upward path seen by a majority of the business indicators since 1921 and that there have been no serious downward dips in all that time.

Never before in the history of American business have leaders based their movement so carefully in index numbers, charts and basic statistics. The day of operating from "hunch to hunch" is passing or has already passed.

The present plateau reached by business after its long upward pull is not necessarily interpreted as a sign that a downward adjustment is near but affords an opportunity, as Dr. Klein believes, "for further intensive efforts."

Paul Willard Garrett.

[Copyrighted, 1927.]

Telephone Company's Ideal Is Not Profits But Service.

Speculative or even large profits for distribution in the form of "melons" or "extra dividends" are nowhere on the horizon for American Telephone and Telegraph stockholders, the Presi-

dent of that great organization, Walter S. Gifford, said at the convention of the National Association of Railroad and Utilities Commissioners in Dallas, Tex., yesterday.

Here is one gigantic corporation that feels its responsibility to give service as something tantamount to its responsibility to pay out dividends. By the very nature of its ideals the telephone company could not go out after speculative margins of profit, and hope to maintain its service at the maximum point of efficiency. It has been for years and probably always will be the policy of A. T. & T. to turn its surplus back into the property for extensions and improvements in the service.

That is why Mr. Gifford can say definitely that payments to stockholders will be "limited to reasonable dividends with their right, as the business requires new money from time to time, to make further investments on favorable terms" and "to the interest both of the telephone users and of the stockholders."

This unusual declaration from the head of an organization that means what it says can by no stretch of imagination be interpreted as a policy adverse to the interests of those who hold stock in the American Telephone and Telegraph Company. Not one of the 420,000 A. T. & T. stockholders owns as much as 1 per cent. of the company's capital stock.

This diffusion of the ownership certificates among small investors indeed throws a great responsibility upon the management to protect those who have put their money into the business. But the head of that organization wisely sees that the best assurance of success lies in a policy that will win in the long run.

In commenting upon the earnings program of his company Mr. Gifford said: "Earnings must be sufficient to assure the best possible telephone service at all times and to assure the continued financial integrity of the business. Earnings that are less than adequate must result in telephone service that is something less than the best possible. Earnings in excess of these requirements must either be spent for the enlargement and improvement of the service furnished or the rates charged for the service must be reduced. This is fundamental in the policy of the management."

Since 1907 the number of telephones in this country has grown from 6,000,000 to 18,000,000; but an even more significant element of this growth is that whereas twenty years ago the telephones were only partially interconnected it is now possible to connect almost any one of the 18,000,000 to any other. Paul Willard Garrett.

[Copyrighted, 1927.]

A New Basis.

Business has long recognized that present-day commerce, industry and trade cannot be measured by pre-war standards. It will therefore be of decided relief to all business concerns, employers and employees to know that hereafter the Bureau of Labor Statistics will employ the prices prevailing in 1926 as normal instead of those which were obtained in 1913.

Kent State Bank

"The Home for Savings"

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

Banking by Mail Made Easy.

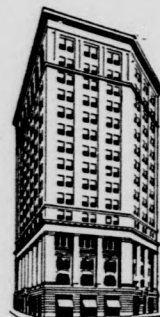
Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

Detroit
2056 Buhl
Building



"The Bank on the Square"

GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

ASK MR. STOWE

He Knows What Our Collection Service Is

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

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

Merchants' Creditors Association of U. S.

Suite 304 Ward Building, Battle Creek, Michigan

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

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

World Currency Stabilization Causes Firming Tendency.

The most startling revelation of the Government's commodity price index published to-day is that farm products have jumped 12.5 per cent. in the last six months.

So extraordinary an advance in a major group of the Bureau of Labor Statistics weighted compilation is significant just now for the implication it carries of a better general price level for the future. One worry of the general price decline during the last three years arose from the unfavorable position in which it put the farmer. It now appears that the producers who need higher prices most will benefit most from the change.

Within the last six months the Bureau of Labor Statistics index on farm products has risen from 94.2 to 105.9. But the improvement is not confined to that list. Foods have advanced from 94.4 to 96.5. Hides and leather products from 100.2 to 112.5. Textile products from 93.9 to 98.5.

Plainly the long downswing in the price level has been checked, turned into a plateau and transformed into an advance again all in the last six months. In April the general index of commodity prices was still falling. In May and June it held even. In July it rose .3 per cent., in August 1.1 per cent. and now the report comes of a 1.4 per cent. advance for September.

The Government wisely has abandoned its practice of years gone by and substituted for the 1913 base one figured on 1926 prices. It is a recognition by the Government experts that the old pre-war level is not necessarily a normal base by which to judge present movements. The Bureau of Labor Statistics therefore has turned its wholesale price index into relatives based on the recognition of 1926 values as 100.

At no time since the war have business authorities awaited so anxiously the signs of an improving price level now seen by many in the current situation. Those who follow such matters have a variety of explanations for the decline of the last three years. The most plausible of these is that the movement in this country has been depressed by the pains incidental to a transition from paper to gold over the world. The adoption once more of the gold standard in leading European countries has had its momentary unfavorable reflection on the price level abroad, and in turn upon that here.

By the same token it follows that the stabilization of world currency now well on toward completion should restore a firming tendency everywhere.

Paul Willard Garrett.

[Copyrighted, 1927.]

Foreign Bonds at High Yield.

As a result of the long-continued demand for investment securities and the gradual decline in yield afforded by domestic bonds many investors are turning attention to foreign obligations, according to investment bankers.

Foreign borrowers have had to pay high premiums for new capital here in recent years. Consequently a great many issues bearing 7 and 8 per cent. coupons were offered to American buy-

ers at attractive figures. A good many will be refunded at lower rates of interest, of course, if conditions continue favorable, but in the meantime buyers may obtain a higher than normal rate of income with only a moderate business risk.

Moreover, quite a few issues bearing high coupon rates are redeemable only through sinking fund operations, so that long-term investments may be arranged. Bonds of this group currently sell on a lower yield basis than those which are likely to be redeemed at an early date.

The investor's basic purpose in placing his capital should be the primary factor in considering an investment of any kind. This phase is especially important in selecting foreign bonds.

For instance, an investor may be willing to sacrifice current income to some extent to obtain securities that are unlikely to be disturbed. On the other hand, he may prefer the larger return, being willing to take his chances on suitable securities for re-investment when bonds he holds are redeemed. Still another purpose may be an expected appreciation of principal.

In the first instance non-callable bonds should be selected, of which many are to be found in the foreign group yielding from 6½ to 7 per cent. A yield of 7¼ per cent. or better may be had on bonds that are subject to redemption prior to maturity. A yield of almost 7 per cent. may be had on securities with low coupon rates that may be expected in the ordinary course of events to appreciate in value.

A large number of foreign bonds sold in this country since the war may be obtained in \$100 and \$500 denominations, so that the investor of moderate means is able to obtain wide diversification and minimize his risks. Many are listed on the New York Stock Exchange, where an active market is maintained in prominent issues.

Specialists in foreign bonds who have been called upon for recommendations have suggested a wide variety of seasoned obligations. The J. Henry Schroder Banking Corporation has grouped such bonds as the following in a list suitable for long-term investment: German government 7s, Oriental Development 6s, Belgian 7s, 1955; French 7s, 1949; Chile 7s, 1942; Tokio 5s, San Paulo (city) 8s, Brazil 6½s and Brazil 8s. All these but the Tokio bonds are non-callable except for sinking fund operations.

Other bonds are suggested for short-term investment and, though they give a higher return, they are subject to early redemption.

William Russell White.

[Copyrighted, 1927.]

Working Together.

Prosperity of both workers and employers is tied up in the relations between capital and labor. A remarkable stimulation to business was therefore received from the announcement of the Department of Labor that relations between employer and employee in the United States have reached the stage where the creed to combat has been supplanted by the policy of co-operation.

Trust Company Service Appeals to Women

TRUST COMPANY SERVICE APPEALS TO women because it relieves them of all responsibility and worry in the management of Estate affairs.

Acting as Executor entails many duties and exacting details.

If you name your wife as Executor you will burden her with responsibilities for which she may be lacking in experience and knowledge.

Acting as Executor and Trustee of an Estate, The Michigan Trust Company attends to the many details, legal and otherwise, of investment and management.

The heirs receive the full benefits from the Estate and are assured that the property is in safe, dependable hands. And they always will find our officers considerate and helpful in matters pertaining to the Estate.

THE
MICHIGAN TRUST
COMPANY

The first Trust Company in Michigan

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

**MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY**

(MICHIGAN'S LARGEST MUTUAL)

AND ASSOCIATED COMPANIES



Combined Assets of Group

\$39,611,125.59

20% to 40% Savings Made Since Organization

FIRE INSURANCE — ALL BRANCHES

Tornado — Automobile — Plate Glass

Postmasters Told To Organize For Christmas Mails.

The Postoffice Department has called upon postmasters to make their plans for the handling of the forthcoming Christmas mails, the Department announced October 18. The Department intends that all mail be handled immediately upon receipt, thus precluding any possibility of congestion. Postmasters accordingly have been directed to organize their offices, including every unit thereof.

Since Christmas this year falls on Sunday, the following day, Monday, has been fixed as the day on which the holiday will be generally and officially observed.

In arranging for this year's holiday program it will be understood that no carrier deliveries, except special deliveries, the Department said, will be made on Sunday, "but that the Sunday routine will be followed. On Monday, the day to be observed, it will be necessary for postal employees to work during the forenoon in order to prevent a congestion which would certainly follow a suspension of deliveries for 48 hours. The Department's announcements, which were signed by the Postmaster General, Harry S. New, and the First Assistant Postmaster General, John H. Bartlett, follow in full text:

The postal service is again reminded that it must begin to make preparations for handling the Christmas mail and that the time has arrived when it should prepare to inaugurate its annual "Mail Early" campaign.

In order to secure the best results, we must invite and receive the closest co-operation of the mailing public. Please note that this year Christmas falls on Sunday, but that the day following—Monday—has been fixed as the day on which the holiday will be generally and officially observed.

It has been the policy of this Administration to grant to the employees of the service the same liberty and freedom from work on holidays generally enjoyed, but after mature and serious consideration it has been deemed not only inexpedient but impossible to forego all deliveries of mail for two successive days at Christmas time. It is confidently believed that the employees will concede the reasonableness of this conclusion. The public to be served is entitled to first consideration.

In arranging for this year's holiday program it will be understood that no carrier deliveries, except special deliveries, will be made on Sunday but that the usual Sunday routine will be followed. But on Monday, the day to be observed, it will be necessary for postal employees to work during the forenoon in order to prevent a congestion which would certainly follow a suspension of deliveries for 48 hours. It is planned to complete the work during the forenoon and that all employees except such as are necessary to keep the service moving shall be excused from further service at noon. This will apply alike to city, village and rural deliveries.

More complete details with reference to the "Mail Early" campaign, employment of additional personnel, and other facilities, will be from time to time given through the appropriate bureaus.

Plans should immediately be put un-

der way for the handling of the Christmas mails. It is the Department's intention that all mail shall be handled immediately upon receipt, thus precluding any possibility of congestion, and postmasters will organize their offices, including every unit thereof, accordingly.

Early mailing is the real solution of our Christmas problem. This should, therefore, be urged upon the public earlier, stronger and more wide-spread than ever before. Begin your campaign now and continue it up until the last few days before Christmas. Utilize every available medium of publicity, including newspapers, the radio, business and civic organizations, clubs, theaters, picture houses, ministers, school teachers, public utility corporations and large business concerns generally. Advertise it; placard it, have your carriers, supervisors and window clerks constantly tell it to the public.

Christmas this year falls on Sunday, on which day no deliveries are made with the exception of special deliveries. This fact should be stressed in your early mailing campaign, and the public should be urged to shop and mail sufficiently early so that all Christmas mail will reach destination in ample time to be handled and delivered on or before Saturday. This will mean that Christmas presents, cards and letters from relatives, friends, and loved ones will all have been received by Sunday, Christmas Day.

In accordance with the regulations governing Sunday service, such forces shall be available on Sunday, Christmas Day, as are necessary to prevent congestion and provide for the expeditious delivery Monday morning of mails received throughout Sunday, as well as to make the ordinary dispatches.

While Christmas day falls on Sunday the holiday in the postal service will be observed on Monday; and as it is the Postmaster General's desire that, so far as practicable, every employee be enabled to eat his Christmas dinner at home with his family on Monday, regular service in postoffices on that day shall terminate at 12 o'clock noon.

All regular city and village carrier deliveries will be completed by that hour and all postoffice employees will then be excused except a sufficient number to make the regular holiday collections and dispatches, to receive the incoming mail and to operate necessary motor vehicle service. All outgoing mail possible should be dispatched by that hour.

In order to carry out the instructions of the Postmaster General to give the public effective service and relieve from duty at noon Monday all employees except those absolutely necessary, it is imperative that every employee extend his most hearty co-operation and put forth every effort to make a complete clean-up by noon. If this is done the public will not suffer and the service will not be subjected to criticism.

Audible Road Markings.

Safety of life and of mail and express shipments by aeroplane has been increased by the reports of tests made with directional radio under the super-

vision of officials of the Department of Commerce. This directional radio, it is stated, can be made to act as an audible compass.

Meats Good Qualities.

Meat is one of the most palatable of

all foods and contains protein of the highest quality, excellent fats, and certain of the necessary vitamins and minerals which the body must have. It is easily and almost completely digested.

Our Policy

is to give our patrons—insofar as sound banking policy permits—what they want, or need, or might find helpful.

The word "SERVICE" which appears so frequently in our advertising means just this to us. We would like an opportunity to show what we can make it mean to you.

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 Convenient Offices

The Busy Man

There are many services that we can render the busy man with the result that he will have less worries and more time.

We can take care of his property, clip his coupons, collect rentals, look after his investments, make and file tax returns, pay bills, care for deeds and mortgages and perform other helpful services.

GRAND RAPIDS TRUST CO.

Grand Rapids
Michigan

Fire Prevention Blank For Wholesale Grocers.

1. Are there any accumulations of dirt or rubbish on the premises?
2. Is the basement clean?
3. Are the packing and shipping rooms cleaned thoroughly at closing time?
4. Is there any unnecessary combustible material in the yard or court?
5. Is there any oily waste or other greasy material outside of approved waste cans?
6. Are any waste cans not emptied daily after closing hours?
7. Are there any broken windows, plastering, partitions, flooring, or other similar defects?
8. Are any aisles obstructed?
9. Are any entrances obstructed?
10. Is any woodwork or other combustible material too near steam pipes, boilers, flues or furnaces?
11. Is the fuel supply safely stored?
12. Are there any open flame lights near combustible material?
13. Are there any broken electric fixtures or loosened wires?
14. Are electric cords looped over nails or in contact with any other metallic objects or surfaces?
15. Are any electric fuses replaced by wire or other improper current-carrying materials or devices?
16. Are fire doors or shutters ever left open at night, or on Sundays or holidays?
17. Are fire escapes obstructed, broken or out of order?
18. Are there any violations of rules on smoking?
19. Are all water pails, hose, nozzles and chemical extinguishers in place and in good condition?
20. Are any sprinkler heads coated or corroded?
21. Are any sprinklers obstructed by partitions, piles of merchandise, etc.?
22. Are any sprinklers or sprinkler pipes exposed to freezing?
23. How many sprinkler heads are kept in reserve?
24. Is there any part of the premises that the watchman fails to visit?
25. Are window openings protected from exposure fires?
26. Is combustible stock storage isolated by fire walls?
27. Where is the nearest fire alarm box?

Fire Prevention Precautions For Retail Grocers.

1. Go over your plant on a tour of inspection. Examine the chimneys and flues. See that they are properly lined and free from cracks. In order to be safe a chimney should be built from the ground and should not rest on brackets, posts, or other supports.
2. Don't use old or dented and rusty stovepipe. Don't string pipes through closets, attics or other concealed spaces. If the stovepipe must pass through combustible partitions, walls or ceilings be sure to provide a metal ventlating thimble which permits the circulation of air around the pipe where it passes through.
3. Stoves should be raised about four inches from a combustible floor and the floor should be protected by sheet metal extending at least one and

a half feet in front, sides and rear. Very often it happens that stock is piled too close to the stove for safety unless a metal protecting shield is placed around the stove and this is recommended as a safety measure.

4. See that a metal container is provided for hot ashes.

5. Post "No Smoking" signs about in conspicuous places and see that the rule is enforced.

6. Keep aisles, stairways and windows clear and free from stock.

I Am a Fire Fool.

I am a fool. I believe that fire is a regrettable accident which occurs in the other man's property. I believe that my own property is free from danger, although I take no precaution of any kind. If I stopped to think, I would realize that my property is even as other houses are, but it is unnecessary for me to think about such matters. The other man should think deeply.

I believe that fires are caused by carelessness, the carelessness of the other man. I believe that I am a privileged character. I may throw matches about, cast away half-lighted cigarette stubs without looking to see where they fall. I believe that I can do such things with impunity. So far I have not been arrested for arson.

I believe that the other man is the one that is negligent. He is culpable and deserve to suffer losses caused by his own stupidity. A special providence looks after my home and place of business.

I believe all this, without any guaranty of immunity from the attack of fire. I have no surety that fate has not nominated me for membership in "the club of other men." But, as I have said, I am a fool.

What Is a Slow Burning Building?

A slow burning building is one of "mill construction," where the enclosing walls and roof coverings are made of incombustible materials, with doors, windows and frames of wood, but with interior walls of brick or wood columns and girders, and the floor composed of heavy timbers and planks with no concealed air spaces between. The roof constructed with trusses or wooden beams of sufficient strength for the load carried, but in no case less than six inches by six inches in cross sections, spaced not less than five feet nor more than ten feet on centers, with roof planking not less than one and three-quarters inches in thickness. With this type of construction it can be very readily seen that the chances for a fire to spread rapidly are reduced to a minimum.

Novel Silhouettes Offered For Wear Under Silk Hosiery.

An unusual novelty for wear with silk hosiery is noted here in the form of cut-out silhouettes to be worn under sheer stockings. They are inserted half way down the hose and held in place by glue. Seen through the stockings they give the appearance of a drawing. The silhouettes are small and come in a variety of designs, including butterflies, lizards, devils, cats, dogs and mice.

Class Mutual Insurance Agency

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H. G. BUNDY

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"The Agency of Personal Service"

INSPECTORS, AUDITORS, STATE AGENTS

Representing The Hardware and Implement Mutuals—
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Graded dividends of 20 to 50% on all policies according to the class of business at risk.

FIRE - AUTOMOBILE - PLATE GLASS

305-06 Murray Building

Grand Rapids, Mich.

Merchants Life Insurance Company

WILLIAM A. WATTS

President



RANSOM E. OLDS

Chairman of Board

Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich.

GREEN & MORRISON—Michigan State Agents

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
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The Net Cost is 30% Less

Michigan Bankers and Merchants Mutual Fire Insurance Co.
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WILLIAM N. SENE, SECRETARY-TREASURER

Affiliated with**The Michigan Retail Dry Goods Association**

An Association of Leading Merchants in the State

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.



J. L. MacInerney.

MEN OF MARK.

J. L. MacInerney, President National Spring & Wire Co.

In every commercial transaction the buyer is pretty certain to make sure he is receiving that for which he is paying, whether it be labor or goods. This is one of the first principles of business prudence and, indeed, the very foundation of successful commercial life.

In an age which requires the buyer to protect his interests in this manner, it is refreshing to come upon a business man who is quite active and earnest in seeing that he not only receives that which he pays for, but that he delivers that for which he accepts payment. A business conducted upon such a policy is neither a fad nor a fancy. It is conducted on principles highly altruistic, yet it is an altruism that insures success.

We are living in a time of much giving of advice; and the fact that it is displayed in large type does not give it any more value. The world has become a whirlpool of business activity, on the outer rim of which are perched w seacres who have no intention of engaging in the contest themselves. They are content to give advice to the combatants without securing any personal knowledge of the problems confronting them.

Yet not all wise counsel of these spectators of the commercial battle contains anything truer than the axioms that we wrote in the crude copy books of childhood with infant hands. These new truths are but fresh versions of old ones and men still receive their best advice from the lips of dead teachers and the pens of sleeping philosophers. "Honesty is the best policy" was the fine phrase written in Spencerian hand in the old copy book; and we wrote it and rewrote it until it was indelibly impressed upon our memories. We have had that truth presented to us since, many a time, but it is the old truth nevertheless.

It is an axiom a little misleading on first consideration. It seems to put material interest above moral principle; but such is not its intention. It simply presupposes honesty and then assures the honest man that he shall be the gainer and not the loser by this principle in business. It tells him that honest purposes and honest practice mean not only peace but ultimate prosperity.

In Grand Rapids there is a concern manufacturing bed springs, mattresses, furniture springs and automobile constructions, which transacts business on the broad-minded policy suggested above, and there is nothing to indicate that it will not be a successful policy. In fact, the interesting history of the superman who is responsible for this undertaking leads to the belief that he is not only grounded in eternal truth, but that the business he has espoused will exemplify the correctness of his theory in the very near future.

James L. MacInerney possesses to a remarkable degree the race traits of three great peoples—the sturdy good sense of the Scotch, the dash and bril-

liancy of the Irish and the close application to duty of the Danish people. There is no necessity to comment on the remarkable Scotch-Irish strain which originated in Northern Ireland from the blood mixture of the two peoples. It produced a race of men which has never been surpassed in this world for shrewdness, conservatism, progressiveness and stability. Greater in many respects than the genuine Irishman or pure blooded Scotchman, the Scotch-Irishman is in a class by himself.

Mr. MacInerney's father was born in Pennsylvania, his grandfather in Scotland and his great grandfather in Ireland. His mother was born in Elmira, N. Y., but her ancestors for many generations were born in Denmark.

Mr. MacInerney was born in Elmira, Jan. 17, 1888. His early education was obtained in the public schools of that city. His mother died when he was 7 years old. The family subsequently removed to Leonardsville, a small town near Utica, where he entered the home of W. W. Coon, general dealer, who gave him board and clothes for the assistance he could render the merchant outside of school hours. He swept the store, sold goods behind the counter and drove a wagon into the country, exchanging staple merchandise for butter and eggs. He devoted seven years to the service of the Coon store, five years as an employe and two years as a partner in the business.

Leonardsville was a strong Adventist town and received frequent visits from Dr. John H. Kellogg, head of the Battle Creek Sanitarium. The young merchant became acquainted with the Battle Creek savant and gave an eager ear to his description of the advantages for young men in the Food City. The result was that he sold his interest in the store to his partner and took a position in the Sanitarium Food Co., at Battle Creek.

A year later he decided that Chicago offered greater opportunities for advancement than Battle Creek and transferred himself to the Windy City. The first day he was in Chicago he was offered the position of manager of the domestic department in the Hillman department store. A year later he resigned to connect himself with Sears, Roebuck & Co. He remained with this house seven years, during which time he worked in every department of the institution. His last position was manager of the department of correspondence and adjustments. He left Sears, Roebuck & Co. to take the management of the Phillipsborn's mail order house, handling ladies' garments exclusively. When he became connected with this house it was doing a volume of \$200,000 per year. He increased the annual volume to \$26,000,000 inside of seven years.

Learning of the opening in Grand Rapids growing out of the failure of the National Spring & Wire Co., he came here and looked over the property and the prospects of the business. Subsequent negotiations enabled him and his associates to acquire the business on a basis which enabled them to pay off all the creditors in full. The manufacture of automobile cushions is

conducted under the same style as before. The manufacture of Marshall springs and mattresses is conducted under the style of the Marshall Company. Mr. MacInerney considers the outlook of the business so gratifying that he confidently expects to build up the largest establishment of the kind in the United States.

Although Mr. MacInerney has been in possession of the present plant but a few months, he has already fused the personnel of the organization into a closely-knit company, or brotherhood, conscious of its unity, power and purpose. Mr. MacInerney inspires and directs it. One cannot do this by force of personal gifts alone. There must be qualities of the heart as well as of the head; and one finds these uppermost in Mr. MacInerney's character. No one can doubt for a moment that he has the personal interest of everyone on his staff at heart or that he possesses their affectionate regard. Fine and effective as Mr. MacInerney's achievements have been in the past, they are only the earnest of what he will be able to do in the future under his present opportunities and environment.

Mr. MacInerney was married July 2, 1912, to Miss Kathryn Keller, of Chicago. They have three children. A daughter, 13 years old, is at Marywood Academy. Two boys are attending local schools. The family reside at 1500 Robinson Road.

Mr. MacInerney attends St. Thomas church on Gladstone avenue. He is an Elk. He has never held any public office and has never aspired to any political position which might in the least interfere with his duties to his business or the obligations he feels that he owes his family and his home.

Personally, Mr. MacInerney is one of the most companionable of men. He is an interesting conversationalist and—what is rare in these days of tremendous energy and assertiveness—a good listener. He is broad in his ideas on business, social and religious topics, judging men almost wholly by their actions rather than their conversation. He never forms snap judgments. He is never swayed by popular prejudice. His long and varied experience in the business world has made him something of a psychologist, so that he is able to read men with the same degree of satisfaction and accuracy that some of us are able to read books. His removal to Grand Rapids is a distinct gain to the virile citizenship of the city and he will be a strong and unflinching advocate of good government, good morals and good things generally.

High Time To Pay Tribute To Genius.

Washingtonians are demanding a structure to commemorate the designer of their city, Major Pierre Charles L'Enfant. Heretofore his most effective memorial has been the city itself, and the greatest tribute paid to him the resuscitation of his original plans which had been partially discarded. The Washington Post has discovered that there is no slab of stone or tablet of bronze or statue to his memory within the precincts of the capital, and urges that a memorial be erected in one

of the spaces to be cleared in carrying out the original plans of the city.

This is as it should be, for thanks largely to the taste and work of this companion of Lafayette, Washington is to-day one of the loveliest cities in the world. Had his original ideas been carried out from the beginning it would have been even finer. But the main plan, conceived in spaciousness, has been sufficiently followed to have made the capital a park-like city of vistas. When the present work of constructing new Federal office buildings and of opening up new streets is finished, much will have been done to add to the beauty of the city.

Major L'Enfant had the misfortune to disagree with some of the early politicians of Georgetown. In the quarrel that ensued the President sided against him. For his services he was offered the sum of \$750 or a small lot not far from the site of the present White House. Apparently economy was a Presidential watchword even before the administration of Mr. Coolidge. Dissatisfied and insulted, he refused both. In his old age he sought suitable compensation from Congress without success, and finally died in 1825 a dependent of a family by the name of Digges in Maryland. His was an eccentric disposition; he was somewhat suspicious and inclined to want to have his own way.

It is to his achievements rather than to his personal qualities that it is proposed to erect a memorial. In the days when the United States had only a few million inhabitants scattered along the Atlantic seaboard, L'Enfant had the vision to prepare a capital for a great Nation. To be sure, the growth of the city has exceeded even his dreams, but much of this has come within the last quarter century. Strangely enough, one of the artistic dangers which he most feared when it was originally planned to auction off the city lots not only came to pass soon but remained long—the erection of "huddles of shanties" near important building sites. These at last are disappearing under the pressure of present-day real estate development. That they persisted so long is in a sense a further tribute to his foresight. He rightly understood the problems of planning a great city. It is high time for that city to show its understanding of his genius by paying him the tribute of a memorial.

Grocer Has Eyes on New Revenue Source.

The American stomach, somehow or other, in the course of a year manages to get around 400,000,000 quarts of soft drinks.

Wise grocers have their eye on this fast growing business and are getting behind it. Soft drinks are now considered foods by many—and the grocery store is the family food supply house.

Housewife Is Urged To Use More Salmon.

The Alaskan salmon cannery is starting an advertising campaign to popularize pink salmon with the housewife. We presume the keynote will be "pink salmon for pale people."

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.

Pattern Companies Seldom Willing To Deal Fairly.

Lansing, Oct. 25—We had two very interesting and profitable group meetings last week—one in Saginaw and one in Port Huron. The preparations for these meetings by Isaac P. James, at Saginaw, and J. B. Sperry, at Port Huron, were very carefully made and the luncheons which were served at both places were all that could be desired.

To these gentlemen we extend our thanks and also extend thanks for assistance in the Saginaw meeting to former Presidents, D. M. Christian, of Owosso, and J. W. Knapp, of Lansing; to Ray Morton Hardy, of Lansing, and T. M. Sawyer, of Battle Creek. The vigorous and worth while advice at the Saginaw meeting by Mr. Knapp will long be remembered by the forty-three merchants—store owners and executives—who were present. Non-members present at the Saginaw meeting were Mr. Gray, of the Reiser-Gray Co., of Saginaw and Mrs. E. C. Clark, of E. C. Clark Department Store, of Clio.

Mr. Hardy was the principal speaker at the Port Huron meeting. His presence on both of these occasions was very much appreciated and his contribution to the success of both meetings was very valuable.

Mart Waalkes, traveling representative for the Grand Rapids Merchants Mutual Fire Insurance Co., and Frank J. Zielinski, formerly of Manistee, now representing a New York buying syndicate, were also present.

Non-members present at the Port Huron meeting were J. H. Stecker, of Applegate, and A. E. Fox, of Peck. After the meeting we were pleased to enroll Mr. Fox as a member.

A very pleasing feature of the meeting at Port Huron was the harvest festival sale which began that morning at the J. B. Sperry store. This wonderful store was certainly in holiday attire and practically all of the thirty-six merchants who attended the meeting visited the Port Huron stores, including the special occasion put on at Sperry's.

Two or three more District Meetings for the Western part of the State are under consideration. Announcements later.

A telephone message from Flint states that Glenn R. Jackson is slightly improved. His recovery is very slow, but his family and friends are encouraged that he will pull through.

We were glad to greet H. C. Pinkerton, of Marshall, Field & Co., at the Port Huron meeting. "Pink" was formerly the manager of the White's dry goods store in Lapeer. We wish him success in his new vocation and ask our members to give him a listening ear when he calls, also an order once in a while.

Our former educational director, Miss Celia R. Case, is now employed in a large department store at Portsmouth, Ohio. Her next engagements are at Mack's, in Ann Arbor, a large store in Altoona, Penn., and Paducah, Kentucky. She hopes to greet her Michigan friends at our convention in Lansing next March.

Pattern contracts, as usual seem to be a very perplexing problem with many of our merchants, especially in the smaller towns. Our files in this office are being loaded with correspondence between pattern companies and merchants and a careful review of the correspondence here confirms our impression that about the only courtesy the pattern companies are showing to

the merchants in the smaller towns is the sending of a polite and affable man around to make the original contract. After that he, the merchant, is ignored, bluffed, cajoled and threatened directly and indirectly if he does not live up to his end of the contract according to the construction placed on the same by the pattern company or some remote official.

In a case recently reviewed by us the merchant desired to terminate his contract. He found it difficult to give the proper notice, as required by the pattern company, insisting upon the notice given by him as being within the terms of the contract. Various items were unjustly charged back upon the merchant. We endeavored to have a representative of the company call upon the merchant, but without success, the excuse being that the business was not large enough to warrant the expense of traveling.

An interview was sought with the manager of the Pattern Co. in Chicago. When our member arrived there the manager was represented by his subordinate. After some more delay, our member has been notified that the Chicago office could not settle the problem and the same has been referred to the New York office.

All of this detail is given to indicate how the merchant is worn out by continual evasion and subterfuge until, in sheer despair, he either renews his contract or takes his loss.

We have usually gone on the principle that neither party in a controversy is all right or all wrong. We have attempted to be fair with the pattern companies and yet our experience within the last few weeks has caused us to lose faith in the willingness of some of the pattern companies to be fair. In view of these experiences we wish to advise our members.

1. Dig up your pattern contract and observe the date the contract was made and the number of years it is to continue in force.

2. Carefully read whether or not it is for one year, three years or five years.

3. Be sure to satisfy yourself just the date when you should write a letter to the company, giving notice of your desire to terminate the contract.

4. Do not make a contract with any pattern company without first getting the advice of the headquarters office or of some merchant in a larger nearby town whose business the pattern companies consider worth having.

5. If you have neglected to give the necessary notice for a termination of your contract and have thereby unwittingly continued it for a definite period, make a courteous request to the company to terminate the contract within a reasonable time. If the company dodges the issue by evasive correspondence or no correspondence at all, please report it to this office and we will try in a courteous way to have the company send a representative to modify the contract to suit your needs.

6. Do not be alarmed by threats that you cannot secure patterns if the contract which you now hold is not renewed or continued. Many of the larger stores positively refuse to make any pattern contracts at all and, so far as we have been able to learn, they do not have any trouble in supplying their patrons with all the patterns they need.

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

Are Buying Stock Goods.

A fair demand for men's wear stock goods is reported by mill representatives. These fabrics, representing the carryover or surplus production of a mill, are being sold at substantial price concessions for use in the manufacture of low-priced suits. In some instances the sale of these goods runs into large quantities. One mill executive, for example, said he had orders

in hand during the past week for more than a thousand pieces.

However, recent reports that buyers generally were taking old fabrics in preference to new, because they could obtain the former at reduced prices, were discounted by leading authorities in the trade. Clothing manufacturers with reputations for quality, style and newness to maintain could not indulge in such a practice, it was asserted.

There always is a certain amount of this type of buying, these authorities added, but it is generally done by the smaller producer, who is interested solely in turning out merchandise in which price is the main factor. Moreover, the supply of stock goods throughout the market is not large, according to most accounts, owing to the cautious production policy of the mills during recent seasons.

Boutonniere Sales Increasing.

The continued popularity of tweed ensembles with sweater-like blouses is resulting in an excellent demand for sturdy-looking boutonnières. Conse-

quently, several of the wholesale houses are selling with these costumes or separately, a wide assortment of flowers in leather and felt combinations. The most sought blooms are clusters of gardenias and roses, with foliage to match. The centers of the gardenias are made of gold metallic thread, while in the roses finely cut felt is used. When two flowers form the boutonniere one is of felt and the other of leather. Also offered are clusters of six small flowers in autumn shades that set off collarless sport suits. These bouquets are made of different colored flowers, but may also be had in solid blues, reds, tans, grays and browns. Prices range from \$9 a dozen up.

The value of an advertising medium is far more accurately measured by the character of its readers and their belief in the truthfulness of the appeal to them than it is by the circulation or distribution of the publication.

MICHIGAN BELL TELEPHONE CO.

EXTENSION TELEPHONE



*Bringing the
Downstairs Up*



An EX-
TENSION
TELEPHONE
beside your bed
makes it unneces-
sary for you to
go down stairs to
answer telephone calls.

An Extension
telephone costs only
a few cents
a day



Offers Novel Smoking Tables

New smoking tables with genuine marble tops and the metal mountings and base finished in gold plate are equipped with a center handle for carrying them. This handle gives the table added beauty, for when the figure of a dancer is the motif the drapery or scarf forms a loop handle quite artistically. The top has a framework in filigree design which is slightly raised and prevents the smoking articles from slipping off. The smokers' sets supplied with the tables comprises three clear glass ash trays with the edges and holders for cigar or cigarette finished in gold, a jar with the same kind of a top, a pipe holder and a stand for matches. The tables wholesale for \$7.75 each. Other small tables with metal bases, made in imitation black marble tops, are also fitted with smoking sets and sell for \$3.50 complete.

Black and Beige Dresses Sell.

Although black velvet dresses of the better grade are not at present in such demand, black satin is still being sought by retail stores. Beige is the second best color. With both colors little trimming is used, the silhouette being achieved by clever cutting and styling and great detail in the finish of cuffs, necklines, belts, etc. When a touch of color is required a handsome buckle fastens the belt or an attractive French pin is placed at a becoming angle on the shoulder. Sometimes the pin sets off one of the new collarless necklines. Increasing attention is given the treatment of skirts, with an indication here and there of the return of small godets and shirred sections attached to low-fitting yokes. Dresses in this category wholesale from \$49 to \$55.

Hand-Made Dresses Active.

There has been such a demand for misses' hand-made dresses here of late that orders are now being placed for January delivery. These dresses are no longer confined to smocked peasant jerseys, but include crepe de chine, georgettes, Romaine crepes and fine voiles. A departure from the ordinary run of this type of garment is found in smart models in satin and crepe with the blouse sections trimmed in an all-over design in steel beads. These sell at \$10.75. Some of the wool crepe frocks, made with linen collars and cuffs, are priced at \$5.75. They are made in the newest styles with fancy yokes, pleated skirts and tailored-finish throughout. Other models in heavy silk crepe, with fine hand-drawn work on the blouses and pleated skirts, are selling for \$16.75.

Holiday Umbrellas Are Novel.

Umbrellas now being offered for the holiday trade are made in the new 21 inch length and in ombre stripes in all the new Fall shades. Of particular interest are the new handles, which feature a quartz and amber like composition. The knob is of amber and is decorated with doll-like figures, little animals and small bits of the composition carved in odd motifs. The umbrellas are made with sixteen ribs, are mounted on wooden shanks and have ferrules that match the handles. For

the woman who prefers less fancy styles there are many numbers in plain silk with heavy satin border stripes of the same or contrasting colors. These umbrellas have crooked handles covered with leather to match the ferrules. Both of the described types wholesale at \$84 a dozen or more.

Heavy Sweaters Well Sold Up.

So active is the present demand for heavy sweaters, notably shakers, that deliveries in some instances cannot be made on new orders this side of Dec. 15. In many other cases it is impossible to get them out before late November. Mill stocks are absolutely lacking, due to buyers' recent demands for immediate shipments wherever they could be made. It is more difficult to get the popular-priced numbers than the expensive ones, but even the latter are in none too liberal supply. Knitted sports coats of the more staple types are also in good demand and difficult to obtain in quantity for early shipment. Novelty sweaters are not so active as the other kinds, but a good business in them is still being done.

Fancy Shoe Buckles Popular.

The business being done in fancy shoes is held responsible for the numerous calls for novelty buckles, oblong and medium-sized square shapes. Although steel is the popular choice, the vogue for brown leathers has created a demand for bronze buckles. In buckles for evening shoes those of silver composition metal, with all-over effects in rhinestones and the occasional use of colored stones for borders, are by far the most popular. Gold buckles set with topazes or rhinestones are being shown on some of the new slippers made of gold-brocaded metal cloths. Daytime buckles range in price from \$12 a dozen up, while those for evening wear start at \$25 a dozen.

Ribbon Demand Is Varied Here.

Velvet and staple grosgrain ribbons of narrow and medium widths are the most actively selling items in the ribbon trade, manufacturers say. The demand for satin numbers, which fell off somewhat, is now increasing. Some business is being done in fancy tinsel ribbons in black and gold and black and silver effects. There is also a call for tinsel jacquard and silk broche and brocaded types to be used in making handbags. Some of the wide Roman-stripe ribbons are being called for to be made into pleated lamp shades. Wide three-tone numbers are also being used for this purpose.

Coat Demand Still Lagging.

The demand for women's coats still lacks the vigor that is customary at this time. Re-orders are slow in developing, and manufacturers complain of pressure for price concessions. To stimulate the consumer demand a number of retailers have staged sales which in some instances are said to have aided the turnover. It is not expected, however, that the situation will change for the better until the weather becomes colder. Meanwhile, manufacturers are forced to adopt a waiting attitude and are keeping a cautious check on production.

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Gives you better results. Our moving and storage rates are very reasonable. Every load insured.

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GRAND RAPIDS, MICH.

Est. 1912

15 YEARS OF SERVICE

QUAKER RESTAURANT
THE HOME OF PURE FOOD

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Henry Smith
FLORAL Co., Inc.52 Monroe Avenue
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Phone 9-3281

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GRAND RAPIDS, MICHIGAN**Expert Chemical Service**Products Analyzed and Duplicated
Process Developed and Improved
Consultation and Research**The Industrial Laboratories, Inc.**
127 Commerce Ave. Phone 65497
Grand Rapids, Mich.**TER MOLEN & HART**SPRINGS; Office Chair, Coil, Baby
Jumper, General Assortment.Successors to
Foster Stevens Tin Shop,

59 Commerce Ave.

GRAND RAPIDS, MICHIGAN

Ship By

Associated TruckGRAND RAPIDS, LANSING and
DETROIT.

Every Load Insured. Phone 55505

Wanted going mercantile establishments, large or small, in exchange for finest improved farms and commercial orchards in Michigan. All clear of encumbrances. Give full particulars first letter. Address No. 2000, c/o Michigan Tradesman.

Link, Petter & Company

(Incorporated)

Investment Bankers

6th FLOOR, MICHIGAN TRUST BLDG.
GRAND RAPIDS, MICHIGAN**WILLETT-CHULSKI & Co.**
INVESTMENT BANKERS

Listed and Unlisted Securities.

933-934 Michigan Trust Bldg.
GRAND RAPIDS, MICHIGAN**Hodenpyl Hardy**

Securities

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Getting the most out of your investments requires a broad knowledge of securities and how to use them best for your own purposes.

Our service, based on long experience, is yours for the asking. We handle only the best in investments.

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ChicagoNew York Jackson
Grand RapidsIMPRESSIVE
DISTINCTIVE
CHARACTERISTIC
APPROPRIATE

First Impressions Are Lasting—

DOES YOUR STATIONERY TRULY REPRESENT
YOUR FIRM
DISTINCTIVE, IMPRESSIVE LETTER HEAD
PLATES IN ONE OR MORE COLORS**GRAPHIC ENGRAVING COMPANY**
125 MONROE AVENUE N. W.
GRAND RAPIDS, MICHIGAN**INVESTMENTS**

We are interested in the financial welfare of every man, woman and child who desires to get ahead. Our management is always in close touch with the client's interest, giving personal attention.

Michigan Bond & Investment Company

Investment Securities

1020 Grand Rapids National
Bank Building
Grand Rapids

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.

Co-Operative Advertising Is Finding Itself.

Necessity, the well-known mother of invention, is slowly evolving advertising grocers out of the rank and file. Time will be long, of course, before a large percentage of the grocers learn to take advertising seriously enough to work at it as they now work at waiting on trade, sending out orders, putting in routine displays, sweeping out and various other tasks to which they long have been accustomed. But improvement already becomes noticeable.

As I write I have a page from a Minneapolis paper before me. It was printed in 1923 by a bunch of grocers who called themselves Square Deal Grocers. There is no word in it except meaningless generalities, not even glittering. A carpenter's steel square is supposed to be pictured in the cheap drawing; but that is so obscure that I did not get the idea until I had looked long and studied carefully. This mainly because said square is too big for the space. It loses itself in a faint marginal effect.

The text tells that square deal grocers give service, quality and specials that mean economy and convenience. A bond-like frame surrounds Our Pledge, which agrees (1) To give prompt and courteous service at all times; (2) To handle only the best and purest foods; (3) To give honest measure at a fair price; (4) To offer special bargains as often as good merchandise is available and good business will permit; (5) To guard the interests of our customers by rigid observance of proper sanitary measures; (6) To be good citizens by taking a lively interest in neighborhood and civic affairs; and (7) To give everyone a square deal.

"Look for the Square Deal Grocer in Your Neighborhood" is the caption of a column of names and addresses in the various sections of Minneapolis; but one must read down that column or skip it to the bottom before one can learn how to know a square deal grocer. There, at the bottom, beside the column, we find a broad arrow which points downward to this: "Look for the Square Deal Pledge and Sign. There is a Square Deal Grocer in your neighborhood. He has this pledge displayed in his store and the distinctive red and yellow Square Deal streamers in his windows. Let the Square Deal sign be your guide to good food at fair prices."

Now, I should like to indicate some of the many weaknesses in this stuff, but I want to do it without leaving the impression that I am laughing or poking fun or ridicule at the advertisers. I am, in fact, writing with the utmost sympathy from the standpoint of the individual grocer, but it must be remembered that the grocer is so new at advertising that mistakes are inevitable—especially if he tries to write his advertisements and indicate the display and setting himself—and that such

mistakes must be pointed out or I shall do him no service.

So here we have a meaningless lot of talk, plus a long list of names and addresses through which it is unlikely that many people will read, plus a pointed direction to our boss, the customer, what she must do. There being 123 signers of this advertisement—a full newspaper page, as I say—two things seem certain; yes, several more things:

1. Each grocer paid only a dollar or two and it is my guess that he contributed grudgingly.
2. Most were disappointed with results.
3. Most dropped out of future effort.
4. The advertisement fell pretty flat.
5. Consumers were subconsciously repelled by the text.

Taking the last first: Folks do not like to be told to do a certain thing. Especially they do not like to be told to do something that seems to have little or no object. So skilled advertisers provide the object as a strong inducement; then they tell folks what to do without letting the readers suspect they are being told.

Let us assume that all these grocers have set on a certain line of canned peaches. These are, say, Pacific Coast Yellow Clings, extra fancy grade. The label bears a peach with the word Melba across its face. Let the advertising describe this peach, saying that it is packed in extra rich, sweet syrup, that the pieces are full halves of large peaches, picked when fully ripe and canned right in the orchards where grown, and that each can contains seven—sometimes eight—pieces.

Say that these are of quality seldom offered less than the regular price of 35 cents per can, but even at that price they are splendid value, because, after all, a can contains seven portions or more, and this coming week, beginning Monday, Oct. 31, they will be priced at 33 cents per can, three for 97 cents, six for \$1.93, or \$3.85 per dozen. Say, "We urge every housewife in Minneapolis to try a can or two on Monday, to test out the quality and deliciousness of these wonderful peaches. Then, if they come up to our description, buy three, or six or a dozen cans, depending on your needs, for they will be on this special sale all next week."

They say: "These peaches—and all other goods listed on this page—are always to be had in any Square Deal Grocery Store, and you can know a Square Deal Grocer by the signs and streamers in his store and on his windows. No doubt there is a Square Deal Grocer near you—a list of all of them, with addresses, appears on this page. The Square Deal Grocer is a good man to know and trade with."

In a page of space much can be inserted. Any group of stores will be able to dig up plenty of high grade, fine merchandise to describe as I have described the peaches. Every good neighborhood store has a department of fruits and vegetables. That department should be mentioned and an indication of the range of choice now seasonable—without prices, of course

(Continued on page 31)

This Service Will Keep Your Customers Coming.

Today customers expect service, and lots of it. Here is one way to give them what they want and at the same time increase your sales. Let them know that you sell Fleischmann's Yeast for Health. Every day more and more people are including it in their daily diet—get your share of this new business. And, incidentally, sell them more of all the groceries they need. Healthy customers always buy more groceries.

FLEISCHMANN'S YEAST

Service

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

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

COOKIE CAKES AND CRACKERS ARE MOST DELICIOUS AND WHOLESOME.

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

MASTERPIECES

of the Bakers Art



Hekman Biscuit Co.
Grand Rapids, Mich.

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

MEAT DEALER

Consumers Can Co-operate With Meat Industry.

In talking to our radio audiences we often point out instances when certain kinds of meat are liberal in supply and relatively low in price. We usually recommend to consumers that they buy more of the kind of meat mentioned, not only because increased use at such a time helps their respective pocketbooks, but because in responding to the call they help the industry at large. It is no so long ago that an appeal was broadly made to consumers to use more ham and bacon. We feel that those who listened to the call and helped should be given credit for what they did. While the support was not so great as was hoped it was important enough to move more hams and bacon into consumptive channels than were ever moved before in the same length of time under similar conditions. The hams and bacon that sold best were the weights that are usually sold through retail stores, and this particular part of the total supply was materially reduced to the advantage of the industry and to the profit of those who bought the meat. Heavier weights of similar quality did not receive as much support as was expected, however, and the supply of ham weighing up to eighteen pounds and bacon strips weighing from twelve to sixteen pounds are on hand at the present time in rather liberal quantities. The frugal housewife will do well to swing a little towards heavier weights at the present time if she wishes to keep her meat bill to its lowest point. A ham weighing eighteen pounds, or a piece of bacon weighing sixteen pounds, may be too much for one purchase, unless the family is large or there are others besides the regular family to feed. There are few homes where one-half of such cuts could not be used to good advantage, especially when the keeping qualities of the meat are considered and the many uses to which it could be put. Ham is just as good cold as hot, and bacon can be used in seasoning vegetables to a far greater extent than is usual at the present time. There is nothing that gives greater meat insurance than a good piece of ham or bacon in the house. Slices from the ham can be cut off to meet emergencies, and bacon sliced off of a nice slab is always fresh and good. Both of these cuts will be pretty apt to be approved by all members of the family or whoever happens to be eating at the home table.

Distinctive Meat Flavors Sell Meat.

Nearly everything that is eaten has flavor. Some of these flavors are very pleasing, some are just ordinarily so, and some are not pleasing at all. Meat flavors are very pleasing to most of us and when the meat is of high quality the flavor is more appealing than when the quality is not so good. The flavors are contained chiefly in the juices, and the quantity and kind of juices determine whether the meat eaten is to give satisfaction or not. There is no distinct difference in this respect between meat and fruit, for instance. We all know that some strawberries and some

apples taste better than others, and that they taste different during a rainy season than during a dry one. Meat flavors, however, are influenced by the kind and quantity of feed the animal had before slaughtered. Best flavored meat is generally conceded to be that which has come from animals fed on grain. It usually costs more to prepare animals for market on a grain than on a grass diet. If the meat is found to please consumers better when the flavor is such as comes from careful feeding they are sure to eat more of it than if it did not suit them so well. The price has considerable influence on the amount eaten from a strictly dietetical standpoint, but by no means as great as its influence from a commercial standpoint. In other words, people are influenced to a far greater extent by their retailers' responses to lower prices than by their own personal desire to save the difference between what meat of high quality costs to produce, compared with what the lower quality costs. Let us illustrate more specifically what we mean. Suppose we consider a meal in a good restaurant, hotel or dining car. Suppose we figure one-half pound of meat as a portion. The wholesale difference between high and ordinary quality cuts to supply such portions would not be more than ten cents a pound at the most. The difference in a portion would not be more than five cents. If we consider a meal costing from a dollar and twenty-five cents to a dollar and seventy-five cents how many would hesitate at a nickel more or less on the meat part of it? We believe the same condition exists in a large measure in the home. Everybody wants nice, tender meat and the price is soon forgotten if the quality is right.

Window of Store Shows Its Policy.

It has been said that the window is the mirror of the store—that the mirror reflects not only the policy of the store, but the actual character of the individuals in the store.

One of our contemporaries states: "If the window is shabbily or slovenly dressed, invariably the interior of the store will present the same appearance, as well the personal looks of proprietor and clerks.

"If the window is bright, attractive and appealing, the interior of the store likewise will be, and the proprietor and clerks alert, courteous and ready to serve."

Certain it is that your sales message is sent to the passing prospective customer through your window displays. These silent salesmen really represent a force that might well be compared to the good number of expert clerks do inside your establishment.

What the Navy Eats.

When the Navy eats its daily breakfast it consumes sixty-two tons of food naval statisticians have estimated. Although the men may be far at sea, their breakfast consists of the best of food, including eggs, bacon, ham, sausage and pancakes, and it is not far removed from the diet the bluejackets would receive at home.

PROFITS

RESULT FROM RUMFORD

The stability of Rumford has been reflected by the years of service it has rendered to the housewives of the country and the steady and fruitful source of profit it has been to the dealers.

RUMFORD CHEMICAL WORKS
Providence, R.I.

QUALITY



© 1926



A good seller
A splendid repeater

HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan

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.

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING COMPANY

Grand Rapids, Michigan

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

501-511 Ionia Avenue., S. W.

Grand Rapids, Michigan

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

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 November.

Written for the Tradesman.

With the coming of November the hardware dealer should begin to show his winter lines and should give his window displays that seasonable aspect which is expected and timely at this period of the year.

October, being one of the "in between" months, is rather a difficult period for attractive yet appropriate display. But on this score November presents no difficulties whatever.

It is sound policy for the merchant to make his windows reflect the character of the season, not merely in the goods displayed but in the decorative accessories. The goods displayed do not always, of themselves, convey the desired seasonable impression. Thus, a skate display to some extent suggests winter; but a patch of imitation snow and ice will give the display a seasonable feeling.

The merchant, in trimming his windows, should wherever possible use decorative accessories to give the display a season color. This is by no means a difficult matter. Just as garden tools in the spring are helped out by a freshly turned earth or a bit of green stuff, so in the late autumn a display of skates, cow ties, horse blankets or similar timely lines will be improved by a suggestion of ice or snow. These little artistic and colorful touches are not difficult to contrive, and they add immensely to the effectiveness of a display.

In November the merchant can display such lines as horse blankets, cow ties, lumbermen's tools, lanterns, sleigh bells, weather strip, snow shovels, skates, snow shoes, toboggans, sleighs, hockey sticks, and the like.

Many merchants neglect to adequately push glass, putty and paint for the restoration of storm windows. At one time this was a very important feature of the early November trade, but in recent years it has been neglected. If these lines were properly pushed, a lot of glass, paint and putty could be sold. Many a disreputable storm window is being put up because the householder is not being provided with the articles necessary for renovation.

Right now is a good time to run a "Get Ready for Winter" window display. The merchant in such a display can show paint, putty and glass, along with step ladders, window cleaners, mops, pails, etc. Use show cards emphasizing the dominant idea of getting everything ship-shape ahead of the advent of really cold weather. Other showcards can urge that a house with shabby storm windows is spoiled in appearance, and that a loose pane of glass in a storm window is likely to be dislodged and broken if it is not attended to.

"Get the storm windows in shape for winter," is a timely slogan which ought to develop some business. "A dab of putty saves many a pane," is another catchy line to use on a showcard. "Fix

the windows now to keep out the wind later," is a good line to use.

Incidentally, many merchants do not appreciate the extent to which catchy slogans on attractive showcards add to the effectiveness of any window display.

Stoves, ranges, oil cookers and heaters, and similar lines, should now be given prominent display. Too often these goods are practically left to sell themselves. They are apt to be crowded to the back of the store, where, unless he asks for them, a customer never sees them. They should be put where they have some chance of attracting notice and influencing sales.

Many people could, with a little effort, be induced to replace an obsolete range or heater with something of the newest type. Nor is your effort in this direction wasted even if you don't make a sale. You are cultivating the ground from which, if you follow up your initial effort, you may reasonably hope to reap a harvest next year.

In connection with these lines a good display can often be built around the idea of "cosy comfort in winter." The window trim does not need to be particularly new to make an effective appeal. At the same time, any novel ideas the merchant can introduce into such a display will be helpful.

The most effective displays are almost always those which carry out some such specific idea as this. They are not mere showings of timely goods; the goods are arranged in such a way as to present a real idea to the passer-by.

Take the "cosy comfort in winter" idea. You may think at the outset that comparatively few articles in your stock will fit into such a display.

This is not the case, however. A first essential to winter comfort is warmth. To this end you can show coal, gas, oil and electric heaters of various types, with ash sifters, coal scuttles, poker and other accessories. Weather strip can also be shown in such a display. A next essential is light. Here you can show gas, oil and electric lamps, and even candles and candle sticks. And as warmth and light are relatively futile without attractive backgrounds, the display can also include curtain rods, screens, and various lines for interior decorating—such as wall tints, varnishes, radiator paints, pipe enamel, etc.

A display along the "cosy comfort" line might feature a mantel grate at one side of the window, with a small table displaying a reading lamp, a coffee percolator, an electric toaster, etc. With the aid of curtains and screens a very cozy-looking room can be designed; and at night, with the help of a red light and some red tissue in the grate, and the lamp lit, the display would be exceptionally effective.

This "cosy comfort in winter" idea is worth working out; and naturally the most effective display will be that which most effectively carries out the idea and at the same time displays the largest showing of goods. For no window display can be fully effective that does not take a long step forward in the direction of actually selling goods.

Another "Get Ready for Holiday

Visitors" display can feature interior paint specialties. In the paint department, so long as there is fine, clear outdoor weather—and this often lasts well into November—outdoor paints can be given prominence.

With the coming of inclement weather, however, the dealer will naturally stress the indoor specialties. He has two holidays coming, Thanksgiving

and Christmas. On one occasion or the other almost every home in the community will have visitors. Which is one powerful reason why the folks at home should brighten up for the holidays. The second powerful reason is that every home ought anyway to brighten up for the dull winter months.

"Get Ready for Holiday Visitors" links up logically with your "Cozy

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

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

STORE FIXTURES — NEW AND USED

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

Call 67143 or write

Grand Rapids Store Fixture Co.
7 N. IONIA AVE. N. FREEMAN, Mgr.

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

Comfort in Winter" idea. The one dovetails into the other. You can put on separate displays consecutively; or if you have a window large enough you can combine the two ideas.

The interior paint display should be put on several weeks before the Thanksgiving holiday. Late October or early November is not too early. At this juncture you can stress the idea that now is the time to brighten up the home. Remind your customers that a little later they will be too busy.

For such a display there are numerous lines of interest. Varnishes, stains, enamels, flat wall paint, bronze and aluminum paint, polishes, floor wax and many other indoor specialties can be shown. It is quite often a worthwhile idea to get out a circular letter to a carefully selected mailing list, dealing with this topic, and making practical suggestions as to the various things that can be done to "brighten up" and the special paint or other preparations to use for this purpose.

Do not forget the Thanksgiving display. This should be put on a little in advance of the holiday. In the Thanksgiving window, cutlery can be made one of the major features. Few lines lend themselves more readily to attractive display. Food choppers, roasting pans, sauce pans, pie pans and similar articles associated with the Thanksgiving dinner can be displayed at this season and pushed to good advantage.

One dealer who had at his disposal an exceptionally wide window put on a very attractive display. Down the center of the wide window he ran a temporary partition with a doorway at the back and toward the front an opening with a shelf to represent a serving table. The result was to convert the window into two separate rooms. Back-grounds were provided of beaverboard freshly decorated with attractive wall tints.

The one room was fitted up to represent a kitchen. On the end wall was hanging a complete showing of modern kitchen utensils—everything that would be of use in a model kitchen. In the foreground was the latest model kitchen range, with stove pipe connected to a dummy chimney. The oven was open, with a roasting pan showing a dummy fowl; also pie pans, and various other items. The tea-kettle was in place on the top of the stove, also sauce pans, supposedly cooking vegetables, and other items incidental to the preparation of a Thanksgiving dinner. Even the food-chopper and other utensils used in preparing the turkey dressing were in place on a shelf.

The next room represented the dining room, and showed the table set with cloth, dishes, knives and forks in place, awaiting the dinner. A prominent feature was a fine carving set; and cut glass and silverware were also shown. At intervals the displays were varied by transferring the dummy fowl, the coffee percolator, and some of the dishes from the range to the dining room table. Occasionally, articles were shown on the serving table en route from one room to the other. Beyond the table was shown a dummy fireplace, with candle sticks on the

mantel and some small decorative items of hammered brass while below were shown the poker, tongs, fire-screen and other accessories.

Toward the end of November—in fact, little by little as the month progresses—the ordinary lines of stock should be moved back to make way for holiday goods. Your Christmas campaign, if not already mapped out at the beginning of November, should be planned without delay. If you have not already ordered your goods you should do so. The great secret of securing the best of the Christmas trade is to start early, and go forward with a rush that never falters. Have the goods before the customers begin to want them; then they will not have to pick their presents at other stores only to discover later that you have got them in.

With the holiday displays close at hand the merchant should look to his window lighting. Proper illumination adds much to the effectiveness of any display. There is something particularly attractive about a handsome display brilliantly lighted, especially at Christmas when the days and nights are dull and dark and illumination is everything.

With preparations to be made for the Christmas selling in addition to attending to current business demands, November should be a busy month for the hardware dealer. But careful planning now will make the Christmas campaign that much more successful.

Victor Lauriston.

"Hot Dogs" Twisted By Machine.

After several years' work on the part of its mechanical experts, a concern is putting on the market a machine for twisting "hot dogs" automatically. It is said to have a capacity of 10,000 (about 850 pounds) an hour, compared with an hourly production of about 800 frankfurters by expert girl hand twisters. In addition to this and its sanitary features, the machine is also said to make the links of uniform length, which is not always the case when the work is done by hand. The further claim is made that the device cuts the expense of twisting the frankfurters from 50 to 60 per cent., and that the cost of installing it is negligible. It is run by a one-quarter horsepower electric motor that can be operated by power from an ordinary light socket. The machine has been developed by Henry Cohn, who is President of the concern which makes it.

Handbag Makers Are Busy.

Manufacturers of women's handbags continue to report active re-ordering by the stores. If anything, the demand has quickened recently and promises to be active for some weeks to come. Antelope bags in flat and pouch styles are far in the lead and some difficulty is experienced in getting sufficient skins, which are imported. Styles of calfskin and other leathers are also being called for to a considerable extent. Fabric bags are meeting with greater interest and good business has recently been placed in velvet types.

You get ahead just in the proportion as you keep your mind on your job.

HART BRAND

The Choice of the Land

Fancy

Fruits



Quality

Vegetables

Look for the RED HEART

On The Can

W. R. ROACH & CO.

General Offices

Grand Rapids, 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.

COMMERCIAL TRAVELER

Growth of Los Angeles Necessitates Complete Realignment.

Los Angeles, Oct. 20—Down in Ohio, the other day, a young girl was caught stealing money to buy tombstones for some relatives. The act was certainly a reflection on common sense. The Angel Gabriel is pictured to be amazingly accurate, in memory and memoranda. There is no possibility of his forgetting or mistaking anyone, even though buried in the sea. Besides, science proves that the earth and men on it will last at least one hundred million years, which would be beyond the life of a tombstone. Ostentation in the burial of the human species has always seemed sickening to me. Thousands of poor widows and daughters, by the way, rob and impoverish themselves to provide tombstones and elaborate funerals for husbands and fathers who never did very much for them and it is usually among the poorer families that this species of extravagance prevails. Spiritual advisers of the bereaved could do much for humanity if they would use their good offices in discouraging unnecessary outlay and reducing profits for the undertaker and tombstone makers.

Los Angeles city rounded out the first century of its existence in 1881. Its population then was estimated at 12,000. It had begun the century in 1781 with 44, hence its average annual increase was 120.

I remember visiting here in 1884, on the occasion of selling a new dress of type to the Los Angeles Times, conducted for years by General Harrison Gray Otis. The estimated population at that time was 18,000, but it did not look the part. At that time from main street to Los Angeles river was a succession of orange groves and vineyards, with an occasional walnut orchard interspersed. It is said the Angel City never looked more beautiful than at that period. But it is truly wonderful now, with its richness of verdure and flowers of every kind and description. In the days I speak of the tourist was not much in evidence. Immigrants there were, but those who came here were either transients or became easily assimilated with California ways or of them. Publicity was meager and there was no chamber of commerce to herald to the world the greatness of Los Angeles. Occasionally a newspaper correspondent or a book maker did cover the city and write it up, or write it down, as the fancy seized him—patted himself appreciatingly over his discovery if it pleased him or slandered it maliciously if it did not.

Yesterday and to-day are strangely blended. You stroll among thousands of vines that are a century old and yet are in full bloom. You pass a garden just redeemed from the dust and ashes of the wilderness. You pluck an orange from a tree which was venerable when Charles the Fourth was king of Spain and here and there you meet a man who has sat down six years awaiting his first crop. Even now a drive through the old quarter of the city takes you to the heart of Mexico, with the low-eaved fronts, the windows sunk like niches in the walls, Italian-faced porticos, the lazy dogs dozing in the sun. In ten minutes you are whirled between two lines of newly-made fragrance—such luxuriance of vegetation. In Spanish-American countries the "plaza" is the center of community life—the center of social events. Los Angeles, being of Spanish birth, has its plaza, but this royal square has long ceased to be the center of communal life or a political hot-bed. These activities have been transferred to Pershing Square, directly in front of the palatial Biltmore Hotel, where all the complicated problems of the Universe are threshed out daily and settled—for the time being. But the old Plaza is still in evidence and in use as

a breathing place for old Los Angeles. It is located across the street from the old Mission church, which has been for a century a Mecca for visitors, and from its present state of preservation promises to be a fat subject for tourist lectures for a long time to come. The Plaza offers many an object lesson in the cosmopolitan characteristics of Los Angeles' population. At this point the civilization of the Occident and Orient meet, but do not mingle. Each maintains its own customs and beliefs and respects those of the other. From the Eastern border a temple devoted to the worship of the Chinese god, Joss, confronts one; on the Western side of the square a Christian church which worships a Christian God.

As in all other parts of California the inhabitants are so intent on boosting their city and speculating in suburban lots that they have no time for familiarizing themselves with the history of their own city, especially of modern history. All kinds of imaginative incidents are indulged in by writers and, unless one displays wonderful powers of discrimination, he is liable to stray away from the portals of truth and get fussed up with fiction.

American cities grow erratically. Even the staid Eastern cities have their boom periods, when they seem to take on the exuberance of youth and make for a limited time an exuberant growth, but the Pacific coast cities for several decades have made the most rapid growth of any in the United States, with the single exception of Detroit. Some of them have trebled in size within the period between two Federal censuses. Los Angeles is one of them. From a population of 12,000 in 1881, she now claims a million and a quarter. And she may be right in her calculations. Certainly she has the metropolitan arts of New York and many conceits which would do Boston credit.

The business district of the city is continually on the move. The Plaza is no longer anywhere near its center. Neither is Pershing Square. In the West you find Westlake Park, three miles away, surrounded by business houses of much pretension, and then miles further away, Vermont avenue, which is improving rapidly. It is a good thing, for the transportation problem is confronting the city authorities and the scattering of business congestion is the only remedy.

A magnificent plan for an immense cultural and administrative center has been completed. The engineers submitted and considered 875 sketches before making a decision. A vast area is involved. The project is astounding in magnitude and entrancing in beauty. It involves twelve plazas, a vast passenger terminal, splendid esplanades, radial street arteries connecting with every main highway, East and West streets on grade and North and South streets depressed to eliminate entirely crossings. All public buildings will be assembled handsomely, with many practical and artistic features, and made easily accessible from all points of the city and county. The historic old Mission church will become part of the prodigious new project. The older section of the city will be rejuvenated and glorified. The downtown traffic congestion will be greatly relieved by fitting this big center scheme into a major traffic plan which involves an expenditure of over a hundred millions and covers the entire city area of 441 square miles.

Reno G. Hoag, who conducts the Hotel Lafayette, at Marietta, Ohio, is an old Michigan landlord who still keeps in touch with his old friends. Recently in the hotel publications he has had a good deal to say about the operation of dining rooms and some of his suggestions are well worth consideration by such as are still using red ink on their ledger pages. He declares that he closed his regular cafe "tighter than a drum" several years ago and has

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

That is why LEADERS of Business and Society make their headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop



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

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300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER, Manager.

never since had occasion to regret it. He has conducted instead a coffee shop and in addition a small dining room seating about forty, with service from the coffee shop kitchen of such items as coffee, waffles, toast, boiled eggs, fruits, cereals, etc., and with both table and counter service in the coffee shop proper. One surprising thing in Mr. Hoag's statement is that he feeds nearly all of the room guests and more especially for breakfast, which in most hotels is a "frost." Next to the simple meal which I have served and advocated for many years, the Hoag plan appeals to me.

I notice that my friend Edward R. Swett is going to enlarge his Occidental Hotel, at Muskegon, to the extent of a \$400,000 investment. The new building will be eight stories, with a new lobby, which is very much needed, forty family apartments and other desirable features.

Lew W. Tuller, the Detroit hotel magnate has just disposed of some of his holdings, including the three residential enterprises, the Park Avenue, Eddystone and Royal Palm. These properties represented an investment of nearly five millions and, considering that the hotel prospects in that city are none too good and offer little for the future, I should say Mr. Tuller was very fortunate in disposing of them. This sale will in no wise interfere with the successful operation of Hotel Tuller under the management of Ward James, the Tuller interests retaining this property.

William C. Keeley, so well known in Michigan as former manager of the Morton Hotel, Grand Rapids, has secured control of Hotel Bellaire, 420 Diversey Parkway, Chicago, and will take personal charge of same, having relinquished the management of the Hotel Planters, of that city, in order to do so. The Bellaire is a new hotel, opened about two years ago, and has a choice location, being at the head of Lincoln Park. It has 200 rooms and enjoys a satisfactory patronage.

Charley Renner, of Hotel Mishawaka, Mishawaka, Indiana, wants me to come and visit him this winter. A little bit late, Charley. Why not come out here and rest up a little?

Los Angeles certainly has ideal traffic arrangements on her downtown streets. Pedestrians, as well as drivers, are compelled to toe the mark or else pay the fiddler. No jay walking is permitted at any time. Pedestrians must pedal with the heavier traffic and if you happen to overlook the signals, you will be asked to "pony up" \$1 for the first offense, \$2 for the second, and then from \$5 up, according to the enormity of the crime. It works out satisfactorily.

The Dutchman felicitating his dog on his life of indolence sans care, took occasion to express himself thus: "You haf nuddings to do, blendy to ead, and ven you die, dot vos the end of you. But me; I haf to vorry and feed you, and ven I die I must go through h-l forever." Inspired by the thought that for endless weeks we must be confronted with syndicate pictures of Ruth Elder and what goes with them.

In a recent letter I told you that the Supreme Court of California had decided that a landlord could be held financially responsible for injuries sustained through the action of an earthquake, if his building collapsed. That the injuries sustained were not through "an act of God," as is usually a valid defense in most states.

Now the Los Angeles courts are burning up over one of the most peculiar cases I ever heard of. It starts with a prologue of what the

present site of Los Angeles must have looked like millions of years ago as drawn by the defense in support of its contention.

A winding, sluggish river, flowing from a point far inland through the center of what is now Los Angeles, passing the foot of the celebrated "Lucky" Baldwin estate and out to the sea. It was told in court how this old river dried up, although its course can still be traced far under ground, and how it degenerated into a mossy, slimy swamp. The swamp eventually dried up, layers of earth, brought down by the annual rains formed deposits over its bed and a peat bed was formed by nature—by "an act of God," the defense claims.

Years ago a fire started, no one knows just how, but presumably as a result of spontaneous combustion. From this fire a suit for damages has been started which bids fair to out-ride the celebrated "Jones county calf case." The defense claims no human power could have prevented this thing which residents of the neighborhood condemn, both as a nuisance and a menace to property and life.

But the abatement of this so-called nuisance is what is agitating scientific men from the various institutions of learning in California. It is represented that man is helpless to put out his smoldering fire and yet an attempt is being made to establish his responsibility for the continuance of same. One learned professor claims it would be impossible to extinguish the smoldering peat fire with water; that it would be impossible to extinguish it, even with a rush of water, the river bed being of a sandy mixture, would drink the water up as fast as it is fed. And so there you are! A chance of the defendant being held, possibly eventually, for the destruction of the entire world—some legal complex. And then the possibilities of dropping into this subterranean chasm before one's time. Frank S. Verbeck.

First Steel Furnace Factory in Michigan.

Dowagiac, Oct. 25—A franchise has been granted the Dowagiac Steel Furnace Co. to engage in the business of manufacturing steel furnaces.

The new company is capitalized at \$200,000, with \$50,000 of the stock subscribed. Ralph S. McNaney is president, DeForest Carney, vice-president; A. R. Geer, treasurer; Arthur Wick, secretary. All of these men are well known Dowagiac citizens. Other incorporators include George H. Little, Carl D. Mosier, Dr. George R. Herkimer, Merle Durren of Dowagiac, and Frank Butts of Niles.

Large buildings, formerly occupied by the Dowagiac Drill Works, which face the Michigan Central right of way, are to be used for the plant, and the spacious quarters are already being equipped and prepared for the opening of actual operations. Much of the machinery is already on the ground.

The shop will have a floor space of 18,000 square feet, with as much more space needed for expansion later, available. It will have a private siding the entire length of the plant, making shipping ideal. The main structure is 40 feet by 300 feet. The office will face High street.

The product will be a steel furnace and will be the only steel furnace made in Michigan. Heating engineers and designers have been working on the patterns and plans for the past seven months and the furnace that has been desired by the men in charge has at last been realized.

The honeymoon is over when she puts on a real apron instead of a lacy little thing eight inches square.

Home is the grandest of all institutions.—Spurgeon.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 25—F. R. Vigent's sporting goods store was again visited by burglars and about \$200 worth of guns and knives were taken out of the window showcase. Several other places in that vicinity were also visited. This is usually a sign of a hard winter, with a scarcity of work, but let us hope that such may not be the case, as it is more likely to be the work of professionals from elsewhere.

The radio fans here are up in arms over some local disturbance which has been in evidence for the past two weeks, putting radio on the blink. A radio club is being organized through the Civic and Commercial Association, with the chief object of bringing in an expert from outside to trace the trouble. Other places outside of the Soo are having no trouble, which leads us to believe that it is local interference.

Invitations have been sent out to members of the Trout Lake Rod and Gun Club for the annual game supper and dance, to be held at the Birch lodge in Trout Lake, Oct. 29. This affair is always looked upon as a grand affair and has many members here in the Soo and the surrounding counties. They have several days to hunt and prizes are awarded for the best and most successful hunter, according to the game secured.

E. L. Lachance, president of the Grand Hotel Co., at Mackinac Island, has purchased the one-third interest held by W. S. Woodfill, manager of the hotel, thus acquiring the controlling interest. Mr. Woodfill will resign and be succeeded by a man chosen by Mr. Lachance. During the time Mr. Lachance has been president of the Grand Hotel Co. the reputation of the Island hostelry has spread over the country, culminating this summer by being made the headquarters for the Governors' conference, the best of all annual conventions.

John C. Hunter, the well-known business man at Hulbert, has put that town on the map by building a suitable hotel of ample size, with a large, handsome lobby, where dancing and picture shows are held each week. The new hotel will be called the Hotel Tahquamonon. Small boats can accommodate enthusiasts who traverse the East branch of the Tahquamonon falls. The hotel will keep open the year round. Hulbert is the best deer country in the Upper Peninsula. The deer are fed during the severe winter and may be seen in large numbers any time during the winter, a sight which appeals to many who have never before seen deer in the wild state.

The Islington Hotel, at the Les Cheneaux Island, has closed for the season, which has been a very successful one. Mrs. Melcher will soon leave for her winter home in Florida. The Islington is one of the few summer hotels in the country with an authorized postoffice, designated at Islington, Mich.

The professional rat exterminators are campaigning here. They figure that rats cost the Soo \$28,000 per year, but they are to cut down the cost considerable. Looks like they are going

to feed them on oleo instead of butter, which will cut the cost at least 50 per cent.

A large delegation of Sooites attended the football game at Ann Arbor Saturday. Most of them returned Sunday.

Some men admit that they are bootleggers. Others call themselves pharmacists.

Ham Hamilton, of Pickford, brought in a load of farm products last week, including fresh eggs, which seem to be somewhat scarce here at the present time.

A man doesn't know what hard luck is until he buys a new suit with two pairs of pants and then burns a hole in the coat.

Dr. Lowe, of the Marquette Normal school, and a noted authority on fishing subjects, calls attention to the need of protecting the black bass eggs and fry during the spawning and hatching season. He is undoubtedly right in his conclusions, and the State Conservation department should give heed to his warnings. The black bass are getting established in our waters and will prove of great value if they are properly protected as Dr. Lowe urges.

William G. Tapert.

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\$2.50 up with bath.

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150 Fireproof Rooms

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Vice-President—J. C. Dykema, Grand Rapids.
Director—H. H. Hoffman, Lansing.

Michigan State Pharmaceutical Association.

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

Things a Man Must Know To Practice Pharmacy.

President Houser: The next on the program is the "Commonwealth Report," by Prof. Monel, of the University of Buffalo, Buffalo, N. Y. Mr. Monel has given this work a whole lot of time and thought.

Prof. Monel: Speaking here to-day makes me a little hesitant to talk because there are some here who are interested in the work in which I have been associated, the study of Pharmacy by the Commonwealth Fund. Before I go into a discussion of this I wish at this time to extend on behalf of the New York State Pharmaceutical Association its greetings to this Association. The Secretary wrote me and asked me to extend their greetings to you.

The object of this study of pharmacy was to find out what a person needed to know in order to be trained to practice pharmacy. There has been considerable thought that pharmacy was not a profession and many of the higher educators and people interested in higher education say there is a question whether pharmacy is a profession. Secondly, they wanted to make a study of the professions, thinking that the professional schools were outreaching themselves, that they were giving more work than they felt was necessary, so they thought they would select some so-called profession that was simple and easy and so they selected pharmacy and they thought—I am not sure—that pharmacy probably would not be included in that group. They had to have a man who had technique and who was an educator and was qualified to make a study of this kind, so they called on Dr. Charter, who should say whether pharmacy was a profession; also what needed to be taught in order to qualify a man to practice. He got in touch with Dr. J. A. Cook, Dean of the Pittsburgh College of Pharmacy,

and discussed the problem with his faculty. For some reason the University of Buffalo was called in. We were called to Pittsburgh to discuss the situation. During the summer four years ago Dr. Cook and myself were assigned the task of studying parliamentary statute for making a study of this kind. There was still some question about it, so we made a preliminary study which brought out some very good points. The result was at the Ashville convention at the National Association of Schools of Pharmacy, the President, Albert Johnson, was advised to appoint a Committee of Commonwealth Fund. They would appropriate the necessary fund to go on with this study and it was necessary to have a committee. Dr. Cook was appointed chairman of that committee. With him were Dr. C. A. Dyer, Dean of Ohio State University; Dr. R. A. Lyman, of San Francisco, and Prof. W. F. Rudd, Dean of the Medical School of Virginia; also the Dean of New York College of Pharmacy. As a result of this committee getting together, we outlined the work. As time progressed we found that we were seriously handicapped for the lack of men. We had only selected teachers. As this was a study of retail pharmacy, we felt there was another branch and I can say at this time that this Association can pat themselves on the back in having a man like J. H. Webster, of Detroit, who was appointed to represent the National Association of Retail Druggists. He probably did as much work as any man on the committee and I certainly am glad to know that we had a man of his quality, because we looked to him for the necessary help. In addition to that, we referred to the National Association of Boards of Pharmacy and Mr. Christenson, Secretary of that Board, was selected to represent the Boards of Pharmacy, that may be retailers, teachers and boards of pharmacy.

Now, what was the object of this study? To find out what we need to teach. There are two ways of finding that out. Any one can tell you as teachers what we ought to teach and probably many can tell you things we ought to take into consideration. I have heard a lot of things this morning I ought to be teaching which I am not. On the other hand, you are telling it to me as an unbiased opin-

ion. What need you know to practice pharmacy? So we went out to find out what we needed to know without asking any one man or two men. We went out to find out what was necessary by exploring the field. What are the results of this study? My time is short, so I will give you what I deem is necessary. In the first place, our results show conclusively that pharmacy is a profession. Now, why is it a profession? Is a mechanic a professional man? No. He can do things, but he doesn't know why. A pharmacist not only has to do things, but he has to know why he does them. He has certain operations to perform. In addition to that, he has to know why he performs them. Now pharmacy has gone down on record as a result of this study as a profession. The second thing which we did was to consider the duties, the activities, the obligations, etc., of the pharmacist. In our study we did not explore the full reason; in teaching we have several groups with which to deal: one, the man going into the retail store; second, the man going out to teach; third, the man working in the laboratories, food inspections, and phases of that sort. We assumed and developed our work on the basis only of the man going into the store. It is estimated that about 90 per cent. of all the graduates of schools of pharmacy will go into the retail store. Now what are the things developed from two and a half years of study? The first one is to ascertain if he is a man who can assume the obligations of a man, of a father, of a citizen, and he must assume all the obligations that any other man in the community must do. Is the community alive to those elements? That is classed under the extra vocational occupations. We did not consider the study any further. Second, he must have character. We brought out the essentials to develop a man to be a graduate of pharmacy and we traced down and worked out those things which were essential by means of which Dr. Charters was the authority. He had the technique which worked it out. The next requirement was, Is he a commercial man? That is a big item. The advisory committee early in the study decided it was not essential that we study that portion. Dr. Charters accepted that original statement. We are fortunate in having Dr. Charters at the head of this

study for two reasons: In the first place he is a layman, knows nothing of pharmacy and had no biased opinion. He took the facts as they were given to him. What he states would come from the facts as presented. He has had a training which I believe few men in this country have. In addition to that, he is a man who has been trained in the commercial field. Later on, as we developed the study, it became evident that there was a mistake made, that we should have included that the line between commercial and professional cannot be separated. They are so entangled they cannot be separated. For a man to fill a prescription is professional. In order to fill that prescription he has to know why. I don't care what operation of an approved nature you carry on, you have to be a business man to carry it on professionally. The hard task is to conduct a successful drug store. It takes a higher type of training along commercial lines to put over a good prescription business and a professional store. We ignored this except for some preliminary studies. We went into drug stores and got some inventories and studied them. Later we took that merchandise and analyzed what must be learned in order to intelligently sell it. We developed forms by which teachers can work out the things necessary for developing merchandise. We also took up English to find out what was necessary in English. The necessary thing is they must be able to fill prescriptions. You must be qualified to fill prescriptions as they come into the store and in order to do that you must know something about the manufacture of the ingredients used, so that makes another duty he must perform in order to be qualified. The next thing we find is, he must be able to read and understand U. S. P. and N. F. That involves considerable, to be able to read and understand it.

The next field we come to is in the field of public health. The pharmacist plays an important part in public health service. It is recognized the pharmacist belongs in that field just as strongly as the doctor, nurse or public health man. We have an opportunity of doing a wonderful bit of work. You all know the bulletins which are sent out on public health. The pharmacist should be able to



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**DRUG
STORE
PLANNING**
*Recommendations to fit
individual conditions.*

**DRUG STORE
FIXTURES**
*Planned to make every
foot of store into
sales space.*



assist people coming into the store on the question of public health.

The next thing we have found where the pharmacist could be of service is this question of the dissemination of non-communicable diseases. The question is, should the druggist prescribe? No pharmacist feels he is qualified to counter prescribe. The doctors object to our knowledge of diseases. He will diagnose it as something which it should not be. We feel if he knew a little bit more about diseases he would be less apt to go out and give this faulty information. The committee haven't made a definite recommendation. Why should not a pharmacist have as much information along that line as a nurse? We feel we should know and give a little bit more than our grammar school and high school students. If we knew a little bit more I believe we would find counter prescribing would decrease instead of increase.

The next big field was in the scientific opinion asked of the pharmacist. A party comes in and asks you what they can buy to take out ink stains. We started to work out some information on that. We later developed certain technique along that line. We took any one substance and began to ask ourselves certain questions we could from the inventories and worked out a set of questions and answers which would answer most of these things.

The next duty which the pharmacist must be trained in is the question of jurisprudence. We find that he does not keep up with the times. You had reference to it this morning, that pharmacy is changing, and unless you get on the wings of the airplane and follow pharmacy along, it is going over your head. You must keep with it. Prescriptions are decreasing, crude drugs are decreasing in use. Your

preventative medicine is going to make a big change in pharmacy. Now those are the essentials of the pharmacist, as brought out in our report. How we derive those opinions I won't have time to discuss. We carried on an extensive bit of work. We went out and collected prescriptions to the number of 43,000. We also made up a questionnaire and sent it to the stores and a number of you men probably had to answer these sheets, giving us various types of information. We had these sheets and some member of the Pharmacy of College called at the stores and checked this information. We asked you what you did in first aid; we asked you what associations you belonged to; what magazines you subscribed for. From that information we were able to go ahead in the study of prescriptions on the adopted Dr. Charters methods.

October.

Written for the Tradesman.

Proud playright of the sun and frost
Whose vacillating four
Can cheer when chill a leaf till lost
Is its resplendent dower
Of summer glory;
So runs a story
That makes in truth October be
The month of dual fantasy
With heat and cold
Yet pays in gold
The foliage o'er dale and hill
For color pageants and the thrill
Of blazing trails when summer goes
Although they lead to winter snows.

Great chronicler this playwright too
Upon a world wide page
Writing a hemisphere's review
With harvest heritage

From vine and sheaf
Beyond belief
And though is spent the northern sun
Their hour is full, their work well done
With orchards mellow
The corn field yellow
And winging southward feathered flocks
Of birds which watch the equinox;
All scenic actors in the plays
October runs with changing days.
Charles A. Heath.

Charles A. Heath.

The foundations of justice are that no one shall suffer wrong; then, that the public good be promoted.—Cicero.

Holiday Goods

Best Assortment Ever Shown

BETTER COME AT ONCE

And See This Wonderful Display

THOUSANDS OF ITEMS

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In Our Own Enlarged Sample Room at
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Hazeltine & Perkins Drug Company

Manistee

MICHIGAN

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Acids		Cotton Seed	1 35@ 1 50	Belladonna	71 44
Boric (Powd.)	12 1/2 @ 20	Cubebs	6 50@ 7 75	Benzoin	72 28
Boric (Xtal)	15 @ 25	Egigeron	7 50@ 7 75	Benzoin Comp'd	72 40
Carbolic	38 @ 44	Eucalyptus	1 25@ 1 50	Buchu	72 16
Citric	53 @ 70	Hemlock, pure	2 00@ 2 25	Cantharadies	72 52
Muriatic	3 1/2 @ 8	Juniper Berries	4 50@ 4 75	Capsicum	72 28
Nitric	9 @ 15	Juniper Wood	1 50@ 1 75	Catechu	71 44
Oxalic	16 1/2 @ 25	Lard, extra	1 55@ 1 65	Cinchona	72 16
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@ 1 40	Colchicum	71 80
Tartaric	50 @ 60	Lavender Flow.	6 00@ 6 25	Cubebbs	72 76
		Lavender Gar'n	85@ 1 20	Digitalis	72 04
		Lemon	4 50@ 4 75	Gentian	71 35
Ammonia		Linseed, raw, bbl.	@ 84	Gualac	72 28
Water, 26 deg.	06 @ 16	Linseed, boiled, bbl.	@ 87	Gualac, Ammon.	72 04
Water, 18 deg.	05 1/2 @ 13	Linseed, bld, less	91@ 1 07	Iodine	71 25
Water, 14 deg.	04 1/2 @ 11	Linseed, raw, less	91@ 1 04	Iodine, Colorless	71 50
Carbonate	20 @ 25	Mustard, artifi. oz.	@ 35	Iron, Clo.	71 56
Chloride (Gran.)	09 @ 20	Neatsfoot	1 25@ 1 35	Kino	71 44
		Olive, pure	4 00@ 5 00	Myrrh	72 52
		Olive, Malaga, yellow	2 85@ 3 25	Nux Vomica	71 80
		Olive, Malaga, green	2 85@ 3 25	Opium	76 40
		Orange, Sweet	5 00@ 5 25	Opium, Camp.	71 40
		Origanum, pure	2 50@ 2 75	Opium, Deodor'd	76 40
		Origanum, com'l	1 00@ 1 20	Rhubarb	71 92
		Pennyroyal	3 25@ 3 50		
		Peppermint	5 50@ 5 70		
		Rose, pure	13 50@ 14 00		
		Rosemary Flows	1 25@ 1 50		
		Sandelwood, E.			
		I	10 50@ 10 75		
		Sassafras, true	1 75@ 2 00		
		Sassafras, 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.	@ 59		
		Turpentine, less	66@ 79		
		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@ 25		
		Chlorate, powd.	16@ 30		
		or Xtal	16@ 35		
		Cyanide	30@ 90		
		Iodide	4 36@ 4 55		
		Pernmanganate	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.	71 00		
		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.	71 00		
		Seeds			
		Anise	@ 35		
		Anise, powdered	35@ 40		
		Bird, ls	13@ 17		
		Canary	10@ 16		
		Cardamom	25@ 30		
		Cardamom, Po. 30	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.	@ 1 60		
		Mustard, yellow	17@ 25		
		Mustard, black	20@ 25		
		Poppy	15@ 30		
		Quince	1 25@ 1 50		
		Rape	15@ 20		
		Sabadilla	60@ 70		
		Snulflower	11 1/2@ 15		
		Worm, American	30@ 40		
		Worm, Levant	5 25@ 5 40		
		Tinctures			
		Aconite	@ 1 80		
		Aloes	71 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

Maxwell House Coffee
Cod Fish—Middles
Holland Herring

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 25
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.

BLUING
The Original
Condensed
2 oz., 4 dz. ca. 3 00
3 oz., 3 dz. ca. 3 75

BREAKFAST FOODS

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

Post's Brands.
Grape-Nuts, 24s ----- 2 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 9 5 00
Instant Postum, No. 10 4 50
Postum Cereal, No. 6 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
Tov ----- 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
No. 50 ----- 2 60
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
Royal, 6s ----- 14 1/2
Paraffine, 12s ----- 14 1/2
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT
Apples, 3 lb. Standard 1 50
Apples, No. 10 ----- 4 50@5 75
Apple Sauce, No. 10 8 00
Apricots, No. 1 1 75@2 00
Apricots, No. 2 ----- 3 00
Apricots, No. 2 1/2 3 40@3 90
Apricots, No. 10 8 50@11 00
Blackberries, No. 10 8 50
Blueberries, No. 2 2 00@2 75
Blueberries, No. 10 ----- 14 00
Cherries, No. 2 ----- 2 75
Cherries, No. 2 1/2 ----- 4 25
Cherries, No. 10 ----- 14 00
Loganberries, No. 2 ----- 3 00
Loganberries, No. 10 10 00
Peaches, No. 1 1 50@2 10
Peaches, No. 1, sliced 1 25
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 Mich 2 20
Peaches, 2 1/2 Cal. 3 00@3 25
Peaches, 10, Mich. ----- 8 50
Pineapple, 1 sl. ----- 1 75
Pineapple, 2 sl. ----- 2 60
Pineapple, 2 br. sl. ----- 2 40
Pineapple, 2 1/2, sl. ----- 3 00
Pineapple, 2, cru. ----- 2 60
Pineapple, 10 cru. ----- 9 00
Pears, No. 2 ----- 3 15
Pears, No. 2 1/2 ----- 3 50
Plums, No. 2 ----- 2 40@2 50
Plums, No. 2 1/2 ----- 2 90
Raspberries, No. 2 blk 3 25
Raspb's, Red, No. 10 13 50
Raspb's Black, No. 10 ----- 12 00
Rhubarb, No. 10 4 75@5 50
Strawberries, No. 10 12 00

CANNED FISH
Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 3 75
Fish Flakes, small ----- 1 25
Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. ----- 1 65
Lobster, No. 1/4, Star 2 90
Shrimp, 1, wet ----- 2 25
Sard's, 1/4 Oil, Key ----- 6 10
Sardines, 1/4 Oil, k'less 5 50
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/2 2 80
Salmon, Red Alaska 3 75
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 85
Sardines, Im. 1/4, ea. 10@28
Sardines, Im., 1/2, ea. ----- 25
Sardines, Cal. ----- 1 65@1 80
Tuna, 1/2, Albocore ----- 95
Tuna, 1/2s, 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@1 45
Deviled Ham, 1/4s ----- 2 20
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby 5 1/2
Potted Meat, 1/2 Libby 9 1/2
Potted Meat, 1/2 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, 13 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@1 75
W. Beans, 10 ----- 7 50
Green Beans, 2s 1 45@2 25
Green Beans, 10s ----- 7 50
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 1 15
Red Kid, No. 2 ----- 1 25
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut 1 10@1 25
Beets, No. 3, cut ----- 1 60
Corn, No. 2, stan. ----- 1 10
Corn, Ex. stan. No. 2 1 25
Corn, No. 2, Fan. 1 80@2 35
Corn, No. 10 ----- 8 00@10 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole ----- 3 00
Okra, No. 2, cut ----- 1 65
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 35
Mushrooms, Choice, 8 oz. 40
Mushrooms, Sur Extra 60
Peas, No. 2, E. J. ----- 1 65
Peas, No. 2, Sift. ----- 1 85
Peas, No. 2, Ex. Sift. ----- 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 25@1 60
Pumpkin, No. 10 4 00@4 75
Pimientos, 1/4, each 12@14
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 2 25
Sauerkraut, No. 3 1 25@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60@1 90
Spinach, No. 3 ----- 2 25@2 50
Spinach, No. 10 ----- 5 50@7 00
Tomatoes, No. 2 1 20@1 30
Tomatoes, No. 3 1 90@2 25
Tomatoes, No. 10 ----- 8 00

CATSUP.
B-nut, small ----- 1 90
Lily of Valley, 14 oz. ----- 2 60
Lily of Valley, 1/2 pint 1 75
Paramount, 24, 8s ----- 1 40
Paramount, 24, 16s ----- 2 35
Paramount, Cal. ----- 13 50
Sniders, 8 oz. ----- 1 75
Sniders, 16 oz. ----- 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 ----- 32
Michigan Daisy ----- 31
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
Beechnut Spearmint ----- 70
Doublemint ----- 65
Peppermint, Wrigleys ----- 65
Spearmint, Wrigleys ----- 65
Juicy Fruit ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

COCOA.
Droste's Dutch, 1 lb. ----- 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Droste's Dutch, 5 lb. 60
Chocolate Apples ----- 4 50
Pastilles, No. 1 ----- 12 60
Pastilles, 1/2 lb. ----- 6 60
Pains De Cafe ----- 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastilles ----- 2 15
1 lb. Rose Tin Bon ----- 00
Bons ----- 00
7 oz. Rose Tin Bon ----- 9 00
Bons ----- 00
13 oz. Creme De Cara-que ----- 13 20
12 oz. Rosaces ----- 10 80
1/2 lb. Rosaces ----- 7 80
1/2 lb. Pastilles ----- 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@2 25
Twisted Cotton, 50 ft. ----- 3 50@4 00
Braided, 50 ft. ----- 2 25
Sash Cord ----- 3 50@4 00



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

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

Maxwell House Coffee.
1 lb. tins ----- 47
3 lb. tins ----- 1 39

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
Caroline, Tall, 4 doz. 3 80
Caroline, 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 ----- 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
Masterp'ce, 10, Perf. 70 00
Masterp'ce, 10, Spec. 70 00
Mas'p., 2 for 25, Apollo 95 00
In Betweens, 5 for 25 37 50
Canadian Club ----- 35 00
Little Tom ----- 37 50
Tom Moore Monarch ----- 75 00
Tom Moore Panetris ----- 65 00
T. Moore Longfellow ----- 95 00
Webster Cadillac ----- 75 00
Webster Knickerbocker ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Bering 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. ----- 18
Anise Squares ----- 18
Peanut Squares ----- 17
Horehound Tablets ----- 18

Cough Drops Bxs
Putnam's ----- 1 35
Smith Bros. ----- 1 50

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

Specialties
Walnut Fudge ----- 22
Pineapple Fudge ----- 22
Italian Bon Bons ----- 17
Banquet Cream Mints ----- 27
Silver King M. Mallovs 1 25

Bar Goods
Walnut Sundae, 24, 5c 75
Neapolitan, 24, 5c ----- 75
Mich. Sugar Ca., 24, 5c 75
Pal O Mine, 24, 5c ----- 75
Malty Milkies, 24, 5c ----- 75
Lemon Rolls ----- 75

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

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

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

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

Apricots
Evaporated, Choice ----- 21
Evaporated, Fancy ----- 24
Evaporated, Slabs ----- 18

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
60@70, 25 lb. boxes @09
50@60, 25 lb. boxes @09 1/2
40@50, 25 lb. boxes @10
30@40, 25 lb. boxes @12
20@30, 25 lb. boxes @18

FARINACEOUS GOODS
Beans
Med. Hand Picked ----- 07 1/2
Cal. Limas ----- 09
Brown, Swedish ----- 07
Red Kidney ----- 07 1/2

Farina
24 packages ----- 2 50
Bulk, per 100 lbs. ----- 06 1/2

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

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

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

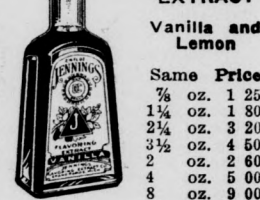
Pearl Barley
Chester ----- 4 50
0000 ----- 7 00
Barley Grits ----- 5 00

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

Sage
East India ----- 10

Taploca
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
1/2 oz. 1 25
1 1/4 oz. 1 80
2 1/4 oz. 3 20
3 1/2 oz. 4 50
2 oz. 2 80
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 30
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



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

Wilson & Co.'s Brands

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

MATCHES

Swan, 144 --- 4 75
 Diamond, 144 box --- 6 00
 Searchlight, 144 box --- 6 00
 Ohio Red Label, 144 bx --- 4 20
 Ohio Blue Tip, 144 bx --- 6 00
 Ohio Blue Tip, 720-lc --- 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 --- 23
 Fancy Mixed --- 27
 Filberts, Sicily --- 22
 New York New 1926 --- 33
 Peanuts, Vir. roasted --- 12 1/2
 Peanuts, Jumbo, rst. --- 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 --- 12 1/2
 Filberts --- 32
 Pecans --- 1 05
 Walnuts --- 75

MINCE MEAT

None Such, 4 doz. --- 6 47
 Quaker, 3 doz. case --- 3 50
 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. doz. --- 4 25
 3 oz. Jar, Stu., doz. 1 35
 6 oz. Jar, stuffed, dz. 2 50
 9 oz. Jar, stuffed, doz. 3 50
 12 oz. Jar, Stuffed, --- 4 50
 doz. --- 4 50 @ 4 75
 20 oz. Jar, stuffed dz. 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
 Gas Machine Gasoline 37.1
 V. M. & P. Naphtha 19.6

ISO-VIS MOTOR OILS

In Iron Barrels
 Light --- 77.1
 Medium --- 77.1
 Heavy --- 77.1
 Ex. Heavy --- 77.1



Iron Barrels

Light --- 65.1
 Medium --- 65.1
 Heavy --- 65.1
 Special heavy --- 65.1
 Extra heavy --- 65.1
 Polarine "F" --- 65.1
 Transmission Oil --- 65.1
 Finol, 4 oz. cans, doz. 1 50
 Finol, 8 oz. cans, doz. 2 25
 Parowax, 100 lb. --- 9.5
 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
 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'f. 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 3/4
 10 lb. pails --- advance 7/8
 5 lb. pails --- advance 1
 3 lb. pails --- advance 1
 Compound tierces --- 14 1/2
 Compound, tubs --- 15

Sausages

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

Smoked Meats

Hams, Cer., 14-16 lb. 23 @ 24
 Hams, Cer., Skinned --- 23 @ 24
 16-18 lb. --- 23 @ 24
 Ham, dried beef --- @ 35
 Knuckles --- @ 35
 California Hams --- @ 17 1/2
 Picnic Boiled --- @ 22
 Hams --- 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 --- 1 80
 Quaker, 12s Family --- 2 70
 Mothers, 12s, M'num 3 25
 Nedrow, 12s, China 3 25
 Sacks, 90 lb. Jute --- 3 50

RUSKS

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

SALERATUS

Arm and Hammer --- 3 75

SAL SODA

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

COD FISH

Middles --- 16 1/2
 Tablets, 1/2 lb. Pure --- 19 1/2
 doz. --- 1 40
 Wood boxes, Pure --- 29 1/2
 Whole Cod --- 11 1/2

HERRING

Holland Herring
 Mixed, Keys --- 1 00
 Mixed, half bbls. --- 10 00
 Mixed, bbls. --- 18 00
 Milkers, Kegs --- 1 10
 Milkers, half bbls. --- 11 00
 Milkers, bbls. --- 20 00
 K K K K. Norway --- 19 50
 8 lb. pails --- 1 40
 Cut Lunch --- 1 65
 Rm'd 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

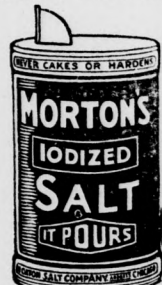
STOVE POLISH

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

Black Silk Paste, doz. 1 25
 Enameline Paste, doz. 1 35
 Enameline Liquid, dz. 1 35
 E. Z. Liquid, per doz. 1 40
 Radium, per doz. --- 1 85
 Rising Sun, per doz. 1 35
 654 Stove Enamel, dz. 2 80
 Vulcanol, No. 5, doz. 95
 Vulcanol, No. 10, doz. 1 35
 Stovoll, 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. dg. 85
 Farmer Spec., 70 lb. 95
 Packers Meat, 50 lb. 57
 Crushed Rock for ice cream, 100 lb., each 75
 Butter Salt, 280 lb. bbl. 4 24
 Block, 50 lb. --- 40
 Baker Salt, 280 lb. bbl. 4 10
 24, 10 lb., per bale --- 2 45
 35, 4 lb., per bale --- 2 60
 50, 3 lb., per bale --- 2 85
 28 lb. bags, Table --- 42
 Old Hickory, Smoked, 6-10 lb. --- 4 50



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



SOAP

Am. Family, 100 box 6 30
 Crystal White, 100 --- 3 95
 Export, 100 box --- 4 00
 Big Jack, 60s --- 4 50
 Fels Napha, 100 box 5 50
 Flake White, 10 box 3 90
 Grandma White Na. 10s 4 00
 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 --- 4 85
 Pummo, 100 box --- 5 00
 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
 Tribby Soap, 100, 10c 7 30
 Williams Barber Bar, 9s 50
 Williams Mug, per doz. 48

CLEANSERS



20 can cases, \$4.30 per case

WASHING POWDERS

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

SPICES

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

Pure Ground in Bulk

Allspice, Jamaica --- @ 30
 Cloves, Zanzibar --- @ 46
 Cassia, Canton --- @ 28
 Ginger, Corkin --- @ 38
 Mustard --- @ 32
 Mace, Penang --- 1 30
 Pepper, Black --- @ 50
 Nutmegs --- @ 62
 Pepper, White --- @ 75
 Pepper, Cayenne --- @ 35
 Paprika, Spanish --- @ 52

Seasoning

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

STARCH

Corn
 Kingsford, 40 lbs. --- 11 1/2
 Powdered, bags --- 4 50
 Argo, 48, 1 lb. pkgs. 3 60
 Cream, 48-1 --- 4 80
 Quaker, 40-1 --- 07 1/2

Gloss

Argo, 48, 1 lb. pkgs. 3 60
 Argo, 12, 3 lb. pkgs. 2 96
 Argo, 8, 5 lb. pkgs. --- 3 35
 Silver Gloss, 48, 1s --- 11 1/2
 Elastic, 64 pkgs. --- 5 35
 Tiger, 48-1 --- 3 50
 Tiger, 50 lbs. --- 06

CORN SYRUP

Corn
 Blue Karo, No. 1 1/2 --- 2 42
 Blue Karo, No. 5, 1 dz. 3 33
 Blue Karo, No. 10 --- 3 13
 Red Karo, No. 1 1/2 --- 2 70
 Red Karo, No. 5, 1 dz. 3 71
 Red Karo, No. 10 --- 3 51

Imit. Maple Flavor

Orange, No. 1 1/2, 2 dz. 3 15
 Orange, No. 5, 1 do. 4 41
 Orange, No. 10 --- 4 21

Maple

Green Label Karo, --- 5 19
 Green Label Karo --- 5 19

Maple and Cane

Mayflower, per gal. --- 1 55

Maple

Michigan, per gal. --- 2 50
 Welch, per gal. --- 3 10

TABLE SAUCES

Lea & Perrin, large --- 6 00
 Lea & Perrin, small --- 3 35
 Pepper --- 1 60
 Royal Mint --- 2 40
 Tobasco, 2 oz. --- 4 25
 Sho You, 9 oz., doz. 2 70
 A-1, large --- 5 20
 A-1, small --- 3 15
 Caper, 2 oz. --- 3 30

Zion Fig Bars

Unequalled for
 Stimulating and
 Speeding Up
 Cooky Sales

Obtainable from Your
 Wholesale Grocer

Zion Institutions & Industries
 Baking Industry
 Zion, Illinois

TEA

Japan

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

Gunpowder

Choice --- 40
 Fancy --- 47

Ceylon

Pekoe, medium --- 57

English Breakfast

Congou, Medium --- 28
 Congou, Choice --- 35 @ 36
 Congou, Fancy --- 42 @ 43

Oolong

Medium --- 39
 Choice --- 45
 Fancy --- 50

TWINE

Cotton, 3 ply cone --- 40
 Cotton, 3 ply pails --- 42
 Wool, 6 ply --- 18

VINEGAR

Cider, 40 Grain --- 22
 White Wine, 80 grain --- 26
 White Wine, 40 grain --- 20

WICKING

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

WOODENWARE

Baskets

Bushels, narrow band, wire handles --- 1 75
 Bushels, narrow band, wood handles --- 1 80
 Market, drop handle --- 90
 Market, single handle --- 95
 Market, extra --- 1 60
 Splint, large --- 8 50
 Splint, medium --- 7 50
 Splint, small --- 6 50

Churns

Barrel, 5 gal., each --- 2 40
 Barrel, 10 gal., each --- 2 55
 3 to 6 gal., per gal. --- 16

Pails

10 qt. Galvanized --- 2 50
 12 qt. Galvanized --- 2

Legal Points on Dealing With Traveling Salesmen.

Without doubt, the great majority of retail merchants do the greater part of their buying through the medium of traveling salesmen. And, it is probable that nine-tenths of the litigation engaged in by merchants over the purchase of goods, is primarily caused by misunderstandings and carelessness on the part of both merchants and salesmen when goods are ordered. It follows, that a brief review of the important points to bear in mind, when ordering goods from traveling salesmen, may not come amiss to even the best informed.

In the first place, the merchant should not lose sight of the fact that when he signs an order he is signing a contract, and that the terms written thereon constitute the whole agreement. For this reason due care should be exercised to see that the order contains just what the merchant desires, and nothing more or less. This of course implies a careful reading of the order by the merchant before it is signed. All right.

We now come to the question of representations and promises that may be made by the salesman. And, in respect to these, the merchant should insist that they be written in the order, if they are material and influence the buying. This is true because, regardless of the good faith of the salesman, if his firm declines to live up to his oral promises the merchant may have no recourse, unless such promises are written in the order.

The reason for this is that the courts will quite generally forbid any proof of oral conditions being introduced to vary or change the terms of a written contract. It follows, that the order as written and signed is the thing, and the merchant must depend upon it for all his rights in the transaction, and will not be allowed to change the written terms by evidence of what the salesman may have orally promised or represented.

And, in this connection, a merchant should be careful about relying upon the warranty of goods by a traveling salesman, unless the merchant knows that the salesman has authority to warranty. Of course, a salesman will usually have the right to warranty to the extent that is usual and customary in that trade, but beyond this his warranty may prove merely trade talk unless affirmed by his employer.

In the light of this then, where a merchant is ordering goods, with which he is not familiar and desires a warranty, he should insist upon the warranty coming from the firm. For, as has been stated, a traveling salesman, in the absence of special authority, does not have the power to warranty generally or in a manner that goes farther than is customary in his line.

This then brings us to the very important question of the right of a traveling salesman to receive payment for the goods he sells, and needless to say it has been the cause of many lawsuits. And, for the most part, lawsuits that could have been avoided had the merchants involved kept in mind certain well defined rules of commercial law.

Now, in this connection, it may be

stated broadly that the mere fact that a traveling salesman represents his firm on the road, does not give him authority to receive payments due his firm. Before he will be deemed to have such right he must have been authorized by his firm to collect or have the goods sold in his possession which he collects for. By the same token, if a merchant pays a salesman, who has no authority to receive payment, and the money does not reach the firm, the merchant may still be liable on the account.

There is no gainsaying the importance of observing the foregoing points when dealing with traveling salesmen. For, without doubt, the majority of after disputes over the ordering of goods, and the payment of accounts, are primarily caused by a failure to use due care in the manner pointed out.

It takes but a little time to see that an order is properly given, and that both the salesman and the merchant have a clear understanding of the agreement entered into, as expressed in the order. And the exercise of proper care at this time will usually pay big dividends, in the form of insurance against the possibility of after dispute and possible litigation with the salesman's firm, over the terms of a contract of this kind. Leslie Childs.

Spaced Payments in Handling Retail Credits.

"Spaced payments" is the latest addition to the vocabulary of the trader, replacing the outworn "installments" and "deferred payments," used quite generally in the past. In its favor the claim is made that it is broader, because it can be made to include all household bills; that it is more accurate because in these days the payment of bills is spaced to accord with the spacing of incomes.

One year ago the Hub, a clothing store owned by Henry C. Lytton & Sons, formerly of Grand Rapids, decided that sales might be largely increased by putting more confidence in customers. The city and a wide extent of Illinois and adjoining states were amazed by advertisements published in the newspapers of Chicago by the firm announcing that it had adopted the ten payment plan of selling men's clothing; 25 per cent. down and the remainder in ten weekly payments. An official report of the firm's experience with the plan follows:

"At the end of the first week the credit department was so overwhelmed with applications for the ten-payment credit that 1,500 suits were sent out without any investigation whatever. Of this total number, the proprietors expect a loss of only two. They have never been able to locate two of the customers. A total of 119 out of the 1,500 have been delinquent in their payments at least one week, but about thirty-five of these delinquencies were due to confusion of names and addresses by the store's clerks."

A storekeeper in Cleveland who adopted the plan took on 500 new credit accounts for clothing and found only two dead-beats in the lot.

On the other hand the general pub-

lic is saying, so far at least as food is concerned, "It pays to buy for cash."

The writer has in mind a grocer whose place of business is in one of the small cities of Northern Michigan. The goods he carries in stock average in value \$5,000. He grants credit to nearly all applicants for the favor and spends much time on his accounts and collections. Considering his location and the character of the people he serves his sales are large. His floors and shelves are covered with such articles as the people need. An attractive and liberal supply of fresh fruits and vegetables is ever a feature of his stock. No time is given to the display of merchandise in his show windows. Sometimes a few cartons of breakfast food or kindred goods are thrown carelessly into the window spaces to remain indefinitely. The merchant is busy in making sales during the day and his evenings are given to his accounts. Women of the better class would patronize the store liberally if the floors, windows, counters and shelves were not covered with dust and dirt. They admire the merchant, who is well bred and gentlemanly, ever anxious to serve customers, and would support him liberally if his store were not so dirty. A. S. White.

A New British Fertilizer.

Nitram, Ltd., has announced that it will place on the market a new fertilizer to be known as "nitro-chalk," consisting of a simple mixture of ammonium nitrate and dried calcium carbonate. The use of gypsum at the Billingham nitrate plant yields calcium carbonate containing about 15 per cent. of moisture as a by-product. A report by the Department of Commerce says it is planned to transform this material to a very fine, perfectly dry powder, and mix it with ammonium nitrate in such a proportion as to provide a fertilizer material carrying 10 per cent. nitrogen. Nitro-chalk will probably be marketed at a price equivalent to that of ammonium sulphate, based on the unit of nitrogen content.

The plans announced by the British producers to market nitro-chalk and the increased production of calcium nitrate in Germany are both directed to the economic utilization of the calcium carbonate sludge obtained in large quantities in the manufacture of ammonium sulphate by a process wherein brimstone or pyrites have been supplanted by gypsum.

New Features in Men's Shirts.

The vogue in men's shirts is for garments having long-pointed collars, the average length being about 3¼ inches. To make them look neat and wear comfortably, a well-known manufacturer is just placing on the market shirts with collars featuring a patented webbing support. This webbing does not go all around the collar, but is placed only at the points. It is said that placing the webbing there makes the points lie flat and prevents wrinkling. Pleating at the cuffs is also utilized by this manufacturer as a means of avoiding the wrinkles which are seen when the shirting fabric is gathered at the wrist.

Both Headed For Same Man.

"What caused the wreck?" asked a newcomer pushing his way through the usual crowd around two smashed automobiles?

"Two drivers after the same jay walker," explained a bystander.



MAKING ENDS MEET

Unexpected expenses
— these upset the
best budget system!

Keep a special sav-
ings account to meet
them—

And, for satisfaction,
keep it in the Old
National!

The OLD
NATIONAL BANK
MONROE at PEARL
A Bank for Everybody.

I. Van Westenbrugge
Grand Rapids - Muskegon
Truck Service
Central Western Michigan

Nucoa

KRAFT K CHEESE

"BEST FOODS" SALAD DRESSING
"FANNING'S" Bread and Butter PICKLES

ALPHA BUTTER

Saralee Horse Radish

OTHER SPECIALTIES

SELL

**Ge Bott's
Kream FrydKaKes**
DECIDEDLY BETTER

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

ASK FOR

KRAFT CHEESE

A variety for every taste

Co-Operative Advertising Is Finding Itself.

(Continued from page 20)

—should be inserted in every advertisement.

What I have written about the peaches shows how fine goods should be featured, and fine goods always must be featured in any sustained advertising designed to build trade for service grocers. Otherwise, you drop into the chain bargain offering class and get nowhere.

Special prices such as I indicate for peaches are right, proper, logical and profitable when handled just that way. This because your concession, while real, is not extreme; and it is fully justified because advertising of this character is bound to increase sales, increased sales always cut down expense, hence you will make more net profit thus than by holding regular price rigidly and making little or no sales effort.

But among those specials always run a lot of descriptions of regular goods at regular prices—enticing descriptions that will lead folks who come for peaches to include a half pound of shelled pecans and a full assortment of fruits and vegetables as well.

A group of stores is ideally situated to do this kind of advertising because goods which do not move in one store will have heavy demand in others, and vice versa. Through association headquarters goods can be traded from store to store and a balance thus maintained. This has been done for years by the Frankford Grocery Co., for example.

Will there be an attack by the Federal Trade Commission for "collusion" in such work? Maybe. But cross that bridge when you come to it. You will be able to cross in perfect safety, too, if you go about this right. For there need be no collusion. There need be no formal agreement to maintain certain prices; and the fact that the goods are actually sold at the same figures in all stores can be logically explained as the result of association education which has shown the members that these prices are correct for the kind of store each of them runs.

All of this means work. It means logical thinking and devotion to a task that is serious enough for any man. It also means that a skilled advertising man must be employed to whip each advertisement into shape, get it attractively illustrated and effectively placed. Make no mistake about this.

The hopefulness that comes to-day results from the fact that various groups of grocers are beginning to conduct their stores along these lines.

Paul Findlay.

Hudson Seal Returns To Favor.

To the possessors of Hudson seal coats comes the assurance that Hudson seal is to be brought back into vogue as a relief from the flood of fancy furs with which we have been deluged. Henri Vergne of Paris puts collars and cuffs of the flat brown striped furs on his Hudson seal coats, just as does Grunwaldt, who further elaborates a black coat with a ladder design of mink tails running from collar to hem on the center back.

In spite of the great variety of novelty furs introduced the last few seasons one saw at the fashionable Paris gathering places last Winter principally coats of mink. According to the French furriers, this is due to the innate sense of thrift of the French women, who demand that fur coats must wear indefinitely, and is not to be taken as a guide for America, where such a fragile but attractive fur as shaved lamb, American broadtail, obtains the vogue that its beauty warrants. Either in gray or beige, with self-collar or matching fox, this fur makes many of the season's most charming coats. One of these, a straight coat in light beige broadtail, had the shawl collar and all edges bordered with an inch-and-a-half band of the same skin in brown. This same brown encircled the single deep patch pocket on the right side and also made a large flower for the lapel.

Among the novelty furs goat is playing various roles just now. It appears in its natural haired state in sundry shades of beige and in grays ranging from silver to iron; in another guise it is clipped half-length and dyed to imitate Summer ermine; but its greatest versatility appears when it is shaved very closely and printed with diverse designs. Henri Vergne has one straight coat, belted, with small band collar, and printed in a gray wave design named "Ocean." Another coat has the upper half to the hips of beige printed in calflike brown markings to match the pony skin used for the skirt of the coat. The belt, collar and cuffs were of the lighter fur.—N. Y. Times.

Good Re-orders for Negligees.

The strong general interest in velvet merchandise this season has led negligee manufacturers to bring out new models made of rayon velvets. These styles were said yesterday to be meeting with an excellent demand and re-orders are expected to be large with the approach of the holiday season. Black is the favored shade in the garments, many of which are trimmed with ostrich. At the same time there is active interest in negligees of satin in the brighter shades. In many instances these feature lavish use of metallic trimmings. Quilted robes are also doing well.

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

Lambs	50@75
Shearlings	10@25

Prime	07
No. 1	07
No. 2	06

Unwashed, medium	@30
Unwashed, rejects	@25
Unwashed, fine	@25

Hot dog stands in the vicinity of public school grounds in Cleveland have caused protests from mothers of school children, who protest that stomach aches result. A hot dog in a soft bun, liberally dosed with mustard or horseradish, is not a wholesome diet for a school pupil, to say the least.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 20.—On this day was held the final meeting of creditors in the matter of Grand Rapids Laundry, etc., Bankrupt No. 3054. The bankrupt was not present or represented. The trustee was present in person. Claims were proved and allowed. The trustee's and receiver's final reports and accounts were approved and allowed. An order was made for the payment of expenses of administration and for the payment of fees, as far as the funds on hand would permit. There were no dividends for 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 sale of assets in the matter of Walter Stellard, Bankrupt No. 3236. The bankrupt was not present or represented. The trustee was present in person. Certain bidders were present. The stock in trade and fixtures were sold to J. E. Jacobson, for \$650. The sale was confirmed and the meeting adjourned without date. An order for the payment of current expenses and for the payment of a secured claim has been entered.

Oct. 19. We have to-day received the matter of Earl B. Cox, Bankrupt No. 3263, reference and adjudication in 3263. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Wakelee, and his occupation is that of a farmer. The schedules show assets of \$900 of which \$800 is claimed as exempt, with liabilities of \$1,892. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, and note of same made herein. The list of creditors of said bankrupt is as follows:

First State Bank, Marcellus	---\$100.00
G. W. Jones Exchange Bank, Marcellus	----- 929.00
C. W. McKee, Vandalla	----- 53.00
H. A. Huyck, Wakelee	----- 60.00
S. Sterns & Co., Marcellus	----- 100.00
J. B. Cox, Marcellus	----- 650.00

Oct. 20. We have to-day received the schedules, reference and adjudication in the matter of Kyle C. Gleason, Bankrupt No. 3264. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a clerk. The schedules show assets of \$80 of which the full interest is claimed as exempt, with liabilities of \$716.78. 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:

Pine St. Furn. Co., Muskegon	---\$ 4.50
Reliable Clothing Co., Muskegon	--- 40.90
Spiegel-May Stern Co., Chicago	--- 36.53
Silverman's Clothing Co., Muskegon	--- 4.20
Salan Jewelry Co., Muskegon	--- 61.50
Sanitary Dairy Co., Muskegon	--- 10.82
Dr. W. C. Swartout, Muskegon	--- 21.00
Mr. and Mrs. Fred Helmer, Muskegon	--- 36.00
Pine St. Grocery, Muskegon	--- 36.75
C. E. Gleason, Decatur	--- 205.00
Dr. G. J. Hartman, Muskegon	--- 8.5
Peoples State Bank, Muskegon	--- 26.84
M. F. Carlson, Muskegon	--- 56.02
F. A. Gates, Muskegon	--- 6.00
Albert Badgley, Muskegon	--- 35.00
Musk. Citizens Loan and Inv. Co., Muskegon	--- 59.00
G. R. Hunphreys, Wolf Lake	--- 45.00
J. C. Penny Co., Muskegon	--- 6.00
Chronicle, Muskegon	--- 7.90
Royal Tea & Coffee Co.	--- 2.60
Dr. R. W. Christie, Muskegon	--- 2.00
Mu k. Traction & Lighting Co., Muskegon	--- 4.41
Wet Wash Laundry, Muskegon Hts.	--- 1.00

Oct. 20. We have to-day received the schedules, reference and adjudication in the matter of Leo Miller, Bankrupt No. 3265. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedules show assets of \$50 of which the full interest is claimed as exempt, with liabilities of \$2,582.06. The bankrupt is a resident of Holland, and his occupation is that of a pattern maker. 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:

J. C. Ridenour, Holland	---\$200.00
Jas. A. Brouwer Co., Holland	--- 585.00
Auto Service Co., Moline	--- 29.32
Kalberg & Luder, East Moline	--- 40.95
Beneficial Loan Society, Davenport	--- 203.33
First Trust and Savings Bank, East Moline	--- 131.40
John Gately Clo. Co., Rock Island, Ill.	--- 60.00
Golden's Garage, East Moline, Ill.	--- 50.00
Standard Hdwe. & Supply Co., East Moline	--- 11.00
State Bank of East Moline, Ill.	--- 100.00
Industrial Savings Bank, Davenport	--- 300.00
C. F. Adams Co., Chicago	--- 4.00
Francis King, Moline, Ill.	--- 75.00
Moline State Trust and Savings Bank, Moline, Ill.	--- 250.00
Monson Coal Co., East Moline, Ill.	--- 8.00
Iowa Brokerage Co., Davenport, Ia.	--- 14.00

General Motors, Chicago ----- 500.00
Mr. McGreavey, Davenport, Ia. -- 20.00
Oct. 20. On this day was held the sale of assets in the matter of Sam Friedman, Bankrupt No. 3226. The bankrupt was not present or represented. The trustee was present in person. Several bidders were present in person. The stock in trade and fixtures, except exemptions and a certain heating system, were sold to Chak Bros., of Muskegon, for \$375. The sale was confirmed and the meeting adjourned without date.

Ignorance of the law is no excuse; and neither, alas! is the law's ignorance.

Business Wants Department

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

FOR SALE—Grand Rapids Wholesale Grocery stock. Address No. 707, c/o Michigan Tradesman. 707

FOR SALE — A BILLIARD PARLOR and CIGAR store, also barber shop. Good place for a live wire. Address H. L. Woodward, 308 N. Washington Ave., Lansing, Michigan. 708

For Sale—No reasonable offer refused: one 200 class National cash register; one small register, with detail strips; one Toledo computing scale. Pipestone Grocery, Benton Harbor, Mich. 709

For Sale—One National cash register, one set Detroit computing scales, one four-foot cigar case. Henry Norton, Clarksville, Mich. 710

For Sale—House two lots, or one, near Tampa, Florida. Consider trade for resort property. Also cottage two lots Narrow Lake, Eaton county, nearly new. Bargain \$1,500. Write for particulars. S. F. Brunk, Eaton Rapids, Mich. 701

FOR SALE—Grocery stock and fixtures. First-class location, clean stock, good fixtures. Price wholesale inventory. Deal direct with owner. Address Lock Box 452, Ypsilanti, Mich. 702

Office and Store Fixtures—Burroughs book-keeping machine, National electric cash register, steel and iron safes, Remington and Royal typewriters, addressograph, multigraph, roll top desks, seed and repair cabinets. All strictly high class, nearly new. About half value. Call or write, A. H. Foster, Receiver, Allegan, Mich. 703

WANTED—By experienced middle-aged man, general store work. Would buy interest. Address No. 704, c/o Michigan Tradesman. 704

For Sale—Established hardware business in county seat town of 6000. Good churches and schools. Stock and fixtures will invoice approximately \$11,000. Rented building. Reason for selling, to close an estate. No trades. W. F. Stringfellow Estate, Atlantic, Iowa. 705

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

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

Pay spot cash for clothing and furnishings goods stocks. L. Silverman 1256 Burlingame Ave., Detroit, Michigan. 566

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.

SAGINAW BRICK CO.
Saginaw.

VALUE OF TEAM PLAY.

Necessity of Co-operation in All Contests.

Come on, Brother, let's go to a ball game! The home town team is playing the outside team, and it is going to be a hard scrap, if I know anything about war. And, if you are a merchant in your own home town, you should be one of the players. Naturally, then, you have good reason for wanting to be there.

The players on the home team consist of all those men of business who are interested in local trade. And the home team is up against a club of outside merchandisers who are intent upon dragging all the profits out of your home town that it is humanly possible to flirt with.

Your side is made up of the local retailers, who are playing the base positions. The retailer, whoever he is, is covering a base—first, second, third or home-plate. In other words, in this stiff game called "competition", it is up to the merchant, in the final analysis, to tap the rival player "out." Sometimes the banker, who plays at short-stop, can cover a base, in some business deal or other and perform a put-out; but it is not the business of short-stop to play bases. The banker is the play-between—he gets all those short drives, in which he is supposed to stop the rival efforts in the in-field; and it is up to him to snap up those hot grounders when the local merchant needs a loan to tide him over a dull period. That boy on short has a hard job on his hands, I'll tell the world.

That lad out there in pitcher's-box is the local newspaper man. He is the chap to whom you look for that "booster-stuff" and "free advertising." He is the man who is expected to "throw a good line" and all too often, he is criticised for "throwing away the game", simply because he didn't quite make good when you expected him to pitch a shut-out game. And away out there in the outfield, are the wholesalers and jobbers. They don't come to close grips with the outside merchandiser; but it is up to them to pull in those long drives that the enemy often makes; and, as the outfielders are quite often the hard hitters, you are justified in depending on them to do some long-distance stunts with the ball on your behalf, when it comes your turn at bat. Sad, indeed, the state of that merchant whose wholesaler and jobber fail him and strike out when a score is so badly needed.

Now that we know who is on our home town team, it is well for us to know who is playing on the other side. There are the mail order houses and the firm who specializes in "buying clubs" out there in the outfield. It is reported that they are not so strong in the field; but, boy, when they come to bat, their drives are something for sore eyes.

In here, on the bases, are the chain stores and factory outlets. The big banking interests are at short-stop; and the large metropolitan dailies and National and state magazines are in the pitcher's-box. Really, considering the impressive line-up of our rivals, it looks rather bad for us. It does, for a fact.

But there is one noticeable lack of one variety of equipment that is usually considered vital to the success of any ball game. There are no grandstand and bleachers. In other words, so far as the game, its outcome and any curiosity as to the points of play are concerned, nobody cares about it but the players. The general public has a concern of its own.

Don't think that the public isn't present, however. On the contrary, he is there, and he is mightily interested in the game, too. But it is a business with him, not a pastime, he is the umpire!

When a home team, playing on the home grounds, with a home town umpire on the job, can't win the game, it is to be charged up to one of two faults or both. The first is poor playing; the other, razzing the umpire.

I'll admit that the players on the other side are impressive in appearance. They are all heavy hitters and they have a wonderful lineup of pitchers. But there is one thing they lack: They never have and never will have that vital quality called "team-play."

That each individual player on the outside team is a better player than the average home town man is readily granted. And, if the home team confines its efforts to the excelling of the other players in their strong points, they are beaten. The only hope of our home team is "team-play." Many a team of crack players has been defeated by a team of ordinary men because the ordinary fellows played together and made their efforts co-ordinate. If our boys only play the game together, they have more than a mere chance. They have what amounts to a practical "cinch", if they play the umpire while they play the game.

Now, let's give this umpire the once-over:

First of all, he doesn't know much about the rules of the game. Turn-over, volume, local retention of profit, etc., largely or entirely Greek to him. The only rule in the game he knows anything about in any expert way is "get all you can for as little as you can."

In the second place, he has a poor batting eye. What looks to him to be a strike is often a ball; and vice-versa. Let the other side put on a baited special and he calls it a strike; when, if he would only look 'em over a bit, he would see that it was six inches away from the plate. But, get this, when he calls it a strike, it's a strike and he doesn't mean perhaps.

Sometimes, we boys would like to fire the umpire, but the embarrassing part of the difficulty is that he simply will not be fired. He has a most remarkable capacity for staying put. Furthermore, he is the only umpire we have; if he is fired, there will be no game at all.

Might it not be well for us to indulge in some grim facing of the facts? The winning of this game is not for glory. It is for hard, cold cash. It seems to be a part of the game to talk to the umpire; so, if that is the idea, let's "talk" too. Don't razz him, for two reasons: First of all, he is trying to do the right thing; and, second, it doesn't pay. If there is one thing

more disastrous than any other in a ball game it is an umpire who is regulated more by feelings than by a knowledge of the rules of the game, and a team of players who habitually razz the umpire, when he makes a raw decision.

It is to the study of home team playing of the game, as well as playing of the umpire, that this column is dedicated. It is the writer's aim to contribute from his own experience and observation those eye-openers which he has picked up in his following of this most interesting and exciting of all games—home trade.

W. H. Caslow.

OVER A MILLION DOLLARS.

How Chas. H. Leonard Invested His Surplus.

William H. Gilbert and Lemuel S. Hillman have filed their appraisal of the estate of the late Charles H. Leonard, as follows:

Real Estate.	
Family residence	\$40,000
Half interest in store property	50,000
Residence on Pack Lake	16,000
Mortgages.	
Moore-Weed Co.	4,000
Charles A. Frost	6,500
Frank J. Jarecki	30,000
Masonic Temple, Holland	10,000
Masonic Country Club	90,000
Herbert G. Cooper	4,500
Chas. C. Covell	4,500
Henry A. Frost	2,200
Albert S. Shaft	3,000
Herman Goodstein	3,700
Bert G. Kuiper	3,000
Geo. G. Kleinmaier	6,500
Clifford J. Page	2,500
Henry F. DeLoof	11,500
Abe Timmer	3,500
John D. Willard	7,500
J. Harrison Edwards	4,500
Ypsi-Ann Land Co.	16,000
Richards Storage Co.	30,000

Morris L. Semich	5,000
Alonso E. Dunn	32,000
Gerrit Bockman	5,426

Bonds.	
Alaska Refrigerator Co.	37,629
Albion Community Hotel	9,975
Avon Investment Co.	9,800
Baptist Church of Grand Rapids	50,000
Central Power & Light Co.	4,825
Dallas Joint Stock Bank	20,600
Denver Joint Stock Bank	27,540
Detroit City	5,100
Detroit Metropolitan Corp.	24,500
Electric Refrigerator Corp.	9,300
Eppeley Hotels Co.	4,900
Morris Friedman	14,850
Furniture Mfrs. Warehouse Co.	19,000
G. R. Operating Co.	10,890
G. R. Showcase Co.	5,940
Interstate Iron & Steel Co.	14,700
Luce Furniture Shops	4,800
Pantlind Hotel Co.	9,800
Albert Pick & Co.	9,800
United Industrial Corp.	9,500
Norfolk Joint Stock Bank	15,300
Welch-Wilmarth Co.	4,000
West Virginia Water Service Co.	2,775

Stocks.	
Consumers Power Co.	2,500
Fulton-Commerce Realty Co.	46,392
G. R. Fiber Cord Co.	70
G. R. Store Equipment Corp.	18,600
H. Leonard & Sons	62,469
Thompson & Co.	990
Service, Fuel & Builders Co.	660

Notes.	
Don H. Abbott (\$2,407)	1
H. L. Goodspeed	3,500
Clay H. Hollister	4,000
Hume, Hefferan & Co.	5,000
Larson Lumber Co.	58,151
Fred J. Jarecki	600
U. S. Silbar	3,000
E. Josephine Talfourd	1
B. S. Warner	44,084

Recapitulation.	
Real Estate	\$106,000.00
Mortgages	292,826.55
Bonds	325,515.00
Stocks	131,081.00
Notes	118,337.31
Cash items	59,863.70
Lauch	750.00
Automobile	1,775.00
Household furniture	2,469.50
Jewelry	55.00

Total estate \$1,039,273.08

Revenge is sweet only to the very small individuals.



"UTICA-KNIT"

Springtex
UNDERWEAR

Lambsdown

VELLASTIC
UNDERWEAR

For Every Member
of the Family

For Every Season
of the Year

Why the Steady Demand For "UTICA-KNIT" Underwear?

Because people have come to know that "UTICA-KNIT" means everything that is finest and most desirable in underwear.

And that is why "UTICA-KNIT" always spells quick turnover and gratifying profits for the retailer.

PAUL STEKETEE & SONS

Wholesale Dry Goods

Grand Rapids, Mich.