

MICHIGAN TRADESMAN

Nov 16
Forty-four Years
Old

CHICKENS COME HOME TO ROOST

Dollars like chickens should stay near Home.

The "Trade at Home" slogan applies to Life Insurance as well as to every other commodity.

Michigan is the Home of the New Era Life Association.
Over \$40,000,000 insurance in force.
Over \$5,000,000 paid in claims.

Has just completed its thirtieth year of history.

All claims paid within 24 hours of filing of completed proofs.

We issue complete protection for every member of the family.

Business Protection a Specialty.

Write for Rates

NEW ERA LIFE ASSOCIATION.

LEGAL RESERVE INSURANCE

Grand Rapids Savings Bank Bldg.,

Grand Rapids, Michigan

GRAND RAPIDS
PUBLIC LIBRARY

Public Reference Library,
Library St

CANDLES?

WE CAN SHIP IMMEDIATELY

An approximate inventory of your candle stocks will indicate the styles needed for your holiday sales.

To insure your receiving the desired styles at the earliest moment, your holiday candle order will receive preferred attention.

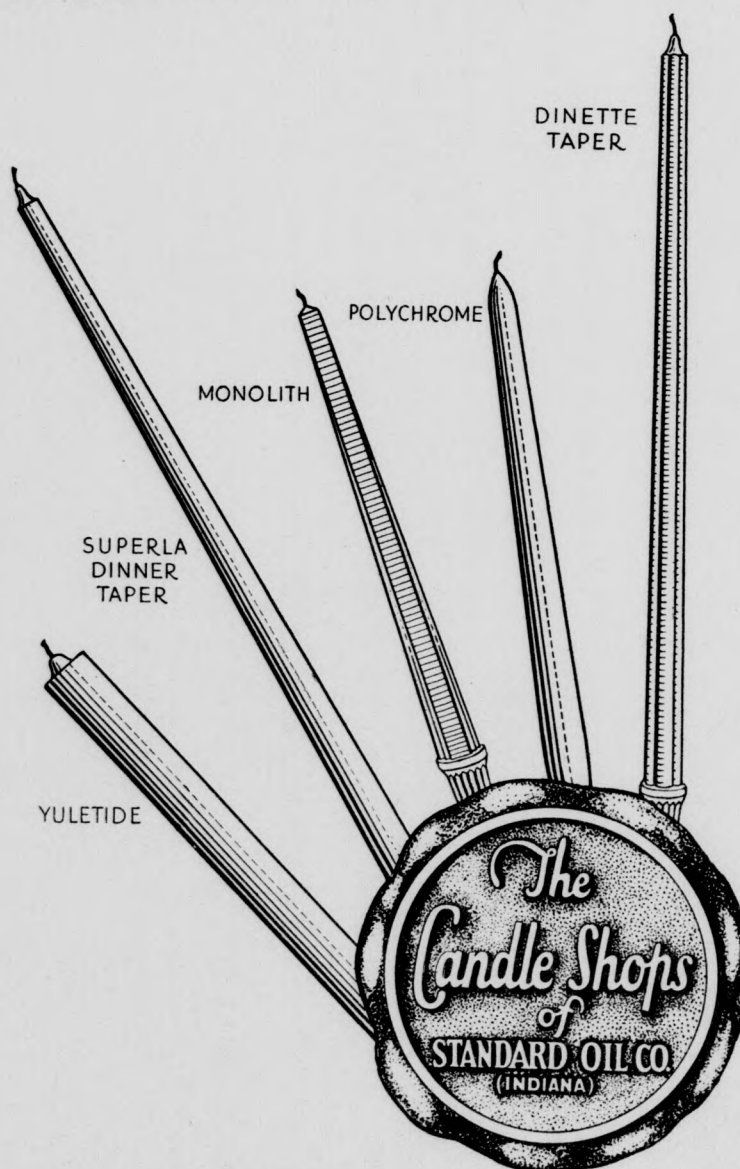
If you have delayed ordering your holiday candles, we suggest that you communicate with us to-day and receive the benefit of our prompt service. Place your order with the Candle Shops and we will ship the desired styles at once.

THE CANDLES illustrated will sell quickly at a profit and increase your business. These candles justly may be called "Holiday Favorites."

Your attention especially is directed to the Dinette Taper. This aristocrat of tapered candles meets with enthusiastic reception wherever it is shown. In structure it resembles a four-shaft Gothic column. It is graceful as the slenderest, well proportioned pinnacle. And in craftsmanship and refinement, it is suggestive of Old World Cathedrals. The Dinette Taper is a pleasing departure from the ordinary tapered candle.

The bright red Yuletide is greatly used for burning in the windows during the evenings from Christmas to New Years. Also, it may be used to add warmth and color to home decorations.

When you communicate with us or with our representative, ask about the attractive Display Chest which is furnished upon request with full case orders for Dinette and Superla Dinner Tapers.



STANDARD OIL COMPANY

(INDIANA)

910 South Michigan Avenue

Chicago, Illinois

MICHIGAN TRADESMAN

Forty-fifth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 16, 1927

Number 2304

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.

CANNED FOODS CONDITIONS.

The dark horse in the canned food stable is the amount of carryover merchandise distributed throughout the wholesale grocery trade. More or less definite statistics are available as to current production, and on that basis it is known that the quantity of canned food is much smaller than in the past few years. Part of the deficit is made up by carryover. It is known that during the spring the market was combed to pick up 1926 packs which were cheap and were in buyer's favor. A large quantity was taken from packers instead of booking futures, and this has been going into consumption. How rapidly it has been moved and how much remains is a mystery, and its effect as an actual factor in distribution cannot be determined for the industry as a whole, although the individual houses when they take their inventories will know how they stand. The consensus of opinion is that a large percentage of the carryover has been liquidated, since it was secured on a low cost basis and afforded an excellent chance to make a profit after the market hardened.

Whatever volume remains, there is enough of the canned food staples on hand among wholesalers, counting in deliveries of new packs, to make buyers independent of the market at primary points. Buyers are giving their attention to the seasonable products, and what capital is available for the canned food department is being utilized in financing shipments as they are delivered.

CREATE A WAR PSYCHOLOGY.

Edward E. Spafford, National Commander of the American Legion, chose Armistice day as a suitable occasion for an alarmist address on the inevitability of another war. The American people, he declared, now realize that the war to end war did not accomplish its purpose and that, as a matter of fact, "only an armistice was signed." With a defeatism which he would not tolerate if we were actually engaged in war, he disparages the whole campaign for peace and international un-

derstanding. His words tend to create a war psychology which is more dangerous to peace than anything else he could do. The history of pre-war Europe shows how popular expectation of war tends to create the thing it fears. We shall never be free from that specter so long as responsible persons continue to think and speak in terms of war. Another war may be inevitable—that is beside the question—but we make it much more probable, we bring it nearer, by constantly harping on it, stressing its imminence and talking of peace as a mere armistice between struggles. Certainly the Commander of the American Legion might show more respect for those who died in the last war by emphasizing the ideals for which they fell and pointing out what progress has been made toward reaching their goal than by prophesying that war will soon be upon us again.

THE GARFIELD SYMPOSIUM.

The greatest surprise any reader of the Tradesman will receive in going over this week's paper is reserved for Charles W. Garfield, some of whose friends take great delight in "saying things" about him under the heading of The Glory of Grand Rapids. By special arrangement with each contributor to the Garfield symposium all knowledge of the matter has been kept from him until he shall have the pleasure of reading in cold type the record he has made in the estimation of his friends. Mr. Garfield has been a regular contributor to the Tradesman for nearly forty years. His contributions have covered nearly every subject which relates to public improvement, civic betterment and moral uplift. Only on rare occasions has he been prevailed upon to write on personal matters.

The utter unselfishness of the man stands out in bold relief in every utterance he has ever made. Therein lies the charm of the man and accounts for the determination of his friends to see justice done his name and fame while he is still in the flesh and in the complete enjoyment of every faculty. The Tradesman feels under no necessity to apologize to its readers for devoting so much space to a single individual. There has never been but one Charles Garfield. There may never be another.

THE UNKNOWN ARMY.

Canada and the United States stood together in Arlington Cemetery Armistice Day to mark by tribute not only to the Unknown Soldier but to an Unknown Army.

Before America entered the kaiser's war thousands upon thousands of her sons slipped across the border of our

neighbor to the East and enlisted in her overseas forces. They sought to fight for the cause that was our own as much as it was England's. They took the shortest way to do it. As Canadians they were enlisted, although recruiting sergeants knew that most of them had never before seen the great Dominion whose name they took. And as Canadians they stood upon the rolls.

Therefore, no man or government today knows who they were or how many they were. Canada's soldiers believe there were 40,000 or 50,000 of them and that between 5,000 and 6,000 of them died in battle.

Americans who went to France before we came in, in 1917, joined the Foreign Legion, the American Ambulance or the Lafayette Escadrille and were celebrated in song and story. But the names of the Americans who went as Canadians were, and are still, lost in the shifting sands of khaki.

They make up the World War's "Unknown Army."

It is fitting that Canada should raise a monument to them in their own Valhalla at Washington.

Black Underwear Is Wanted.

This is proving an unusually successful season for women's black underwear, in popular-priced lines as well as in the more expensive merchandise. Types of this underwear include garments of allover lace, of chiffon and lace, and of chiffon and net. Most models show a touch of color in trimmings of ribbon flowers and waist ribbons, a few being lined with rose-colored chiffon. At present the demand for black underwear is centering more in dance sets and chemises than in gowns. Holiday trade is held partly accountable for the increase of interest in black, but it is also agreed by manufacturers that black garments have lately made a definite impression on all seasons more than has previously been the case.

Printed Silks Are Featured.

Additional openings of lines of broad silks for Spring place stress upon printed weaves. The originality displayed in the designs and color effects of the new prints exceeds, if anything, efforts of a similar nature put forth during the past two seasons. The range of patterns runs the gamut from small and medium sized floral motifs to the most bizarre modernistic effects. Some manufacturers are giving particular attention to printed silks for children. In these a series of new patterns designed to appeal to juveniles will be featured.

Men's Spring Shoe Outlook Good.

All signs in the shoe trade point to

a big season in men's lines for Spring. Men's sports shoes in black and white, tan and white, and two-tone tan combinations, with rubber or leather soles, are especially well thought of. Styles for business and street wear promise to show plenty of detail, such as wing tips, perforations and stitchings in both lace and Blucher oxfords. For early Spring is predicted a demand for oxfords of light construction and smooth leathers. For Summer extremely light oxfords will probably be more popular than ever.

Men's Silk Shirts Sell Well.

Orders placed for men's shirts for pre-holiday selling stress silk merchandise in neat jacquard effects. The indications are that the retail turnover will compare favorably with that of the past two Christmas seasons. White leads in the color preference, but there is a fair amount of interest in colors, notably tan, blue and green. Broadcloth numbers continue to have the bulk of the general demand. Both collar-attached and collar-to-match styles are in favor, the former type meeting with the widest consumer approval.

A Good Display Idea.

Ingenious indeed was a window exhibit recently featured by a Newark shoe retailer. The floor of his window, was covered with overlapping strips of alternating black and red paper, resembling a huge checkerboard. In place of checkers, however, he used various items of merchandise, which were placed on the black squares in much the same way as checkers would be lined up at the start of a game. A streamer spread clear across the face of the window screamed: "It's Your Move. Come In."

Pumpkin Exhibit Gets Shoe Sales.

"Pumpkins are good shoe salesmen," declares the manager of the S. B. Thing & Co. shoe store of Fort Wayne, Ind. Free pumpkin seed is given to the farmers each spring on condition they will bring their largest pumpkin to the pumpkin exhibit at the shoe store. More than 300 bumper pumpkins are entered in the exhibit in the fall. Fifteen valuable awards are offered for the prize-winners. The manager of the store maintains that the pumpkin contest is one of the best pieces of advertising and business-getting results the store has ever used.

Uses Popular Sayings.

L. Strauss & Co., of Indianapolis, Ind., made use of two popular sayings to advertise their footwear for "Juniors," stating them to be "The Smartest Shoes 'Under the Son'" and also guaranteeing "Most Miles Per Dollar."

FACTORY CANNED FOODS.

Some Things Every Grocer Should Know.

Canned foods have become to be such a large proportion of the volume of the grocery trade that it is no more than proper that the grocer, both wholesaler and retailer, should be thoroughly acquainted with this product. It is not the purpose of this article to go into the various complexities of the canning and canned food industry, but to state a few facts which some grocers may know, but which many do not.

There is no longer any doubt that commercially canned foods are more economical and of better quality than the home canned article, but many housewives are still prejudiced against the factory packed article. No less an authority than Dr. Harvey W. Wiley states that "the canned food industry has been foremost among the food industries in its endeavor to improve their product by the selection of good material, by sanitary factory methods, the improvement of the quality of the container and the abolition of the use of preservatives." Some housewives still imagine that commercial canners use chemicals as preservatives. Heat and heat alone applied to a hermetically sealed can is the preservative.

The use of tin containers is still objected to by some and the canners themselves in some instances have assisted in this objection by placing on their labels the words "empty contents as soon as can is opened." Without explaining further, the average individual would imagine dire results if this admonition was not followed to the letter. There is nothing in the can, or in the tin on the can, that causes food to spoil any more quickly than does the glass or earthenware vessel or the enamel on an iron pot. It is not the food container itself which causes spoilage, but the condition of the container, the care exercised in handling the foods, and the exposure of the food to the air, flies, etc. On general principles, the storage of food in an open can is not good housekeeping.

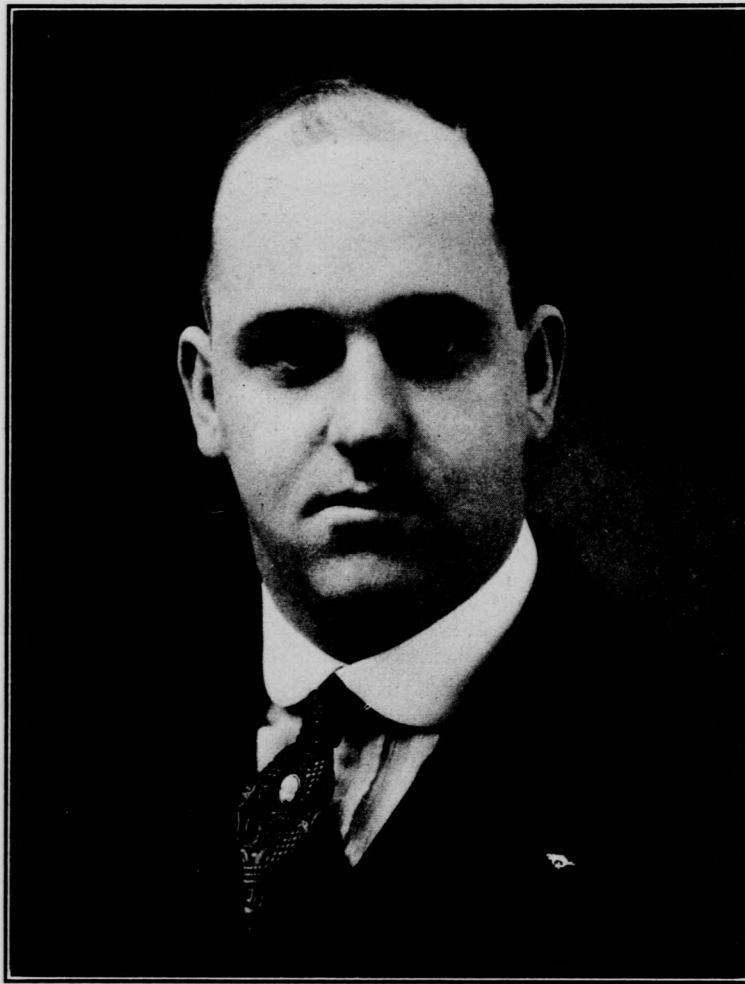
Within the last few years, we have heard considerable talk about vitamins. Practically all of our knowledge of them is based on feeding experiments with animals, such as pigeons and guinea pigs. Vitamins supply the body with neither energy nor tissue-building substances. By some means, still unknown, the vitamins enable the body to utilize the energy-producing and tissue-building components of our foods, which would be useless without the vitamins. Investigations have shown that canning does not appreciably affect the vitamins. The presence of oxygen during the cooking, as in home cooking, does affect Vitamin C, but as canned foods are usually cooked out of contact with air, the destructive effect of heat is minimized. When ripe, fresh-harvested vegetables and fruits are promptly canned, their vitamin potency is largely conserved. The canning of foods, instead of being destructive of vitamins, provides under proper conditions a practical and effective method of preserving these important food constituents.

Many grocers have experienced deterioration in canned foods which have been held for some time. Delicately colored fruits are very apt to deteriorate if not properly stored. However, it has now been scientifically demonstrated that deterioration and spoilage are largely determined by the type of storage. Colored fruits will lose their color very rapidly in warm storage and, on the other hand, will appear as fresh as when packed if stored for years in cool storage. The space next to the roof of a warehouse may become very warm in the summer months. Canned foods should be placed in the coolest portion of the warehouse.

Many persons who handle canned

profession and newspapers right on this fallacy through the findings of their laboratories. Nearly all cases of food poisoning are due to infection of food with certain types of bacteria, which under favorable conditions are able to multiply and produce acute illness. Canned foods, on account of being sterilized at high temperatures in tight containers, are very rarely the cause of such infection. Many eminent food authorities say that canned foods are among the safest foods which we eat.

The sanitary conditions in commercial canneries in the United States rank well in comparison with conditions in any other food-producing industry. This is due, in part, to the excellent



Harold K. Royal.

foods ask about the effect of freezing. If canned foods are frozen sufficiently to strain the seams of the can, air will enter when the can is thawed and the goods would naturally spoil. However, most canned items have a sufficient vacuum in the can to allow for considerable expansion of the contents. Most canned foods will not be materially injured by freezing, provided the thawing out process is slow. In other words, place the frozen goods in a temperature just above freezing and allow them to thaw slowly.

Canned foods have received much unfavorable advertising in the past from ptomaine poisoning. The National Canners Association, with headquarters at Washington, D. C., has done a great deal to set the medical

work accomplished by state and Federal inspection, and to the adoption of a sanitary code for canneries by the National Canners Association, which has been incorporated into the laws of several states.

Most canned fruits or vegetables are packed as expeditiously as possible after harvesting and are "fresh" in contrast to the so-called fresh fruits and vegetables shipped from distant points. Canning plants are located in close proximity to their raw products and quality and the use of fresh products go hand in hand. Harold K. Royal.

More than forty-three million men, women, and children have savings accounts in the various banks in the United States.

SIXTEEN CHARTER MEMBERS.

Merchants Who Started With First Issue of Tradesman.

The Tradesman possesses a most distinguished roll of honor, of which it is exceedingly proud. It comprises the names of business houses which have been on the subscription list of the Michigan Tradesman ever since the first issue, forty-four years ago. The Tradesman very much doubts whether any other trade publication can present such a collection of faithful followers as the following:

Amberg & Murphy, Battle Creek
Frederick C. Beard, Grand Rapids
Charles E. Belknap, Grand Rapids
F. H. Bitely, Lawton
Milo Bolender, Sparta
William J. Clarke, Harbor Springs
Charles H. Coy, Traverse City
O. P. DeWitt, St. Johns
D. Gale, Grand Haven
J. L. Norris, Casnovia
Charles G. Phelps, Alma
Thompson Grocery, Newaygo
Walsh Drug Co., Holland
M. V. Wilson, Sand Lake
O. A. Wolbrink & Sons, Ganges
L. M. Wolf, Hudsonville

Old Timer "Called" By Another Old Timer.

Old Timer writes interesting stuff. Occasionally he slips a cog, historically, to employ a figure of speech. In that respect he is not unlike others who write history. In a recent issue of the Michigan Tradesman Old Timer assumed responsibility for the statement that Horace Greeley was the candidate of the Democratic party for President in the year 1872. If the venerable and respected contributor would consult the political history of that year he would be reminded that the Democratic National convention of 1872 did not nominate a candidate for President. Mr. Greeley had been nominated by a group of independents and sorehead Republicans for that office. It was expected the Democrats would endorse and support the candidacy of Mr. Greeley. They did not do so. A convention of Democrats opposed to Mr. Greeley nominated Charles O'Connor, a brilliant lawyer of New York, for the office of President and Blanton Dimcan, of Kentucky, for Vice-President. Tickets for state officers were nominated in most of the states by the independent Democrats. Their candidate for governor in the State of Michigan was William M. Ferry, a brother of former Senator Ferry. Had the Democrats accepted the candidacy of Mr. Greeley, Grant would have been defeated in the election for President in 1872.

O'Connor was the only Roman Catholic to be nominated for the office of President of the United States.

Arthur Scott White.

Short dresses won't keep up much longer. The end will soon be in sight.

It's a curious old world! You'll find that the same girl who used to titter and hesitate about accepting a \$1.98 bracelet will later snatch your salary envelope before you get to the hall rack. Same girl, mind you!

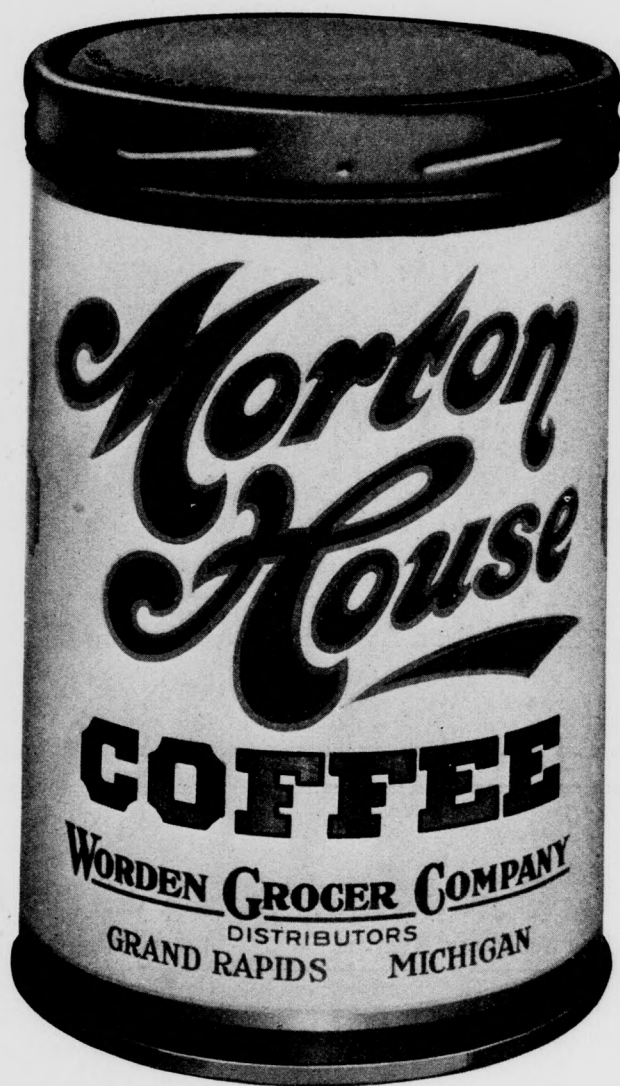
Increased Coffee Sales

Mr. Dealer: When You Sell

MORTON HOUSE COFFEE

YOU ARE GIVING SATISFACTION WITH ONE OF THE KEY ITEMS OF YOUR STOCK

Hotels, restaurants and cafes have found that "the crowd follows the coffee" just as surely as "the constitution follows the flag."



WHEN you sell Morton House Coffee to a customer, your store will be judged by that standard and you well can afford to have it so.

Morton House Coffee, in the Lock-Top, metal container, with the Inner-Seal, has more than doubled its sale since we announced the new package in September.

Why not "cash-in" on this and sell this popular blend? You have to sell Morton House Coffee only once—It is a sure-fire and automatic "repeater."

If you should happen to have a customer who can't like the full, rich aroma and real coffee taste of Morton House Coffee, take back the package and cheerfully refund the purchase price, for we guarantee every package of Morton House Coffee.

SELL MORTON HOUSE COFFEE
And Make Friends For Your Store

WORDEN GROCER COMPANY

Wholesalers for Fifty-nine Years

Ottawa at Weston

The Michigan Trust Company, Receiver

Grand Rapids, Michigan

MOVEMENTS OF MERCHANTS

Vassar—E. E. Huggand has engaged in the boot and shoe business here.

St. Johns—The State Bank of St. Johns has increased its capital stock from \$50,000 to \$75,000.

Cheboygan—J. A. Dickinson, dealer in boots and shoes, has made an assignment to his creditors.

Lansing — The Evenknit Hosiery Shop has engaged in the retail hosiery business at 118 West Allegan street.

Saginaw—The Art Sample Furniture Co. has engaged in the retail furniture business at 118-122 South Baum street.

Sturgis—The John Tripp Clothing Co. has sold its branch store here to the Dysert Pyle & Johnson Clothing Co.

Battle Creek—The Food City Baking Co., 11 West Hall street, has increased its capital stock from \$30,000 to \$80,000.

Detroit—The Reid-House Drug Co., 11542 East Jefferson avenue, has increased its capital stock from \$18,000 to \$204,000.

Escanaba—The Boston Store, Inc., 1200 Ludington street, department store, is closing out its stock and will retire from trade.

Lansing—John C. and James Blair have opened a "men only" shoe store at 237 South Washington avenue, under the style of Blair Bros.

Lansing—Vern C. Abbey, Sr., of Abbey & Walters, Inc., 321 South Washington avenue, boots and shoes, died at his home, following a short illness.

Jackson—The Jackson City Bank has changed its name to the Jackson City Bank & Trust Co. and increased its capitalization from \$200,000 to \$250,000.

Vicksburg — Lloyd R. Lawrence, partner and manager of the hardware store of Follmer & Lawrence, died at his home, Nov. 12, following an illness of more than a year.

Detroit—The Robinson Cohen Co., 1426 Washington Blvd., dealer in general merchandise at wholesale and retail, has increased its capital stock from \$136,000 to \$330,000.

Royal Oak—The Davis Drug Co., 401 South Washington street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Detroit—The Eagle Drug Co., 2005 West Philadelphia street has been incorporated to conduct a retail drug store, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Pontiac—Bartz, Inc., 4 South Saginaw street, has been incorporated to deal in men's and boys' clothing, with an authorized capital stock of 100 shares at \$40 per share, \$4,000 being subscribed and paid in in cash.

Flint—Ingram-Sobe, Inc., 1502 Davison Road, has been incorporated to deal in groceries, meats, dry goods and shoes at wholesale and retail, with an authorized capital stock of \$15,000, all of which has been subscribed and \$1,500 paid in in cash.

Detroit—M. R. Street Studios, 2988 East Grand boulevard, has been incorporated to deal in household furni-

ture, draperies, etc., and to do interior decorating, with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Detroit—The United Packing Co., 1408 Michigan avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, of which amount \$21,000 has been subscribed and paid in, \$3,000 in cash and \$18,000 in property.

Hillsdale—George A. Schmitt, who has conducted a boot and shoe store here for the past twenty-seven years, is closing out his stock and will devote his entire attention to representing the Mishawaka Woolen Manufacturing Co., for whom he has traveled a number of years.

Detroit — The Detroit Motor Tire Co., 8900 Mack avenue, has been incorporated to deal in tires, tubes and auto accessories at retail, with an authorized capital stock of \$25,000, of which amount \$22,000 has been subscribed and paid in, \$6,159.28 in cash and \$15,840.17 in property.

Benton Harbor—The Benton Harbor Baking Co., 203 Pipestone street, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000 preferred and 25,000 shares at \$1 per share, of which amount \$1,200 and 13,300 shares have been subscribed and paid in, \$4,500 in cash and \$10,000 in property.

Manufacturing Matters

Pontiac—The new duco plant of the Fisher Body Corporation has been completed at cost of \$125,000.

Kalamazoo—The Bartlett Label Co., 312 North Park street, has increased its capital stock from \$5,000 to \$50,000.

Detroit—The Detroit Wax Paper Co., 547 Harper avenue, has increased its capital stock from \$100,000 to \$500,000.

Kalamazoo—The Reliable Signs Co. has engaged in the manufacturing and selling of its product, at 222 East Main street.

Marcellus—The Sturdibilt Body Co., builder of truck bodies and cabs is working to capacity, employing twenty-five men.

Detroit—The Commercial Tool Corporation, 6536 Livernoise avenue, has changed its name to the Commercial Steel Treating Corporation.

United Detective Agency, Inc.

Michigan Trust Bldg.
GRAND RAPIDS, MICHIGAN
CIVIL CRIMINAL

and
INDUSTRIAL WORK

Only Bonafide and Legitimate Detective Work Accepted



PHONE—6-8224 or 5-4528
If No Response Call 2-2586 or 8-6813
Dictagraph and Auto Service
Associated With
BARLES MERCHANTS' POLICE

Detroit—The F. J. Barrett Lumber Co., Davison and Grand Trunk R. R., has changed its name to the Bartlett & Quinlan Lumber Co.

Detroit—The United Paper Coating Co., 323 West Fort street, has been incorporated with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in in cash.

Ionia—The Ionia Rubber Co., composed of Richard Cowan and Henry

Walkers, of Chicago, has opened a raincoat factory here, employing fifty people. The company occupies the old Sorosis garment factory.

Saginaw—The Herzog Furniture Co., Webber street and South Jefferson avenue, has been incorporated to manufacture and deal at wholesale and retail in furniture, woodenware, panels, metal and metal products, with an authorized capital stock of \$200,000, of which amount \$100,000 has been subscribed and \$36,350 paid in in cash.

CALENDARS

If you have not ordered
your 1928 supply
"Do It Now"

②

"Don't Forget"

The G. J. HAAN
CALENDAR CO.

For Advertising Novelties, Specialties,
Calendars, Etc.

1229 Madison Avenue Grand Rapids, Michigan
Phone 31040

Cox Margarine Co.

106 Scribner Avenue

Grand Rapids, Michigan

Distributors of

Cream of Nut and Blue Ribbon
Margarine

Blue Ribbon Mayonnaise

The largest Selling Mayonnaise Today

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.35 and beet granulated at 6.15.

Tea—There was a good demand for all kinds of fermented tea, and prices held firm. The recent advance of about 2c on Java teas is due to higher cables, as many buyers are coming into the market now in anticipation of higher prices in the near future. London advices report a strong market and an active demand for all kinds of fermented tea. The market in Shanghai is stagnant, as good grades are getting scarce and the poorer ones could hardly pass the United States standard.

Canned Fruits—Fruits have remained firm, with exception of California standard peaches which have eased off a trifle on the Coast where some of the canners have been converting their stocks into money. To do so they have been compelled to sell under the market. Apples remain firm and are one of the few fruits still to go into the can.

Canned Vegetables—Tomatoes are unchanged. Fancy corn is in demand and can readily be sold, but it is not on the open market in a big way and the jobbing buyer has to pay stiff prices when he gets the goods. Standard peas in four and five sieves are also being bought but there is not much attention to extra standards and fancy as they form a larger part of the pack. Canners have financed themselves and are not pushing these grades which sustains the market. Most of the minor vegetables are firm, with beans tending higher, and spinach is in the same class.

Dried Fruits—America does not come first when dried fruits are concerned, as domestic products lack snap, while imported figs and dates have gone contrary to the rest of the market, as they have appreciated in value during the past few weeks. Thanksgiving and later holiday outlets have absorbed importations, and as importers were conservative in bringing in the products this year the market has had a chance to feel the effects of competition for existing supplies. Many a buyer refused to cover when he had the chance to do so, say at 7c. He tried to hammer the market down toward 6c but he failed to accomplish his purpose, and when he needed stocks he was compelled to pay the asking price. Both dates and figs have been examples of satisfactory distribution for the importers, and the only regret is that more fruit has not been available. No change of consequence has occurred in domestic dried fruits. Stocks on the spot have increased as new crop deliveries are on the increase and the shortages which marked the situation are less acute or general. Oregon prunes and new crop peaches are still wanted and are not on hand, but there are larger supplies of prunes and raisins, and adequate new apricots. The Coast markets are quiet, but there is more optimistic talk about raisins, and predictions are being made that the market may swing gradually or suddenly upward. Retail sales are heavy, and in packages better than the average distribution for Thanksgiving is being recorded. Carton prunes are

being nationally advertised in the big consuming centers and this publicity will be continued without interruption throughout the heavy consuming season.

Canned Fish—The situation has been without feature during the past week. Salmon is going at quotations in moderate volume, while Maine sardines are firm down East but are so sparingly offered that there is no heavy turnover. The spot market is somewhat more active on California sardines.

Salt Fish—Retail distribution of mackerel is good for the season, and as light stocks have been carried by wholesalers and retailers there is continual buying. The shortage of American shore fish is reflected in the demand for imported, and as quality is generally good and prices are reasonable repeat business is frequent. Domestic mackerel is in strong hands, and as primary markets have moved most of their catch it is difficult to buy from Down East salters Alaska salmon remains firm, based upon the strong statistical position of the market.

Molasses—The demand continued good and prices held firm. Grinding of new crop molasses is well under way in the South, over half of the plantations being engaged in grinding. No new prices have been named and few are willing to make prophecies as to the probable prices.

Rice—Retail sales are better than usual as prices over the retail counter are on a popular basis.

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.

Beets—\$1.50 per bu.

Butter—The market is 1c per lb. higher than a week ago. Jobbers hold June packed at 44c, fresh packed at 46c, prints at 48c. 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—\$2.25 per doz.

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

Celery Cabbage—75c per doz.

Cocoanuts—\$1 per doz. or \$7.50 a bag.

Cranberries—Late Howes command \$9 per ½ bbl. and \$4.75 per ¼ bbl.

Cucumbers—Indiana hot house, \$2.50

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$5.50

Light Red Kidney ----- 7.50

Dark Red Kidney ----- 7.25

Eggs—Local jobbers pay 52c for strictly fresh. Cold storage operators are playing out their supplies as follows:

April firsts ----- 34c

April seconds ----- 30c

Checks ----- 27c

Egg Plant—\$2.25 per doz.

Grapes—Calif. Emperors, \$2.25 per crate.

Grape Fruit—Florida commands

\$4.50@5 per crate, according to size and grade.

Green Onions—Home grown silver skins, 20c per bunch; Chalotts, 90c per doz.

Honey Dew Melons—\$2.50 per crate.

Lemons—Quotations are no was 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. --\$5.00

Outdoor leaf, per bu. ----- 1.25

Onions—Spanish, \$2.75 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 Bartlett's.

Peppers—Green, 40c per doz.

Potatoes — The market is fairly strong on a basis of \$1.25 per 100 lbs. all over the State.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 19c

Light fowls ----- 13c

Heavy Broilers ----- 21c

Light W. L. Broilers ----- 16c

Turkeys ----- 35c

Geese ----- 18c

Ducks ----- 18c

Quinces—\$2.50 per bu.

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

Spinach—\$1.25 per bu.

Squash—Hubbard, 3c per lb.

Sweet Potatoes—\$3 per bbl. for Virginia.

Tomatoes—\$2 for 10 lb. basket of hot house; \$1 per 6 lb. basket from Calif.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 17c

Good ----- 15c

Medium ----- 14c

Poor ----- 11c

Tomato Vine Rivals Jack's Fabled Beanstalk.

Oakland, Calif., Nov. 12—Commuters between San Francisco and Oakland are beginning to wonder if the fabled beanstalk that Jack climbed wasn't, after all, a tomato vine. Far out on a railroad pier, where salt water breezes fan it continuously, is a tomato plant which has reached a height of almost 11 feet, and is still growing. It stands beside a pump station. Soot and smoke from locomotives, carrying passenger trains out to their connections with the ferry boats, blow on the vine day and night, but it is heavily hung with ripening tomatoes. To harvest them, residents of the vicinity who like tomatoes have to climb a step ladder.

The man who does not waste his property will not waste his talents or his time.

Keep Flour Requirements Carefully Covered.

The Canadian government report, recently issued, indicates a slight shrinkage from previous estimates of the outturn of the Canadian wheat crop, production figures now being placed at four hundred and forty-four million bushels, a really large crop.

In the United States, we have approximately ninety million bushels more wheat than last year, so taking everything into consideration the North American wheat crop as a whole provides ample supplies for domestic requirements, seeding requirements, and a good surplus.

There are some factors however, which have a bullish influence. In the first place, our domestic crop of Durum wheat is placed at eighty-four million bushels, which is approximately one hundred and seventy per cent. greater than last year's crop of this variety, and as this wheat is used more for the production of macaroni flour than high grade wheat flour, the supply of high grade milling wheat is not as large as total figures indicate.

In the second place, the soft winter wheat crop of the United States is at least fifty million bushels short of a year ago, so that undoubtedly choice varieties of soft wheat will continue to be sold at a considerable premium over the options. In addition to the shorter crop, there is considerable quantity being ground for feed, particularly in those sections which are not large corn producers. A number of elevators in Michigan have reported grinding rather heavily for farmers instead of selling them middlings, one elevator reporting over fifteen car loads of good milling soft wheat ground so far on this crop.

The general wheat market is somewhat lower than a year ago, so that the larger total crop has been somewhat discounted, and while it is probably true that the option market will have difficulty advancing or even holding its own with free marketing, it is also just as true that choice grades of soft wheat particularly will in all likelihood hold firm, and the purchasers of choice grades of soft wheat flour will probably be acting wisely in covering their requirements for sixty days.

There is generally a soft spot in wheat during the holiday period, from the middle of December to the middle of January, yet buyers should not wholly depend upon this particular period this year to provide a favorable opportunity to cover soft wheat flour requirements, but cover on any material break. In fact, flour buying thus far has been done on a reasonably conservative basis, yet wheat prices have held rather firmly. As there is about so much flour consumed each year buyers must come into the market from time to time, not having stocked heavily, and this condition will aid in stabilizing prices around present basis.

Lloyd E. Smith.

N. Medalie & Co., Mancelona: "Words don't express the unestimable worth of your paper to the merchants of Michigan. We want you to take good care of the man behind the gun."

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 2.—We have to-day received the schedules, reference and adjudication in the matter of Abraham Tazelaar, Bankrupt No. 3270. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a contractor. The schedules show assets of \$51,576.36, of which \$525 is claimed as exempt, with liabilities of \$58,174.42. 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:

G. R. Savings Bank, Grand Rap.	\$12,800.00
G. R. Mutual Bldg. & Loan Ass'n.	
Grand Rapids	23,920.00
Corwin, Norcross & Cook, G. R.	1,000.00
DeYoung Bros. Fuel Co., G. R.	1,063.35
Van's Plumbing Co., Grand Rapids	11.80
Chester Grant, Grand Rapids	1,136.57
Blag. Mfg. Mutual Casualty Co., Grand Rapids	150.74
George Bylsma, Grand Rapids	371.75
Dewey I. Doyle, Grand Rapids	281.29
Frank Moens, Grand Rapids	2,595.33
Henry Lamag, Grand Rapids	28.00
Furniture City Glass Co., G. R.	51.88
G. R. Builders Supply Co., G. R.	66.66
G. R. Gravel Co., Grand Rapids	103.67
Travis Lumber Co., Grand Rapids	3,200.00
Briggs Electric Co., Grand Rapids	100.00
Leonard Van Sprang, Grand Rap.	1,999.00
Peake-Vander Schoor Elec. Co., Grand Rapids	92.00
Edward Meyers, Grand Rapids	33.75
H. Hamstra & Son, Grand Rapids	89.37
Century Fuel & Material Co., Grand Rapids	17.76
John Vrieland, Grand Rapids	105.00
Pulton Heights Garage, Grand R.	17.00
Benjamin W. Wiersma, Grand R.	6,060.00

Nov. 2. We have to-day received the schedules, reference and adjudication in the matter of Leroy H. Payne, Bankrupt No. 3271. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a moulder. The schedules show assets of \$170 of which the full value is claimed as exempt, with liabilities of \$503.41. The court has written for funds and upon receipt of the same the first meeting of creditors will be called and note of the same made herein. The list of creditors of said bankrupt is as follows:

R. E. Fair, Kalamazoo	\$425.00
Fred B. Burr, Kalamazoo	14.00
Benj. Cleaverwerk & Sons, Kala.	19.93
Costlow's, Kalamazoo	60.00
Cut Rate Tire Co., Kalamazoo	5.00
Kalamazoo Ice Cream Co., Kala.	4.50
Guy Mahony, Kalamazoo	31.24
Paper City Press, Kalamazoo	66.00
Palace Baking Co., Kalamazoo	9.80
Richards Credit Co., Kalamazoo	93.48
Sam Rosenbaum, Kalamazoo	10.80
Carl F. Skinner & Sons, Kalamazoo	19.76
Snyder Electric Co., Kalamazoo	.90
A. R. Walker Candy Co., Kalamazoo	19.00
A. W. Walsh Co., Kalamazoo	24.00

Nov. 4. We have to-day received the schedules, reference and adjudication in the matter of Charles H. Dole, Bankrupt No. 3272. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and he has no occupation. The schedules show assets of \$618.61 of which the full interest is claimed as exempt, with liabilities of \$10,207.85. 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:

Jane Butcher, Kalamazoo	\$3,206.39
Wm. Drew, Otsego	521.17
E. L. Buttqn, Otsego	11.59
E. H. Ingraham Est., Plainwell	710.00
Earl Emth, Plainwell	12.00
Mrs. James Ross, Plainwell	82.70
Jewell & Vaughan, Otsego	35.00
Mrs. H. J. Dole, Battle Creek	100.00
H. Phillips, Alamo	50.00
Frank Palmer, Otsego	10.00
W. W. Barber, Otsego	5.00
Edwin Hofacker, Otsego	150.00
Clyde Scott, Otsego	46.00
Ray C. Eaton, Otsego	13.00
Healey & Healey, Otsego	30.00
Ernest Derhamer, Otsego	6.00
Sullivan & Gilbert, Plainwell	6.00
Swartz Garage, Otsego	12.00
Ernest Lindsey, Otsego	2.50
Mrs. Georgia Tubbs, Otsego	17.00
Henry Monteith, Otsego	5.00
Lyle Abbot, Otsego	25.00
Tayer & Mooney, Otsego	4.50
Albert Linsey, Otsego	30.00
Clarence Musser, Otsego	12.00
Drs. Van Horn & Hudnut, Otsego	25.00
Fred Russon, Otsego	5.00
Alma Townsend, Kalamazoo	75.00

Nov. 2. We have to-day received the schedules, reference and adjudication in the matter of Wilbur Lev, Bankrupt No. 3273. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a grocer and butcher. The schedules show assets of \$22,585.81 of which \$650 is claimed as exempt, with liabilities of \$15,578.48. The first meeting will be called promptly and note of the same made herein. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$397.17
Frank Comstock, Grand Rapids	115.00
Henry Bergman, Grand Rapids	15.00
Dayton Scale Co., Dayton, Ohio	187.00
Gas Light Co., Grand Rapids	1.57
Consumers Power Co., Grand Rap.	33.64
Acme Welding & Repair Co., G. R.	2.75
American Beauty Malt & Extract Co., Grand Rapids	23.25
Armour & Co., Chicago	186.08
Bay State Fishing Co., Boston	5.70
Blue Valley Creamery Co., G. R.	22.70
Blodgett & Beckley, Toledo	115.15
Dr. Frank A. Boet, Grand Rapids	21.00
D. L. Cavera & Co., Grand Rapids	42.31
Central Michigan Paper Co., Grand Rapids	55.79
Coffee Ranch, Grand Rapids	309.08
Herman Cook, Grand Rapids	41.56
Crescent Macaroni, Davenport	20.19
John Dalton, Grand Rapids	23.25
Datema & Huizenga, Grandville	30.00
Duran, McNeill Horner Co., Chicago	33.75
John Dykstra, Grand Rapids	73.00
W. H. Edgar & Son, Grand Rapids	42.43
Ellis Bros, Grand Rapids	174.34
Enterprise Chemical Co., Chicago	5.31
Enterprise Elec. Co., Grand Rapids	70.79
Partners Co-operative Creamery, Conklin	185.65
Jennings Mfg. Co., Grand Rapids	10.65
Folgers, Grand Rapids	24.00
G. R. Belting Co., Grand Rapids	5.89
G. R. Cabinet Co., Grand Rapids	43.95
G. R. Wholesale Grocery, Grand Rapids	68.79
Gray Beach Cigar Co., Grand Rap.	11.25
R. Gumz & Co., Milwaukee	83.94
Hasper Biscuit Co., Muskegon	13.42
Hecht Product Co., Grand Rapids	300.01
H. J. Heinz Co., Grand Rapids	96.55
Hekman Biscuit Co., Grand Rapids	355.69
Hershelheimer Co., Grand Rapids	247.09
Herrud & Co., Grand Rapids	25.83
Mr. Hollman, Marne	50.83
Lee & Cady, Grand Rapids	1,089.02
H. Leonard & Sons, Grand Rapids	15.00
Leonard Pharmacy, Grand Rapids	9.32
Ma Ma Cooks Co., Detroit	.95
A. May & Sons, Grand Rapids	63.75
Harry Meyer, Grand Rapids	17.00
James Meyer, Grand Rapids	16.01
H. Leonard & Sons, Grand Rapids	15.00
Leonard Pharmacy, Grand Rapids	9.32
Mich. Bell Tel. Co., Grand Rapids	7.25
Michigan Service Bureau, Grand R.	18.50
C. W. Mills Paper Co., Grand Rap.	145.00
Dr. John Hulst Mulder, Grand Rap.	7.70
L. E. Phillips, Grand Rapids	7.35
Theo. Platta, Grand Rapids	88.87
Platte Auto Co., Grand Rapids	29.19
Post & Brady, Grand Rapids	2.70
Professional Underwriters, Grand R.	19.50
Pulte Plumbing Co., Grand Rapids	150.20
Rademaker-Dege Grocer Co., Grand Rapids	884.62

Real Egg Noodle Co., Chicago	6.50
Red Top Malt Extract Co., Grand Rapids	28.75
Ritzema Store, Grand Rapids	26.95
W. E. Roberts, Grand Rapids	49.60
Abe Schefman Co., Grand Rapids	15.00
Schultz Bakery, Grand Rapids	54.68
Sherman Bros., Grand Rapids	109.41
F. Smallegan & Sons, Forest Grove	68.20
Smith Show Window Service, Grand Rapids	18.80
C. W. Stehouwer, Grand Rapids	9.20
Martinius Timmerman, Comstock Park	8.00
Universal Car & Service Co., Grand Rapids	6.71
V. C. Milling Co., Grand Rapids	36.34
F. VanderWal, Falmouth	18.00
Van Driele & Co., Grand Rapids	14.15
Vette & Zunker Co., Chicago	114.31
Viergiver & Burman Co., Grand R.	50.00
Voigt Milling Co., Grand Rapids	192.42
Wildar Co., Cleveland	86.59
Francis L. Williams, Grand Rapids	73.20
Wilson & Co., Chicago	79.50
John Knottnerus, Grand Rapids	404.41
Fritz Estate, Grand Rapids	3,857.63
Isabelle Lay, Grand Rapids	4,000.00
Kent State Bank, Grand Rapids	100.00

In the matter of John D. Martin Furniture Co., Bankrupt No. 2508, the trustee has filed his final report and account, and a final meeting of creditors has been called for Nov. 18. The trustee's final report and account will be considered and passed upon. The expenses of administration will be ordered paid and a first and final dividend to creditors declared and ordered paid.

In the matter of Bridge Street Furniture & Stove Co., Bankrupt No. 2687, the trustee has filed his final report and account and a final meeting of creditors has been called for Nov. 18. The report and account of the trustee will be considered and passed upon. Expenses of administration and, if possible, a first and final dividend to creditors ordered paid.

In the matter of Ernest Byrbe, Bankrupt No. 3115, the trustee has filed his final report and account, and a final meeting of creditors has been called for Nov. 18. The trustee's final report and account will be considered and passed upon. Expenses of administration will be considered and ordered paid, as far as the funds on hand will permit. There will be no dividends for general creditors.

Some persons spend money blindly as long as they have it; when they reach the bottoms of their pockets they worry and wonder where money for needed expenses is coming from.

The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY Distributor

I. Van Westenbrugge

Grand Rapids - Muskegon

Truck Service
Central Western Michigan

Nucoa

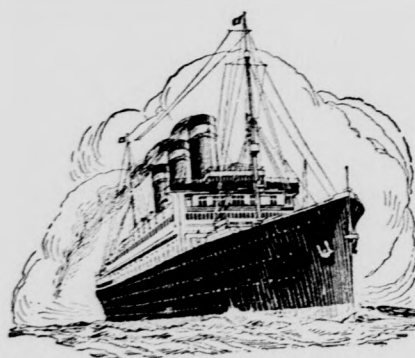


"BEST FOODS" SALAD DRESSING
"FANNING'S" Bread and Butter PICKLES

ALPHA BUTTER

Saralee Horse Radish

OTHER SPECIALTIES



Advisors to West Michigan's Great Import and Export Merchants R. J. FERNEY COMPANY

Custom House Brokers

434-5-6 Kelsey Building
Grand Rapids, Michigan

DON'T BLAME CONDITIONS

IF YOUR BUSINESS IS NOT WHAT IT
SHOULD BE — BUT INVESTIGATE
THIS NEW MERCHANDISING PLAN

**that can and will increase sales and profits in any retail
store no matter where located — and regardless of your
local conditions. Do it now!**

**Why not plan now to make December the
biggest month in your business life?**

The New Joseph P. Lynch Merchandising Plan has accomplished startling and sometimes almost unbelievable results for hundreds of the leading retail stores of the United States and Canada. Wherever this plan has been used, without exception, it has immediately turned a large percentage of stock into cash at a profit, shown a surprising increase in future business, widened the selling radius, toned up the morale of the store organization and introduced many new and profitable merchandising ideas.

Any merchant who has been puzzled by the merchandising conditions of today can find an answer to all his perplexities by investigating this new Joseph P. Lynch Plan. It is a plan that leaves no bad after effects—but rather builds up the confidence of your public in your store. Its cost is dependent upon the results it obtains for you, and is so planned that the profits of it are controlled by you. All we ask is that you write those who have used this plan and convince yourself that this service can make December a real month for sales and profits. Then write us—but do it now. It costs you nothing but the postage to investigate—so get busy and do it now.

oooooooo

JOSEPH P. LYNCH SALES CO.

320-22 Home State Bank Bldg.

GRAND RAPIDS, MICHIGAN

**You will have further positive proof by
writing the following merchants who
have used the Joseph P. Lynch Plan—**

A. MAY & SONS, Grand Rapids, Mich.
MARTIN STORES CORP., Grand Rapids, Mich.
HILLS, McLEAN & HASKINS, Binghamton, N. Y.
C. F. JACKSON CO., Norwalk, Ohio.
L. N. POULIN, LTD., Ottawa, Ont.
BLUEM'S DEPT. STORE, Lima, Ohio.
C. F. ROSENBURY & SONS, Bay City, Mich.
DOTY & SALISBURY, Flint, Mich.
WESTGATE FURNITURE CO., Ann Arbor, Mich.
JARVIS-ESTES CO., Lansing, Mich.
BRUSHABER'S, Detroit, Mich.
WINEGAR'S, Grand Rapids, Mich.
KLINGMAN'S, Grand Rapids, Mich.
ADAMS FURN. CO., Toronto, Ont.
LOWRY & GOEBEL'S, Cincinnati, Ohio.
SMYTH BROS., Kitchener, Ont.
TESHAN FURN. CO., Windsor, Ont.

Other Names will be furnished upon request.
Write these merchants.

Confidential INQUIRY BLANK

Please furnish us with details of your New
Merchandising Plan without obligation.

Name -----
City -----
Size of Stock -----
Kind of Stock -----
Address reply to -----

FORTY-FOUR YEARS OLD.

The first anniversary edition of the Michigan Tradesman was published in 1908, celebrating the first twenty-five years of its existence. This year's anniversary edition is therefore the nineteenth which has been issued.

The first edition was largely devoted to contributions by leaders in finance, industry and mercantile pursuits, chronicling the changes which had occurred in the quarter century from 1883 to 1908. This feature has been made paramount every five years since 1908. It will be the dominant feature of our forty-fifth anniversary edition, a year hence. Between these trade review issues we have aimed to assemble each year as much matter as possible having a bearing on trade topics in general, presented as attractively as circumstances permitted. It is not unusual to find Tradesman patrons who have carefully preserved every one of the anniversary issues, claiming they embody the finest compendium of mercantile and financial information to be obtained anywhere.

It has been my custom to make a few very personal remarks on the occasion of our anniversary editions. I think I have already covered pretty nearly every topic germane to the occasion and our publication, but there are a few words I would like to say at this time on some of the burning questions of the day.

I do not like to hear the expression so frequently used by some merchants relative to "fighting the chain stores." In too many cases all the "fight" involves is denunciation, unjust accusation and whining. If I were to start out to fight the chain store, I would use the same weapons the chain stores employ—brains, cleanliness, system and cash transactions. No independent merchant can expect to succeed in these days of fierce competition unless he keeps himself thoroughly posted on the trend of the markets, keeps his store clean and wholesome, employs the most approved systems of merchandising and confines his sales to cash customers or those who can be depended on to pay at certain stated periods without the expense of a collector or the employment of an attorney. These conditions involve the necessity of discounting every bill, no matter how small it may be. The greatest element of strength in a chain store is its purchasing power. With large financial resources it can take advantage of market conditions and secure its supplies on most favorable terms. It also has the benefit of experienced management and proper direction of store managers and clerks. Right there the advantages of the chain store cease. In every other respect the independent merchant has it all over the chain store. As a rule, he owns his own building and can, if he choose, make it just as attractive as he knows how. He can also make his interior so attractive that a visit to his place of business is a genuine pleasure. He is not restricted, as the chain store is, in the handling of different brands. The chain store manager, as a rule, must handle 60 per cent. of the private

brands put up by the owning company. The independent grocer is not hampered by any restriction of this character. The world is his, so far as the purchase and sale of goods is concerned. He has what the chain store manager usually lacks—long and favorable acquaintance with his customers, as a result of which a personal relationship can be developed which no cutting of pennies can ever dislodge or impair. If the merchant keeps himself presentable, keeps his surroundings clean and wholesome, keeps his stock in good shape and his store in order, confines his sales to cash or prompt paying customers, he can beat any chain store ever created, because the points in his favor offset a dozen times the advantage the chain store has in acquiring goods. I have no sympathy for the merchant who whines over the chain situation, because it demonstrates that he is not a merchant, but a failure; that he has no business to embark in trade because he does not possess the essential concomitants of a successful mercantile career.

As it looks to me, the most disagreeable feature of the chain store problem, as vitally affecting the independent merchant, is the anxiety of some food manufacturers to seek an outlet for their products through the chain stores by according them quantity discounts which they refuse to accord independent merchants under identical conditions. The National Biscuit Co., for instance, accords 17½ per cent. discount to any merchant who buys in the aggregate \$1,000 worth of its products per month. It will make separate deliveries to the stores of a single chain company and permit the quantity discount on the aggregate purchases. If independent grocers form a buying organization and ask for identically the same treatment accorded the chain stores, the request is denied. This is so rank a discrimination that I have sometimes felt like advising my friends in the grocery trade to decline to handle any goods produced by houses which are so unfair in their methods. The injustice is so apparent to the independent grocer and is felt so keenly by him that in most cases just as few brands of these houses are handled as possible. This attitude has resulted in the creation and rapid growth of independent baking houses like the Hekman Biscuit Co., which refuse to be a party to such wretched and inexcusable discrimination. I think this prejudice and favoritism can be effectually met by resort to the law making power. Drastic legislation has smoothed out even more serious difficulties than this in other lines of business. I believe legislation can be effected which will compel manufacturers to treat all classes of trade in an equitable manner and place them on an equal basis in purchasing goods under identical conditions, by prohibiting the granting of preferential prices to any special class. This done, the unfair advantage the chain store now enjoys in the purchasing of goods will be completely abolished. This accomplished, it will then be up to the inde-

pendent merchant to make his store so inviting, to display his goods so attractively, to make his prices so reasonable and deal so broadly and generously with his customers, that he can distance his chain store competitor in the race for supremacy. Unless I am very much mistaken, this is the first time remedial legislation has ever been suggested in this connection. I have given this feature of the situation much thought and have discussed the matter with many thinking merchants and several able lawyers. In every case the suggestion has met with instant appreciation and ultimate approval. I shall be glad to hear from any of my readers as to any suggestion they may have to make in the premises. If there is a sufficient response to this proposition, I will undertake to embody it in shape as to make it available to the law making power.

I regret to note the growing disposition to be unfair to the grocery trade by men who assume to represent the drug trade in an official capacity. I refer to the tendency which has developed of late years to restrict the sale of such articles as olive oil, cod liver oil, saccharine and other staple products to druggists only. The modern drug store is anything but a drug store. It handles tea, coffee, spices, laundry soap, washing compounds and powders, baking powder and many other articles which properly belong in the grocery line. The grocers make no very serious objections to this encroachment on their legitimate lines, because they realize that, as a rule, the druggist will maintain a reasonable profit on these articles. In some cases I regret to note that the druggist cuts and slashes the prices of grocery staples in order to attract customers to his regular lines, on which he aims to obtain full prices. Notwithstanding this attitude on the part of the druggist, the moment the grocer undertakes to handle anything which encroaches in the least degree on the lines ordinarily included in a well-regulated drug store, an effort is made to secure the enactment of laws prohibiting the sale of such articles except by druggists. I do not think the rank and file of druggists approve of this exhibition of selfishness. I believe it is fundamentally due to the action of the walking delegates of the drug trade who assume they must make a showing of activity in this direction in order to enable them to retain their jobs as inspectors and police officers. I expect to see the work of these mudlarks become so obnoxious in a short time that committees of conciliation will be created by the two organizations representing these interests and an amicable understanding reached that will be fair to both these parties and all others concerned. The claim that olive oil should not be sold by a grocer because it is sometimes used as a medicine is too preposterous to receive serious consideration at the hands of any thinking man. A thousand times more olive oil is used as a food than as a medicine.

I wish to embrace this opportunity to express my hearty thanks to our

contributors and advertisers, associates and employees, who have assisted in making this anniversary edition so comprehensive in scope. Without their co-operation the issue would not have achieved the success it has scored.

E. A. Stowe.

MOTORS AND PROSPERITY.

The record dividend disbursement by General Motors brings from business a first acceptance as a vote of confidence in the future.

The "stimulative" industries in America today are headed by motors and building.

General Motors has the most valuable of all commercial essentials, good management. It is soundly run and soundly financed. No speculative consideration could influence its dividend action. Also there is every reason to believe that if the new Ford car is up to expectations it will lead to high, if not new, peaks of automobile distribution in the United States.

There are remarkable evidences of strength for the year 1928 in these two industrial leaders. The "vote of confidence" interpretation may well be justified by the eventual result.

John W. Gates used to advise us all not to bet against the future of the United States. How triumphant would he be could he witness the marvelous growth of the automobile. He would see to-day the surpassing of Steel, the young colossus of his heyday, by the earnings of a corporation representing an industry then unborn.

It is not permitted mankind to see the future. Never has this saying been more flatly illustrated than by the inability of financiers, whether small or great, to foresee the course of the stock market in the past eighteen months. We do not want inflation. Yet we do not want to see a period put to our era of prosperity. We do not want a recession. But as we see new industrial giants like motors arise we want something of the spirit of the "Recessional." A humble and a contrite heart is still man's greatest strength to meet prosperity as well as adversity. May it be prosperity, but may we meet it sanely.

SAVING THE EYESIGHT.

Just as the men in the trenches were reluctant to wear the steel helmets designed for their protection, so industrial workers refuse to wear the goggles which have been devised to save their eyes from injury in accidents. For a dozen years, Harry Guilbert, director of safety of the Pullman Company, said in a recent address, he tried everything he could think of to induce employees to avail themselves of the protection which had been provided for what is ordinarily regarded as the most precious of the five senses. He used spectacular bulletins, horrible examples, appeals, threats, with small results, and sometimes none at all. So much higher do we rate convenience than safety. In the end he was driven to make the wearing of goggles mandatory. As a consequence, the eyes of about a thousand Pullman employees have already been saved from serious injury or loss.

The United Light and Power Company

Serves an aggregate population of Two Million People with either one or more of the Following Necessary Utilities:

ELECTRIC POWER and LIGHT — GAS —
CENTRAL STATION HEAT — TRANSPORTATION
— ICE OR REFRIGERATION

Gross Earnings of Subsidiary Companies for the 12 months ended September 30, 1927, were \$44,808,745, as against \$40,611,291 for the same period of the previous year.

Net Earnings of The United Light & Power Co. for the same period were \$20,117,278, an increase over the previous year of \$1,635,528.

More than 85 per cent of the gross, and in excess of 91 per cent of the net earnings were derived from the sale of services of Electric Light and Power, Gas, Steam or Hot Water Heat, Refrigeration, Merchandising of Gas and Electric Appliances, and Miscellaneous sources.

The United Light and Power Company

General Offices, ILLINOIS MERCHANTS' BANK BLDG., Chicago

Operating Headquarters, UNITED LIGHT BLDG., Davenport

Executive and Accounting Offices, Grand Rapids

WHITE PINE BLISTER RUST.

Open Letter to Herbert E. Powell,
Commissioner of Agriculture.

Grand Rapids, Nov. 15—Careful consideration of the letter from your Department announcing the hearing at Lansing, Nov. 22, on white pine blister rust, brings me to the following conclusions:

As an expression of my friendship for our white pines, it is enough for me to ask you to give due heed to U. S. Forester's statements as to the superlative value of white pine and the essential need for that species in the forestry development throughout this country.

Furthermore, as a native of Michigan, striving for its all round development, welfare and general prosperity, I respectfully urge that the cultivated black currants be barred from all the Lower Peninsula.

You must know that this region was famed for its great production of high quality white pine; that State forest tree nurseries have produced millions of seedling white pines and they are largely growing in our State; that there are millions of acres not used for the growing of white pine now, potentially useful for that purpose as time goes on and as man guides and properly controls forestry operations on such land; that the superlative qualities of white pine, as noted by trained observers from ocean to ocean, will gradually and surely induce its re-growth in our State wherever man understands the rules of forestry and their application to economic advancement, provided disease such as the blister rust is kept under control.

You must know that the white pines were the largest of Michigan pine growth in the early days and that feature will be with us to the end of time—when adequately protected—because the white pine is built that way. It has the habit of sustained growth to a very great age and that, as a resort state, we are vitally concerned to see that as many as possible of the white pine on public parks, scenic trails and forests shall be immune from the blister rust, so they can attain the greatest age.

You must know that such white pine now growing in our State will, as time goes on, be a priceless heritage, well worthy of man's valiant efforts to keep them growing for still other generations to see and enjoy.

Our geographical location, in addition to the resort feature and recreational use of the white pine, places us advantageously for good easily accessible markets for all the white pine we choose to cut, and the longevity of white pine assures that it can be cut when the price is best, provided the blister rust is kept out.

Reports from the Washington, Idaho and Oregon region show that the rust has been found at points 50 to 100 miles from previous known points of infection. It is stated that climatic conditions and wind currents have much to do with that fact. I submit that during some years at unusual seasons there may be conditions that will allow similar long jumps in Michigan wherever the cultivated black currants are allowed to grow.

I submit that the State of Michigan cannot take any chances. We all are interested if we but take the time to consider, and the weighty words of the U. S. experts should be heeded and prompt action taken to ban the black currants.

Those Northwestern states absolutely ban the black currants and full consideration of all the facts in our own State must lead to the conclusion that Michigan should also destroy them, and it is right and proper that you act accordingly. Frederick Wheeler.

Vice-Pres. Mich. Forestry Ass'n.

The U. S. Department of Agriculture

has issued the following bulletin (No. 1398) on the above subject:

The currant and gooseberry industry must be considered in connection with the preservation of our valuable white pine timber. The white pines are a great National asset, essential to forestry development in this country.

White pine blister rust threatens to destroy these forests. This disease is caused by a destructive fungus of foreign origin recently introduced here. It must first grow on the leaves of currant or gooseberry bushes before it can attack and kill the pines. The pines in an infected area can be protected from further damage from the rust only by removing all currant and gooseberry bushes from the area. Because of the blister rust, the culture of currants and gooseberries is restricted or prohibited in regions where the Eastern and Western white pines, sugar pine, and other five-needle (white) pines are important.

Cultivated black currants, sometimes called the European or English black currant (*Ribes nigrum* L.), are more susceptible to white-pine blister rust than any other type of currant or gooseberry. This species is the most active agent concerned in the long-distance spread and establishment of the disease. That is, cultivated black currant plants become heavily infected at great distances from diseased pines and because of their extreme susceptibility to the rust they establish centers of infection from which the disease spreads rapidly to other kinds of currants, gooseberries, and white pines.

Compared to cultivated black currants, other species of currants and gooseberries are relatively resistant to blister rust. However, in the course of a season, the disease may spread on any type of currant or gooseberry from the original black currant center, because of successive cycles of the summer stage of the rust.

The United States Department of Agriculture recognizes the cultivated black currant as a distinct menace to the white pine timber supply of the country. It is a menace not only to the thousands of farm owners who grow white pine in their wood lots or in their shelter belts and dooryards but also to all citizens, since all use white pine lumber directly or indirectly. The common cultivated black currant is so serious a danger to the production of white pine timber as to make this currant a public nuisance in all states where white (five needle) pines grow. The department is opposed to the growing of this species of currant (*Ribes nigrum*) anywhere in the United States and recommends that state authorities, nurserymen and growers take active steps to accomplish its elimination from the Pacific, Rocky Mountain, Atlantic, Appalachian, Ohio Valley, Upper Mississippi Valley, and Lake States.

The growing of cultivated black currants, in home gardens as well as in nurseries and commercial plantings, should be entirely abandoned throughout these states, because of the great importance of the white pines and the relatively small value of the black currants.

An Ideal Xmax Shopping Reminder.

In Marion, Ohio, the merchants plan to erect in the center of the town a gigantic signboard. On this board will be painted a huge calendar of the month of December, to every date of which will be affixed an appropriate holiday slogan. On each day of the month, the preceding day will be painted out in order to emphasize the brevity of the shopping season that remains. At night, the sign will be flooded with light.

A Treat . . . to sell, to buy, to eat

GROCERS like to sell Beech-Nut Peanut Butter because it is a rapid-sale food item. Customers like to buy it because it is A-1 quality and cost. And everybody likes to eat it because of its delicious taste and its energizing value as a food.

How is your stock of this popular food? When reordering figure on an extra quantity for a counter display. Beech-Nut Packing Company, Canajoharie, N. Y.

Beech-Nut Peanut Butter



Suggest--

- Mueller's Spaghetti
- Mueller's Elbow Macaroni
- Mueller's Egg Noodles
- Mueller's Alphabets
- Mueller's Vermicelli
- Mueller's Ready-to-serve Spaghetti

They mean profit for the grocer and satisfaction for the customer. They are so good and so uniform, they sell quickly and easily, and satisfy the most exacting customer.



In a Sauce of Luscious
Ingredients

Has the Farmer-for-President Boom Collapsed?

Grandville, Nov. 15.—Disagreement on appropriate farm relief by three National organizations meeting at the capital of the country to try out the case must prove interesting as well as disappointing to those who seek the aid of the Federal Government to do something for the farmer.

If the farmer will not help himself how can he expect the Government to take a hand in his behalf? The National grange, the American Farm Bureau federation and the Farmers' union have failed to come to an agreement on the basis of aid to the farmer throughout the Nation.

Politicians who hope to butter their bread at the expense of the people will find food for reflection in this failure to meet the expectations of disgruntled agriculturists.

It ought to begin to creep through the craniums of these agitators that Uncle Sam has no right to go out of his way to coddle one class of citizens as against another. This Nation is bound to seek the greatest good for the greatest number, and this agitation for farm relief has been altogether uncalled for.

Farm depression accompanies industrial depression in every line of business. It would be utterly impossible to cripple the farmer and at the same time build up other industries. We are all in the same boat and that which aids one necessarily aids the other.

Were this not true these various formidable farm organizations lately assembled at Washington to look into the situation of farm troubles would have had no difficulty in arriving at an agreement as to what was proper to be done in the matter. They could not agree upon any stated policy of procedure and adjourned without formulating any policy to be carried out in the immediate future.

Farm candidates for President are numerous enough, but we do not read about factory candidates, blacksmith candidates, iron and steel candidates. Nothing of the kind. Why not if this country is going into a fight for the supremacy of any one class or set of men?

This great outcry about the corn and cotton raisers being under the heel of Wall street is the veriest bosh. Those who promote such outcries are seeking personal gain at the expense of common horse sense. It will not work. When those three farm organizations above mentioned failed to come to any agreement it shows that there is nothing on which to build.

Our Government is founded on the rights of the whole people and not on any small portion as against the others. By the time the conventions assemble next year to make their nominations, this farm fiasco will have run its course and common sense will again be in the ascendancy. Let us hope so at any rate.

The rush of large numbers of our rural population to the cities within the past year and more has had its effect in overrunning the mills and factories with help so that there has been a slight depression in the labor market. Those farmers who stuck to their calling will, no doubt, profit by this city raiding by farm hands.

Deserted farms are a natural consequence of this movement cityward, and it may in the end serve to increase the emoluments of those rural workers who stuck to the farm through it all.

However, let us reason together, and not fall for the theories of men as to farm conditions who never wielded a hoe or guided a plow.

Those who imagine all the ills which flesh is heir to can be remedied by Federal legislation are destined to a fall, and that, too, within a very short period. Presidential elections are not won on side issues such as this farm relief propaganda which has been worked to its full limit in the past.

Senator Johnson, of California, says he is the only senator who hasn't hopes of being nominated for President next year. Strange hallucination is it not, haunting the brains of some of our supposed most intelligent men?

So many people have wondered at Coolidge declining to accept another nomination for the presidency. People with human hearts can well understand the President's attitude in this instance. When his term expires he will have had more than five years of Government overseeing, quite enough to satisfy any ordinary ambition, and our Mr. Coolidge has none of the characteristics of a Napoleon. He knows when he has had enough, as does his estimable better half, who has so well adorned the White House as the first lady of the land.

A farmer in the White House might not be a bad idea, but to expect the American people to elect one to that responsible place because he is a farmer is going beyond reason.

No man was ever elected President because he was a lawyer, a judge or representative of some certain industry. Sectionalism or class distinction of any kind has no recommendation to the high office of President.

From the failure of the three great farm organizations which lately met at Washington, to agree upon a plan of action the purpose of which was to elevate the farmer above all others in the Nation, is plainly an indication that the supposed irresistible farm movement to aggrandise itself as against the welfare of the Nation at large, has proved a failure.

It is well that this is so. No tears will be shed over the collapse of the farm boom which was calculated to give farmers the right of way as against every other business in this country. Old Timer.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Sunshine Dairy Co., Bloomington. Degene Cement Floors, Inc., Detroit. E. R. Perkins & Co., Detroit. Lavoy Manufacturing Co., Detroit. Keystone & Mason's Threshing Co., Whittemore.

Twin Stores Co., Lansing. Lane & Freeman, Inc., Detroit. Bagley-Grand River Corp., Detroit. Industrial Works, Bay City. Breen Iron Co., Milwaukee, Wis. D. H. Goodwillie & Co., Detroit. Metropolitan Finance Corp., Detroit. Weiss-Kennitz Co., Detroit. John S. Capper Investment Co., Detroit.

E. J. Willard Co., Detroit. Peggy, Inc., Detroit. Brown City Oil & Gas Co., Brown City. Reeman Mutual Lighting Co., Reeman. Paper Specialties, Inc., Kalamazoo.

A Tie-Up With Laundries.

A live merchant over in Brooklyn, N. Y., supplies several neighboring hand laundries with the pasteboards in which shirts are folded. He distributes these free and in exchange is permitted to print advertisements of his merchandise on the boards. A noticeable increase in business has already been traced to this idea.

A Hornet's Nest Used To Good Advantage.

Although it was a large hornet's nest in the window of Shrider's, Buffalo, N. Y., that made people stop and look, it was a little sign placed directly below the nest that completed an emphatic window story. "You won't get stung here," read the sign.

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
Portland, Va

Wow!

It's Pancake Time!

These cool mornings there is nothing better for the old and young than a breakfast of delicious CRESCENT self rising pancakes. They furnish the energy for a big day's work at factory, office or school.

Made by the makers of all

CRESCENT FLOUR PRODUCTS

Also Mark Twain Spring Wheat
Flour and American Family
Turkey Kansas Wheat Flour.

Voigt Milling Co.
Grand Rapids, Michigan



FINANCIAL

Making a Friend of Your Banker.

To many a business man, able and experienced in his own line, the ways and workings of his bank are a mystery. But there should be no mystery about a bank. In its fundamental relations there are only two functions of a bank—the deposit function and the loan function. A bank receives the deposits of its customers and it loans these deposits out to other customers.

The main duties of a bank are simple, but the variety and detail of the operations performed are infinite in number and highly specialized in their departments. They do not, however, interest the ordinary depositor. The thing that does interest him is the borrowing of funds for his needs and the methods of repaying these funds. There are a few main facts surrounding this relationship that, when thoroughly understood, would be conducive to a most happy relationship between banker and borrower.

It is in the very nature of a bank loan that it shall be paid within a reasonable time. What constitutes a reasonable time depends on the particular circumstances, but as a rule, this varies from thirty days to eight or nine months. A line of credit is no more than permission to borrow up to a certain limit at any time without discussing the particular transaction necessitating each loan, but even a line of credit should be liquidated at least once a year and should remain clean for two or three months. The payment of a loan, according to the terms agreed upon, or according to good banking practice, demonstrates two things: First, that the business is well managed and well budgeted and that income is up to expectations; second, in case of reverses of any kind, payment of outstanding loans shows that the business is sound enough and healthy enough to liquidate its liabilities without undue strain. If a loan cannot be paid at maturity it is usually an evidence of something unsound, either in the management, or in the capital structure.

If the borrower, in dealing with his bank, keeps in mind the above points he will find it much easier to understand the attitude of his banker. In addition, it must be remembered that a bank makes money by the rapid turnover of the funds with which it works. It cannot afford to have any of its capital or cash resources tied up in long term investments and when a loan, even though based on good collateral, runs for a lengthy period of time it is technically "frozen," we have the situation in which so many of our mid-Western banks have found themselves during the past few years.

Another point that borrowers sometimes resent a little is the fact that their banker will ask so many questions, some of them apparently trivial, and will make such a searching investigation for what may amount to a very small loan. It should be borne in mind that the science of banking has developed a number of fundamental rules, which may be applied to almost every prospective loan. By securing certain specified facts, the banker is

enabled to apply a sort of mechanical measure to the average proposition which gauges roughly, so to speak, its size, weight and thickness. Other special information will enable him to make up his mind with a very considerable degree of accuracy concerning the soundness and desirability of the loan. In addition to all this, the more familiar a man is with the details surrounding any given proposition, the more intelligently he can act, the more accurately he can fix his boundaries and, very often, the banker can give considerable more latitude to the borrower when he is thus certain in his knowledge.

In this connection, I might tell the story of two large concerns of international reputation, who did business before the war with one of our great financial institutions in New York. Both of these companies were very hard hit at the outbreak of hostilities. It had been the habit of the president of one of these concerns, located in the West, to drop in at their New York bank three or four times a year and go over their situation with them. The company was very prosperous and borrowed in millions. Their bankers were thoroughly familiar with every phase of their situation and were accustomed to being told of all developments, both favorable and unfavorable. The other company, also located in the West, was equally prosperous, but the head of this concern, though he came to New York often, rarely went inside the doors of his bank and never at any time discussed with them the intimate affairs of his institution.

Under war conditions, both companies simultaneously lost a great portion of their business and almost overnight were involved in a precarious financial situation. It became a question as to whether or not the bank should call their loans. In the case of the first company, the bank was in full possession of the facts and, because of their frequent contacts with its presiding head, had developed a sincere respect for his ability, and a confidence in his judgment and in his policies. It was eventually decided to continue the loans to this concern.

In the case of the second company, the bank had never been taken into the confidence of the management, knew the president only casually and had no first-hand knowledge of his policies or of the internal situation of his company. Because of lack of information, it was deemed too precarious to continue the bank loans to this company, which may have been equally deserving of credit with the first company if its situation had been fully apparent. The one concern is now strong and even more prosperous than before the war, but the other one went to the wall within eight months, mainly because its management had refused to take its bank into their confidence.

The average loaning officer in a bank if he be wide awake and on to his job, knows a little bit about a great many different lines of business. What he knows is general information, gathered from contacts with several houses in the same line. He could not step in and run such a business himself, but he can often give sound advice and has

Investment Securities

E. H. Rollins & Sons

Founded 1876

Dime Bank Building, Detroit
Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

Kent State Bank

"The Home for Savings"

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

Banking by Mail Made Easy.

The CENTRAL

Manufacturers Mutual Insurance Company

Assets \$3,194,142.55

Surplus \$1,552,912.80

Is one of the 15 Companies that we represent

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

write

THE CLASS MUTUALS AGENCY

305-06 Murray Building

Grand Rapids, Michigan

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENE, SECRETARY-TREASURER

a bird's eye perspective that may be of considerable benefit to the management.

Hugh M. Driscoll,
Manager Credit Department Boulevard Bridge Bank, Chicago.

Review of Business Conditions in Michigan.

Lower temperatures have brought about a decided improvement in trade during the past fortnight after two months of dullness due largely to unseasonable weather. Under the stimulus of Christmas buying and delayed purchases of fall merchandise this upward trend should gain momentum rapidly during the next few weeks.

Industrial activity, which has been lacking in vigor for several months, is experiencing the usual tapering off preliminary to inventory-taking and year-end changes. As a whole the general business situation is moderately good. Those who think otherwise, with some exceptions, are comparing the current volume of business activity with that of 1926, the most outstanding year of prosperity in the Nation's history. The year 1927 will be recorded as a period of normally good times.

Indications are that business activity will remain at a fairly good level during the coming winter months, to be followed by increasing prosperity lasting well into the Fall of 1928. Factors which support this conclusion are numerous. Industry, as a result of curtailed production during recent months, light inventories and an absence of inflation of raw material prices, is in a good position to expand. There is an abundance of money at attractive rates to facilitate the production and distribution of goods and to support a building program of large proportions. Another potent factor pointing towards a revival in business in 1928 is the return to production of that great industrial giant, the Ford industries, the psychological effect of which over the next few months will be quite as great as the far-reaching material results. Still another wholesome element in the general outlook is the return of farm prosperity and the broad and unimpaired purchasing power of the non-agricultural group.

There are, of course, unfavorable elements in the present business situation, one of which, inflation in the stock market, sticks up like a sort of thumb. The volume of brokers' loans is dangerously high. Commercial failures continue to exceed those in 1926 both in number and in amount. The oil industry still suffers from overproduction. Building construction, employment, steel and automobile production, railroad car loadings and corporate earnings are under the figures of a year ago. More serious consideration must be given to the subject of profits. In the drive for mass production and expanding markets, the tendency lately has been to give altogether too little thought to adequate profit margins, the primary purpose for which business is conducted.

Manufacturing plants in Michigan by and large were moderately well occupied during October. Eighty percent. of the reporting cities stated that

industrial activity was normal. The remaining cities, with two exceptions, reported operations below normal. Spottiness prevailed in the automobile and motor accessory factories, production in some plants running well above normal and in others at or below normal. The fact that the Ford industries have resumed production is of supreme importance to Detroit and the State of Michigan. The resumption of activities by this large company not only has removed the uncertainty surrounding the bringing out of the company's new model, which has had a deterring effect on the business of other manufacturers of low-priced cars, but also has improved the employment situation and has helped business generally. The Chevrolet Motor Company is making preparations to bring out a new model within the next month. During recent weeks several manufacturing companies have moved to Detroit.

Automobile output for October, as estimated by the National Automobile Chamber of Commerce, was 210,465 cars and trucks. Despite the fact that the Ford production for 1927 is about a million and a quarter units below the number of vehicles produced in 1926, total production of all makes for this year is expected to exceed 3,600,000 cars and trucks as compared with 4,219,442 vehicles turned out during 1926. Production in the majority of motor plants will taper off from now until the close of the year.

Employment during recent weeks has decreased slightly. Six cities, however, report an increase compared with a month ago. Sugar beet factories have been making additions to their payrolls. Favorable weather during October made possible a large volume of outdoor work, especially public improvements, and furnished employment for a considerable number of workers. A gain in employment during the first week in November is reported by the Employers' Association of Detroit. There are now as many men at work in Detroit as there were a month ago, whereas there was a decrease of over 12,000 in the same period last year.

The total tonnage passing through the Sault canals up to October 31 amounted to 75,287,488, which was 834,985 net tons less than for the corresponding period of 1926.

Michigan wholesalers in practically all lines report improvement in distribution of merchandise, also in collections. Trade at retail is also more brisk and merchants are optimistic over the outlook for holiday business.

The banks throughout the State, with very few exceptions, are in an easy condition, the supply of loanable funds being sufficient to take care of local needs. Borrowings are reported fair to good.

Mild, summerlike weather in October was ideal for fall work on the farms. To quote one of our correspondents: "The fine weather which slowed up business for the merchant has saved the farmer." As a whole the agricultural situation is looking brighter than it has for several years.

Wayne W. Putnam,
Director Public Relations, Union Trust Co., Detroit.

Responsibility Is First Consideration in Investment Advice

To give reliable counsel, an investment banking house must have many years of experience, for only through long experience can good judgment be attained. And it must have ample financial resources as well.

A. E. Kusterer & Co. has made special study of investment problems for nearly 20 years.

Buying and selling securities is the sole business of the company. There are no other departments. Capital and financial resources are ample to carry on the business.

And A. E. Kusterer & Company is the oldest bond house in Western Michigan.

A. E. KUSTERER & Co.

INVESTMENT BANKERS AND BROKERS

205-217 MICHIGAN TRUST BUILDING

DIAL 4267

MAIN 2435

SERVING OUR PATRONS

Bank Service is pretty much the same. Most good institutions are equipped, mechanically, and physically to render any necessary service.

The important difference as we see it is the spirit of co-operation which exists here for — all our clients and patrons. We have found that it has paid us handsomely to "go out of our way — to help our customers on their way."

MAY WE SERVE YOU?

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

Reminiscent of Thomas D. Gilbert.

An excellent bust of Thomas D. Gilbert, somewhat obscured in Fulton street park, serves to recall to the memory of many a man who served his city, State and Nation ably and faithfully. Mr. Gilbert was a public spirited citizen. In the capacity of a legislator he served the State during the terrible years of the civil war. As a regent he devoted his best efforts to the upbuilding of the State University. In the city of his adoption he spent years of usefulness as a member of the Board of Education and Common Council. His private enterprises included the establishment of the city gas works, the erection of buildings for business purposes and many houses. He was one of the organizers of the City National (now Grand Rapids National) Bank, and its President a decade of years.

As a member of the Common Council he ranked much higher in ability than most of his associates. He was a dignified, forceful, considerate speaker who exerted a powerful influence in his efforts to promote the welfare of the city. A pestiferous little Irishman, an ever sporting representative of the labor unions, elected by the voters of the old Fifth ward, usually raised his voice in opposition to such measures of municipal legislation that Mr. Gilbert advocated. Mr. Gilbert, in private conversation, occasionally recalled an incident during a session of the Congress of the United States which greatly amused him. Two famous statesmen of fifty years ago were General Benj. F. Butler, of Massachusetts, and S. S. Cox (Sunshine), of Ohio. While Butler was delivering a speech in support of a bill he deemed of utmost importance one day, he was frequently interrupted by Cox with questions that Butler considered impertinent and resented his interference. In a moment of impatience Butler waived Cox aside and quoted a line of a popular song of that period, "Shoo Fly, Don't Bodder Me." Had Mr. Gilbert seen fit to apply that quotation to Tim Nestor, probably the pugnacious little Tim would have exclaimed, "It did not touch me." Like an impudent little puppy, Nestor barked at a mastiff.

The writer is disposed to drop Mr. Gilbert for a moment and give place to another incident in which Congressman M. H. Ford participated. A bill to provide for the revision of a tariff taxation act was pending action by the National House of Representatives. Mr. Ford addressed the members in behalf of the manufacturers of furniture, urging a reduction of the rates imposed under the then existing law upon imported looking glass plates. John Dalziel, of Pittsburgh, an advocate of tariff protection as high as the heavens, interrupted Ford frequently. Finally the little congressman from Grand Rapids impatiently exclaimed, "If you are determined to deliver a speech to-day, go out and hire a hall." Dalziel, who died a few weeks ago in California, good naturedly allowed Ford to proceed without further interruption.

To accommodate a few impecunious, but ambitious individuals, Mr. Gilbert

accepted the presidency of an insignificant building and loan association and gave to its management as much care and attention as he would have devoted to an industry capitalized for one million.

Mr. Gilbert was ultra conservative in the making of investments. An incident related by the late J. G. Beecher serves to illustrate Mr. Gilbert's unbreakable will to consider safety first.

Judge John T. Holmes, Mr. Beecher and a number of others organized the Tontine Life Insurance Co. Efforts were made to induce prominent citizens to purchase stock of the corporation. A considerable number did so. Mr. Gilbert was approached repeatedly. His money was not needed by the corporation as much as the influence of his name by the organizers. Finally the managers decided to employ a high powered stock salesman to line up such individuals as Mr. Gilbert. The salesman arrived from Chicago one day and went into conference with the managers. "Lead me to the hardest, most conservative business man of your city first," the salesman confidently requested. "I will show you how easily such men can be won over." Beecher and the hired promoter met Mr. Gilbert on the following day, to whom a description of the Tontine company was given. Its plans and purposes were explained. During the conversation Mr. Gilbert remarked: "I do not propose the investment of a single dollar in your stock. I never place money where it will be beyond my control." That ended the interview. Friends of Mr. Gilbert confidently expected that he would provide in his will for the erection of a public library or an art gallery. He did not do so. The record of a well spent life is his monument.

More than sixty years ago Mr. Gilbert asked permission of the Common Council to make improvements in the Fulton street park without incurring any expense to the municipality. Consent was granted. Later he caused the park to be enclosed with a high picket fence. The ground was seeded with potatoes, corn, rye or wheat from year to year. The crops produced were harvested and sold under Mr. Gilbert's direction and the proceeds of such sales were used in the planting of trees. Finally the grounds were seeded. Those who now enjoy the pleasure and comfort those trees afford "in the good old summer time" are indebted to Mr. Gilbert for the privilege.

Arthur Scott White.

Fire Prevention Week Biggest in History.

National Fire Prevention Week, October 9 to 15, officially designated and proclaimed by President Coolidge for observance, proved a time when one of the greatest co-operative campaigns of its kind was inaugurated that the Nation has ever witnessed.

The entire country seemed to recognize as never before the meaning and the importance of this event and gave to it zealous co-operation and liberal aid.

Executives in every line of public service and every conceivable branch of commerce and industry as well as fire chiefs throughout the country and



GRAND RAPIDS

Fourth Floor

GRAND RAPIDS SAVINGS BANK BLDG.

New York
Chicago
Detroit
Boston
Philadelphia
San Francisco
Minneapolis
Syracuse
Rochester, N. Y.
St. Louis



their departments; officers and members of every kind of club, lodge and other organization; newspapers, magazines, trade and social journals; schools, churches, civic leagues, community centers, social groups, business associations and other public bodies—all responded to the appeal of the head of the Nation in a degree which was not alone remarkably inspiring, but indicative of that unmistakable American spirit that showed what it can do when aroused by force of a great truth.

The first efforts of the campaign which were largely fostered by the National Board of Fire Underwriters in New York under the direction of General Manager W. E. Mallalieu, brought a flood of letters containing requests for, and assurances of co-operation from a broad variety of industries; the railroads, power companies, manufacturers, fire chiefs, chambers of commerce, municipal officials, luncheon clubs and business organizations of every description and in every section of the country.

The National Board of Fire Underwriters prepared and distributed vast quantities of posters, display signs, pamphlets, leaflets, folders, motion picture slides, stickers, cuts for printing purposes, matrices for advertisements, subjects and outlines for speeches, suggestions for individual and co-operative campaigns, and various striking and effective material—most of which was purchased and put into many branches of broad national usefulness.

This work could never have been handled so effectively by one or even a mere few active units, regardless of how much they did. It required the vision, earnest support, co-operation and immediate action of all combined forces demonstrating their efficient work collectively on this timely and imperative occasion when, on the threshold of winter, the danger of fire is more prevalent than any other time during the year.

It is not remarkable that the whole country responded to this year's fire prevention appeal. The Nation recognizes that the loss of over 10,000 lives and more than \$560,000,000 in property losses which are mounting every year, is of no small concern.

The problem must be met either sooner or later and it may well be now. It is, however, truly surprising how fast wide and sincere National support can be obtained when it is urgently needed as it was indicated during the process of the preparation of this campaign, as well as during times of sudden disaster.

It has been made clear that those who co-operated this year to foster this important work, will give equal or even greater support in the future. The fight has only begun! An effort to prevent the disastrous fire losses suffered every day of the year will become the foremost duty of every business, of every home and of every individual in the country.

During Fire Prevention Week the railroads inaugurated campaigns which extended to the limits of their systems. Electric companies also planned extensive campaigns and printed hundreds of thousands of pieces of fire prevention material which were dis-

tributed throughout the country for display in warehouses, telephone exchanges and branch service buildings. Many such prominent concerns as the New York Telephone Company, Consolidated Coal Company, E. I. duPont Company, Motion Picture Producers and Distributors of America, New York Central Railroad, Pennsylvania Railroad, New York, New Haven and Hartford Railroad, Erie Railroad, St. Louis, San Francisco Railroad Company, Baltimore & Ohio Railroad; many large department stores and chain stores, merchants, tradespeople and professional men—people in every walk of life and every branch of service assumed some responsible part and gave enthusiastic support to the advancement of this movement.

In many towns and cities throughout the country reports reach us that the warning to keep fire fighting equipment at home, was observed. Fire departments wisely forbid fire fighting apparatus from appearing in fire prevention parade ranks. This attitude reveals the foresightedness of those who want their fire fighting apparatus to stay at home in order that it may be in constant readiness for its intended purpose of combating a fire at a moment's notice, if necessary.

People who can impress the fire prevention idea without the need of taking the fire machinery with them to do it, and without burdening themselves and their communities with dangers possible to avoid, are truly considerate and appreciative of what the fire evil means to their communities. It was this same spirit of wisdom which turned a noisy and dangerous Fourth of July celebration in which innumerable injuries, deaths and fires occurred into an annual civil festivity that has proved safe and beneficial to everyone.

To what extent the public has been impressed concerning the weight of this great Fire Prevention Week campaign cannot be judged. Too many elements enter into the subject. However, we know only too well that public interest will be sure to wane and carelessness again take hold like a contagion, unless the same effort and zest displayed in this campaign can make its influence deeply grounded in the consciousness of the public until, impelled by the realization of individual responsibility it is forced to recognize fire-carelessness and fire-responsibility in its proper light all the time.

What a price—\$560,000,000 and more than 10,000 lives with an unlimited potential value! One-fiftieth of this great sum used in an appropriation for fire prevention could put the greatest part of 86 per cent. of the total or \$481,600,000 a year, back into the pockets of the public. For it is the people who pay for these great fire losses—not the insurance companies—but the people who are unwittingly taxed on every article of service they buy, in order that business can afford to pay the price of financial protection.

Fire Prevention is not an event for one week or one annual campaign. Fire Prevention is a work involving continuous effort on a broad scale in order to cope with ever-present fire dangers and in order to establish American progress on a safe basis.

"Over Fifty Years of Service"

Insurance Policies and Parachutes

When the crisis comes and the aviator must trust his fate to a parachute, he is vitally concerned as to whether that parachute is large enough to support his weight, whether it will open properly, whether it will bear him safely again to earth.

Insurance policies are like parachutes. When the emergency comes, the policy holder wants to *know* that his insurance will function, that it is large enough to carry the load, that it will not split under the strain, that it will carry him to a safe landing.

CENTRAL POLICIES

Central Policies provide the soundest kind of insurance protection. Beginning with expert counsel in fire prevention, they safeguard the interest of the policy holder by fair adjustment of claims and prompt settlement for losses. Ample resources and the reputation of the company behind the policies give assurance that they will not fail.

PREMIUM COST

Quality of protection assured, the final consideration is cost. Our careful selection of risks has so reduced our fire losses that we are returning to our policy holders a dividend of 30%, thus effecting a saving of nearly one-third in their insurance cost.

The careful buyer is certain to be interested in both the quality and the cost of Central Insurance. Full information on request.

Organized
1876

The **CENTRAL**

*A Friendly
Company*

Manufacturers Mutual Insurance Company
of Van Wert, Ohio.

FIRE AND AUTOMOBILE INSURANCE FOR SELECT RISKS

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The Consumers Power Co. is tearing up the pavement on both sides of the Tradesman office—we are located on a corner—for about the twentieth time during the twenty-five year period we have occupied our present quarters in the Barnhart building. These periodical upheavals, which fill the office full of dust whenever it is dry and besmears everything with mud whenever it is wet, occur so frequently that I sometimes wonder why the company does not look ahead a little further when it is forced to make such expensive changes in order to serve a new customer for light, power or steam heat.

We never go through an ordeal of this kind without several windows being broken or cracked by flying rocks projected by the hard tires of passing trucks. This means a controversy every time with the contractor and if he happens to be a non-resident, the local representative of the alien house assures us he will O. K. our invoice for the damage done and send it on to his home office for payment. That is the last we ever hear of the matter, so we charge our loss off and wait patiently for the next onslaught on our peace and happiness.

Fortunately, the city government handles these matters more justly. Not satisfied to use city water before the filtration plant was created and not meeting with success in driving a deep well, I decided to install a home distilling apparatus operated by gas. There is a city rule that any contractor shutting off the water for temporary repairs or changes must first notify all the water users in the district affected. I have never known a contractor to observe this rule. As a result, I had six different stills melted down on me, involving a loss of \$25 each time. In all cases the city officials notified me to have replacements made at once and invoices sent to the city therefor. The city, of course, deducted the sums paid from the contractor's payments. I wish the Consumers Power Co. would adopt the same rule in dealing with people who suffer loss from the misdeeds of its agents.

I suppose the street work above referred to is being done by a contractor. The employees are mostly foreigners, judging by the looks on their faces. Nine-tenths of them smoke cigarettes incessantly and fully half their time during working hours is devoted to the indulgence of that habit. In other words, one-half the time the contractor pays for is consumed in activity which brings no results—except whetting the appetite for more cigarettes. This lost time is passed on to the Consumers Power Co. and by that company passed on to the people who buy electricity or steam heat from the company furnishing same. This dead expense, for which nobody renders an equivalent, goes on indefinitely to the end of time, creating a fictitious loss which can never be extinguished.

When I undertake to compute the precious time which is consumed every

day in the indulgence of the cigarette habit, I cannot help thinking how much permanent enjoyment and satisfaction could be secured by the purchase and possession of useful articles if the cigarette had never been invented.

Ed. Owen, the well-known contractor, used to tell me of an employee who smoked his pipe almost constantly, but never carried matches in his pocket. No matter how far up he might be at work, he always descended the ladder to secure a match and light his pipe. If he was up in the eleventh story, he had to light his pipe two or three times an hour and fully three-quarters of his time was devoted to descending and ascending ladders. Of course, such a man was not a profitable person for any employer to retain on his payroll and sooner or later he found his level with the pick axe, shovel or wheel barrow.

I sometimes wonder whether the average day laborer has not forgotten that there is such a word as efficiency and if the frequently heard expression about an "honest day's work for an honest day's pay" is not an antiquated joke which has passed into oblivion.

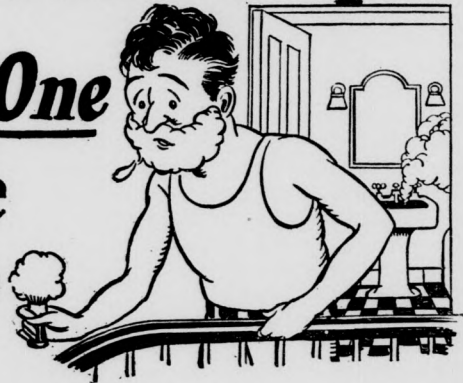
The man who does not render an equivalent in his dealings with others or who exacts an unfair percentage of profit in any transaction creates a fictitious indebtedness on the people of this world which will remain as long as time lasts.

In the nature of things much of my time and effort during the past three months have been devoted to the preparation of the forty-fourth anniversary edition, which is now in the hands of our readers. I hope perusal of this special issue will give my patrons as much pleasure as its planning and execution have given me. Not all of the many topics herein presented may be welcomed by every reader, but I hope every reader may find some articles which will give him new thoughts, new ideas and new inspirations for the future. I invariably start on the work of planning another anniversary edition as soon as the old one is off the press. If any reader of the Tradesman has any suggestion he would like to see worked out in our forty-fifth anniversary edition, I shall be glad to hear from him at an early date.

The weather last Saturday was a little too inclement to justify our usual call on Out Around customers. We heard much of the heavy wind which tore things loose the evening before. We counted twenty-one fallen trees and noted a collapsed house and barn in the fourteen mile trip from Lamont to the city Saturday morning and in covering U. S. 16 from Grand Rapids to Grand Haven during the afternoon we noted a long string of telephone poles down near Dennison. Tales of collapsed and burned barns, with destruction of crops and live stock, were frequently reported.

We found the cut-off on U. S. 31 at Ferrysburg, which has been under construction for the past year, open for travel. The viaduct over the P. M. Railroad is an excellent example of road engineering. The new improvement enables the traveler to avoid four

All Lathered Up and Only One Place to Go



Many embarrassing predicaments may be avoided by having an extension telephone, over which you can make or answer calls

An Extension Telephone Costs
Only a Few Cents a Day

MICHIGAN BELL TELEPHONE CO.



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.

ELECTRICAL SUPPLIES

Motors and Appliances of standard makes are carried by us. We have wholesale as well as retail departments. Our Prices are right on everything Electrical.

ROSEBERRY - HENRY ELECTRIC CO.

507-509 Monroe Ave., N. W.

Grand Rapids, Mich.

very sharp corners and renders any further accidents in crossing the railway tracks unnecessary. We planned to cover the remainder of the Dune highway from the mouth of Muskegon Lake to Michilinda, but were told at Grand Haven that it would not be thrown open to the public until about Dec. 1. The cement work is completed, but ample time is being given the pavement to season before traffic is permitted.

It will be a proud day for Grand Haven when she completes another entrance into the city via Seventh street from the wonderful new bridge across Grand River. The present thoroughfare is so narrow that it gives the stranger an unpleasant impression of the entre to one of the finest and most progressive cities of Michigan. That impression is lessened when the traveler reaches the business district of the city. It is unfortunate that the narrow old highway should be the sole entrance to Grand Haven from the East and North for so many years.

E.A. Stowe.

Statisticians See Long Decline About Over.

The world's fall in commodity prices begun three years ago now has reached its end, in the opinion of authorities who attended a recent meeting of the New York branch of the American Statistical Association, and gave their views on the probable future trend. The different economists present expressed their belief that the downward movement is over with varying degrees of emphasis, but Colonel Leonard P.

Ayres of the Cleveland Trust Company was the only prophet who did not state directly or indirectly that the decline begun in 1923 is scraping bottom.

Professor Wesley C. Mitchell of Columbia University, author of "Business Cycles," discussed the many ramifications of the problem but said: "I have high hopes that world prices will not decline."

Professor Edwin W. Kemmerer of Princeton University, who has in recent years kept closely in touch with foreign financial affairs, expects "a fairly stable price level during the next few years."

Dr. David Friday, recognized authority and writer on economic matters, doubts whether the decline in prices will continue next year, and even ventures the prediction that if the volume of output makes a new record in 1928 the flow of industrial profits may break all previous records.

Carl Snyder, general statistician of the Federal Reserve Bank of New York, brought out the very important fact in studying the world price movement that any analysis based entirely on commodity trends fails to take account of everything. He has designed a general price index that represents a composite of living costs, transportation costs, rents, wages, security values, retail prices, and realty values, among others, as well as wholesale commodity prices. It is significant that whereas the commodity price level during the last three years has fallen sharply, no such decline has been registered by general price index.

Since Colonel Ayres was the only member of the American Statistical Association here mentioned who did not predict an immediate turn in the price movement, or at least who did not guess that the decline is over, it is interesting to note that even he apparently feels that the evidence favors rising prices by the autumn of 1928. If next year's expansion in business activity is accompanied by a sharp upturn in prices, this country may experience, in his opinion, something of a boom before the end of 1928.

Paul Willard Garrett.

Thirty-six Reasons For Business Failures.

1. Inefficient business systems.
2. Indecision.
3. Poor location.
4. Too conservative.
5. Poor equipment.
6. Untrained clerks.
7. Self-consciousness.
8. Open cash drawer.
9. No plans for future.
10. Too many mistakes.
11. No advertising.
12. Wastefulness with goods.
13. Carelessness of clerks.
14. Clerks run the business.
15. Slow service to customers.
16. Not enough help.
17. Creeds, not deeds.
18. Badly lighted store.
19. Purchases too heavy.
20. Dingy windows.
21. Dishonest employes.
22. Unsystematic deliveries.
23. Ignoring advice.
24. Too much attention to details.

25. Slow moving stock.
26. Too much credit on the books.
27. Lack of acquaintance with customers.
28. Unsalable stock on the back shelves.
29. Trying to follow everybody's advice.
30. Forgetting to charge goods sold on credit.
31. Show windows not used to advantage.
32. Customers' interests not borne in mind.
33. Failing to profit by own experience.
34. Failing to carry what customers want.
35. Antiquated systems unfit for increased business.
36. Belief in the worn-out proverb "leave well enough alone."

Washing Air a Simplified Opertaion.

It is becoming every year a simpler matter to wash and cool the air within banks, theaters and other buildings, including homes. There are now manufactured air conditioning units that can be installed almost anywhere and connected up to an electric light circuit. A single unit capable of washing and cooling 30,000 cubic feet of air an hour measures three feet square on the ground and five feet high. A motor driven fan inside draws air through a series of brick baffles over which water runs. Then the cooled and washed air is driven by the fan up through pipes to the rooms. A motor such as is used on washing machines does the work.

Anniversary

From modest beginnings - a membership of only eleven firms and re-

From modest beginnings - a membership of only eleven firms and resources of \$16,709 - we have achieved in a brief fifteen years the proud position of Michigan's largest mutual casualty insurance company, with assets of more than \$3,000,000.00, surplus of more than \$1,300,000.00 and dividends paid of \$2,500,000.00. This result is largely due to the absolute DEPENDABILITY of our insurance coverage and the progressive, stable policies carried out by our directors who have gained for themselves in the insurance world the well earned title of "Directors Who Direct."

MICHIGAN  **MUTUAL**
LIABILITY **COMPANY**

**Resources
More Than
\$3,000,000.00**

O. W. Fitzgerald President
President

Dividends More Than \$2,500,000.00

Home Offices, Detroit
1200 General Necessities Bldg.
Telephone Cadillac 9761

Branch Offices
Grand Rapids, Lansing, Saginaw, Port Huron,
Flint, Kalamazoo, Pontiac, Jackson Munising.

Mutual Hospital, Detroit
2730 East Jefferson Ave.
Telephone Edgewood 4240

Workman's Compensation, Automobile, Group Health and Accident and other Casualty Lines

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.

Interesting Letter From Dry Goods Manager Hammond.

Lansing, Nov. 15—On Monday, Nov. 7, was held the last of the Fall Series of Group Meetings at the Burdick Hotel in Kalamazoo. Forty-three persons sat down to the luncheon and with the exception of two or three guests and six wives of members and Mart Waalkes, of the Grand Rapids Merchants Mutual Fire Insurance Co., all were store owners and members of our Association.

The meeting was successful from the standpoint of a conference and continued through the afternoon until nearly 4 o'clock. We have held six group meetings all told this Fall, the average attendance being about fifty persons. Some other group meetings may be held after the holidays and previous to the annual convention which will occur in Lansing, March 13, 14 and 15. As was previously announced, a meeting of the directors was held following the conference and, as we had anticipated, a quorum of the directors was not present. This is on account of the distance of travel for our directors who are widely scattered over the State and for the further reason that it had already been announced that another directors meeting will be held later.

Those present, at the suggestion of the President resolved themselves into a program committee to discuss plans for the coming convention. There were present:

President—A. K. Frandsen.
 Manager—J. E. Hammond.
 Ex-Presidents—J. C. Toeller and H. J. Mulrine.
 Ex-Secretary—W. O. Jones.
 Directors—G. E. Martin and Paul L. Proud.

Member—Martin S. Smith.
 A letter from George A. Fern, the Merchandise Exposition engineer who installed the booths for our convention last year, was read and discussed. A few changes in the arrangement of booths were agreed upon after considerable discussion and the manager was instructed to secure an interview with Mr. Fern in the near future.

Persons desirable for our general program were also discussed and those whose names are given below were agreed upon, the manager having previously had definite correspondence with them.

Arthur H. Brayton, editor Dry Goods Merchants Trade Journal, Des Moines, Ia.

Louis A. Le Claire, Jr., President Le Claire-King Co., Inc., Davenport, Iowa.

Carl N. Schmalz, Assistant Director Bureau of Business Research, Ann Arbor, Mich.

T. K. Kelly, President T. K. Kelly Sales System, Minneapolis, Minn.

It was suggested that the Manager ask our members for suggestions regarding topics to be discussed at the convention and the recommendations of speakers.

It was also decided that the price charged for the booths at our merchandise exposition should be uniform—\$75 per booth—giving the selection of booths to exhibitors in the order of their contracting for the same. No formal, official business was transacted.

The following information is sent out by the Merchants Credit & Adjustment Co., of Toledo, Ohio:

Lucille McGee, alias Jacqueline Courtney, alias Mrs. Arthur Davis, who claims to have lived in Los Angeles, California, at 3641 Wishire

bldg., in Lansing, Mich., at 2404 South Logan street, and at some unknown address in Detroit, was arrested last Saturday and is now being held on the charge of obtaining goods under false pretense. This woman rented a room and used the name of the landlady when making purchases. Through the activities of the Bureau one merchant secured the return of merchandise valued at over \$200 and another merchant obtained his goods valued at over \$40. Description: Age 20-25 years, about 5 feet 4 inches tall; and weight 120 pounds.

We were much saddened last week to learn of the death of our friend W. L. Thoms, of Centreville, a fine dignified gentleman and successful merchant; one on whom it was a pleasure to call. Telephoning to the merchants urging attendance at the Kalamazoo meeting brought this information. We wish his son the best of success in the continuance of the business.

The Free Press of Nov. 11 makes the announcement that Daniel T. Crowley, brother, and Daniel J. Crowley, son, of the late Joseph J. Crowley have become President and Vice-President respectively of Crowley-Milner & Co. The same account names James B. Jones, for nineteen years actively interested in the company, as General Manager and Secretary and C. A. Guilford, also an old-time employee, as Treasurer. With this re-organization, W. P. Emery, former Vice-President and General Manager, retires from business. Best wishes to the new management.

Several days ago a man went to the office of one of our members and presented a statement which he claimed he had received from them and paid the statement. He stated that he was a dealer and came in to pay the account. After he had done this, he presented a certified check drawn on the Montrose Bank of Montrose, Mich. The printing on this check was the same as those used by the Montrose Bank, but it was printed on a different kind of paper. The check was returned by the Montrose Bank as a forgery. This party is described as being about forty years of age, about five feet, seven inches tall, light complexion and weighing about 180 pounds. Evidently he had picked up this statement where it had probably been left carelessly in some office. Going into this merchant's place of business, he paid this bill. Gaining confidence, he then presented the fraudulent check. The merchant was not suspicious and cashed it. The main lesson from this occurrence is that it is a very careless habit to leave bills or blank checks lying carelessly about in the office.

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

When opportunities come we must pass them by if we do not have ready cash.

COLD WEATHER WILL soon be here — order your Polish now. Other reminders for your Fall trade.

WATER-PROOF PASTE
 DRI-FOOT
 NORWEGIAN PASTE
 CROME LACES
 RAWHIDE LACES
 NOVELTY LACES
 FELT INSOLES
 SHEEP SOCK
 BOOT SOCKS

BEN KRAUSE CO.

20 Ionia Avenue

GRAND RAPIDS, MICH.

HOLIDAY MERCHANDISE

We are showing the most beautiful line of holiday goods this year we have ever shown. Come early and make your selections while the stock is complete. We urge our Out-of-Town Customers to use the Grand Rapids Garages, corner Fountain and Ionia Streets, opposite our building, for parking. A release at our office makes this parking FREE.

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

Grand Rapids

Michigan

Uncle Jake says-



"Let's do all the business we can honestly, have all the fun we can reasonably, do all the good we can willingly and save our digestion by thinking pleasantly."

We honestly believe that our

KVP DELICATESSEN PAPER

is the best made, and this without boasting. We get a lot of fun out of our paper business because we are doing good by making it, and our digestion is always in good working order because we think well of everybody.

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

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.

SHOE MARKET

An Unusual Advertising Appeal.

Ask the advertising men and they will tell you that the strongest kind of advertising is that which makes an appeal direct to the prospective purchaser. After mulling this over for a while a merchant in South Bend, Ind., finally decided that he would select from his mailing list every day the name of some person whom he wanted very much to sell, and he would use it in the advertisement of that day.

"If Miss Louise Bittner, of 317 Washington avenue," ran an exemplary piece of copy, "will call at our store any evening this week, we will show her a pair of the most charming shoes she ever laid her eyes on. We've put them aside just for you, Miss Bittner, for we are sure that they will not only fit your taste but also your personality and your feet."

Nothing But the Truth in This Advertisement.

Depreciation of their own merchandise recently proved a profitable procedure for Wheeler & Nott, of Mount Vernon, Washington. In newspaper advertising which featured a clearing-out sale, descriptions of the shoes offered were all negative in character, the store even going so far as to belittle their worth. The idea, of course, served to explain why the articles were all priced so absurdly low.

Illustration:

"Last year, these plaid slippers were highly desired by many women; but to-day, they are out of style. They still fit as comfortably as ever and are made of the same high grade of workmanship and materials for which we are noted. You can have them now for \$1.73."

For the Small Town Merchant.

"How do you like me in my new shoes? Look great, don't they? Just got them at Weinstein's." If a man who has just purchased a pair of shoes at Weinstein's, Fort Smith, Ark., is amenable, he will be taken down the street to a photographer and there will be snapped by the camera in all the glory of his new purchase. When the pictures are ready, two of them, sepia tinted, will be given to him in exchange for his co-operation, and about ten others, postcard size, will be addressed to friends of his and mailed. Considering the publicity, the cost is negligible.

For Best Sellers of the Week.

There are best sellers in shoes as there are best sellers in books. Platt Brothers, of New Haven, realize this and devote a prominent corner of their window display to "The Five Best Sellers of the Week," figuring that the average person is always interested in knowing what the remainder of the world most prefers. The shoes are presented in a modest little bookcase, containing five shelves, on each of which, together with a pair of shoes, is shown a book that is also meeting with popular approval at the time.

Institute a Novel Service.

The Columbus Walk-Over Co., managed by A. N. McDowell and Max

Holmes has instituted a unique service in its men's department by providing cigarettes for men customers while they are being waited on. Two artistic smoking sets with cigarettes and matches are placed in the men's department with matches handy. Mr. Holmes reports the plan a good publicity stunt and he believes that men customers appreciate the little touch it affords.

Makes Good Use of Calendar Leaves.

Calendar leaves, it seems from custom immemorial, are made to be thrown away. But Milt Johnson, a shoe retailer in Nashville, Tenn., does not believe in custom much; and so, whenever he issues a new calendar, he makes sure that the back of each leaf offers a tempting special in footwear, which may be obtained only during the month following that shown on the leaf. If the leaf itself is presented at the store, a discount of five per cent. is allowed.

For Sidewalk Display Purposes.

A closer-to-consumer display than the average window affords has been originated by a merchant in Wahoo, Nebraska. This consists of a tiny glass counter, mounted on wheels, which is wheeled out on the sidewalk every morning when the store opens. Under the glass is generally displayed no more than one or two pairs of shoes that the retailer happens to be interested in at the moment. These are always accompanied by descriptive tickets, which also mention the price.



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.

C. E. LONG & COMPANY

Grand Rapids, Michigan

Wholesalers of high grade men's furnishings



The finest line of Christmas neckwear and mufflers in Michigan, now on the floor ready for delivery.

S. A. MORMAN & CO.

DEALERS IN

BUILDING MATERIALS

Face Brick, Fire Brick, Metal Lath, Waterproofings and Flue Lining - Lime and Cement

MAIN OFFICES: S. W. Corner Pearl St. and Ionia Ave. Automatic 4647.
YARDS: Corner Ionia and Wealthy. Automatic 65304.
500 Lexington Ave., N. W., Automatic 65376.

GRAND RAPIDS - - - MICHIGAN

Putnam's

THE GOOD CANDY

AGENTS FOR

LOWNEY'S

NATIONAL CANDY CO., INC.

PUTNAM FACTORY

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

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.

Income Tax on Owned Business Block.

A Michigan merchant writes: "Many authorities on retail accounting say rent should be added to your expense statement, even though the building is owned by the occupants. What we are in doubt about is this: In making out income returns, what would this item be entered under if the building is owned by you and you are taking rent and charging it to expense? The income tax return would show a deduction that would not be legal."

As a business man you pay rent to yourself as a landlord. You should include rent in your expense account just as if you paid it to another. Such expenses—all of them—belong in your income tax as items deductible from your business profits.

As a landlord you receive the income from your property. Such income includes whatever rent you receive from yourself as a merchant. The portion of the income blank which sets forth your income from rents will properly include what you, as landlord, get from yourself as merchant.

You will not escape the payment of income tax, but your business will be scientifically accounted for, and if your entries be clearly made any income tax collector will pass your return.

There is a lot of verbiage about Government forms. I often wonder how fearfully and wonderfully they are concocted, but I have always disregarded forms and technicalities if and when such have run counter to a plain statement I feel can be made in my own words. And my returns have always got across.

Keep in mind the intention. What is wanted to be revealed? Once you get that clear in your mind, make the return accordingly. No penalty is attached to the making of a faulty return if it be made in time and in good faith. The only consequence is correction and Uncle Sam will help you make correction any time he finds you have slipped on form or verbiage.

The manager of the Frankford Grocery Co., the wholesale institution owned and operated by and for the retail grocers of Frankford, Pennsylvania, is known as "Tsar Edgar." To look at him and meet him, you would never suspect him of domineering ways or disposition. The simple fact is that long ago he thought out the logic of his job and he has hewn close to the line in keeping with such logic. But men who think out their tasks and, having thought to the end, go straight toward their goal, are so few and far between that when one appears who works logically, he is seldom understood.

Occasionally this man who has the unusual record of managing a co-operative wholesale for many years, keeping the rank and file—pretty rank as a file, too, at times—of retail grocers in line, has to let off a little steam pressure. And perhaps it is because he

speaks out from time to time that he gets the name of "Tsar." Here is a recent one of his broadcastings:

"A number of grocers get together and form an organization, put up their money, incorporate as wholesale grocers and proceed to do business. Representatives of wholesale grocers butt in, visit these stores, slam the wholesale house owned by these grocers, get the prices these grocers are paying to their own company and beef to the manufacturers about low prices.

"The manufacturers, in turn, chew the rag to the grocers' company about how low it is selling and some demand that their prices be maintained. Unfortunately, a great many of these grocers who own their own wholesale grocery company are without brains or common sense, and they hand over their price lists and bills to the poor stew who are collecting orders and money under the disguise of salesmen. These salesmen (?), in turn, carry the bad news to their bosses, who weep on the manufacturers' bosoms.

"The conundrum is, who has the least brains:

"The grocer who betrays his own organization?

"The salesman who takes advantage of the grocer?

"The wholesale grocer who cries instead of meeting conditions?

"The manufacturer who hasn't the ability to recognize conditions?

"What is the answer? While the manufacturer and jobber are worrying as to how to milk the independent (?) retail grocer, the chain stores go merrily on, getting the bulk of the business and laughing at the near wits.

"There will always be room and business for wholesale grocers like the Barber & Perkins Co.

"There will always be room for good retail grocers who have brains and common sense.

"There will always be room for chain stores conducted as some of them are.

"There will always be room for manufacturers managed by brainy men of broad vision.

"There will always be room for grocers' organizations which are conducted as real business houses.

"After all, what's the use of chewing the rag?

"We meet the conditions and do the best we can and know that, ultimately, it will be the survival of the fittest."

I quote from the Modern Merchant and Grocery World. The story needs no embellishment.

Fred Anderson who has built a business of about \$1,000 per day among 1,298 people, says many things which appeal to me as simple, straight common sense, founded on clear insight into his environment.

But the keynote is that he has always traded up. He says:

"More and more the public is demanding better merchandise and better service than ever before. We handle as much nationally known goods as possible, because they are easily sold. People readily recognize the store which handles well-known brands."

I let Anderson's story stand without comment.

A grocer's letter is quoted in a re-

(Continued on page 31)

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

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

KEEP THIS SALES AID WORKING ALL THE TIME.

How many of your customers come into your store with a definite grocery list? Not so many. And this is the one opportunity that a good salesman never misses—he suggests everything he can think of.

Fleischmann's Yeast is one of your staples that is hidden away in the ice box, BUT it is not forgotten as long as you keep the package display where the housewife can see it—it is a silent salesman that works and you know it is the sales you MAKE that count, after all.

Thousands and thousands of people all over the country are adding Fleischmann's Yeast to their diet—and they will come to your store for their supply of yeast if you let them know you have it.

FLEISCHMANN'S YEAST
Service

Don't Say Bread

— Say

HOLSUM

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

VINKEMULDER COMPANY
Grand Rapids, Michigan

Distributors Fresh Fruits and Vegetables

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

MEAT DEALER

The Better the Meat the Better the Dish.

One of the fundamentals of meat cookery is that tender meat should be cooked by using dry heat and that tough meat should be cooked moist. It is because moist cooking tends to make meat tender that stews, pot roasts, meat pies, and similar dishes have found such general use in the home. We think that too little thought has been given, generally speaking, to the fact that tough meat is not the only kind that can be used to advantage for the dishes mentioned. If a stew or a pot roast is good when the meat is lacking in tenderness as bought, it will be even better when more tender cuts are used. The flavor of the higher quality will be better also. The conventional fowl is the backbone of fricassee. We wonder how many ever gave a thought to using a fancy young chicken for the same purpose. If it has never been tried in your home you will find it worth while to experiment with it. There is no reason why cuts from Choice beef chucks should not be used to dietary satisfaction in making beef stews, or a cut from the top round, for that matter. A great many people buy round steak for hamburger, but even tenderer cuts may be used without losing anything in value and gaining much in flavor and tenderness of the finished dish. Corned beef hash has not enjoyed great popularity as an epicurean morsel, but if it is made from high quality corned beef there are few dishes to give greater satisfaction for a change. Corned beef may be from the navel and yet not carry too much fat. It is leaner from the round or rump, but liable to be no better. The plate has been often spoken of by meat writers as a tough cut. This is a little unfair to the cut, especially when from grain-fed steers. Some consider corned beef hash indigestible. If it is too fat this is apt to be so. Corned beef hash should never be over-fat and should be well mixed with potatoes. Many people are partial to onions in hash, and when this is so quite a liberal amount can be added. Hash should never be a greasy mess, but should be served so that it is fairly dry and somewhat crumbly. It should be browned well and served with one or two vegetables besides the potatoes and onions it contains. String

beans and cauliflower are good. In talking of higher quality meat in dishes cooked by moist heat we are assuming that the quality of the dish is of greater importance than maximum economy.

Good Creed For Merchants.

I believe in the stuff I am handing out, in the firm I am working for and in my ability to get results.

I believe that honest stuff can be passed out to honest men by honest methods.

I believe in working, not weeping; in boosting, not knocking; and in the pleasure of my job.

I believe that a man gets what he goes after, that one deed done to-day is worth two deeds to-morrow and that no man is down and out until he has lost faith in himself.

I believe in to-day and the work I am doing; in to-morrow and the work I hope to do, and in the sure reward which the future holds.

I believe in courtesy, in kindness, in generosity, in good-cheer, in friendship and in honest competition.

I believe there is something doing, somewhere, for every man ready to do it. I believe I'm ready—right now.

Directors' Meeting at Lansing.

Wyoming Park, Nov. 15—The directors and officers of the Retail Grocers and Meat Dealers Association will meet at Hotel Olds, Lansing, 3 p. m. (Eastern time) Wednesday, Nov. 30.

The call is issued by President O. H. Bailey and is for the purpose of getting reports of past accomplishments and planning work for the coming year.

In the evening the directors will be guests at a banquet given by the Lansing Grocers and Meat Dealers Association, after which there will be dancing. The directors have been asked to bring their wives.

Paul Gezon, Sec'y.

Hides, Pelts and Furs.

Green No. 1	14
Green, No. 2	13
Cured, No. 1	15
Cured, No. 2	14
Calfskin, Green, No. 1	16
Calfskin, Green, No. 2	14½
Calfskin, Cured, No. 1	17
Calfskin, Cured, No. 2	15½
Horse, No. 1	4.00
Horse, No. 2	3.00
Pelts.	
Lambs	50@75
Shearlings	10@25
Tallow.	
Prime	07
No. 1	07
No. 2	06
Wool.	
Unwashed, medium	@30
Unwashed, rejects	@25
Unwashed, fine	@25

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.

FOULDS' for FLAVOR!

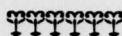
Everybody likes

FOULDS' MACARONI PRODUCTS

Over 35 years' experience plus Durum Semolina make them the kind housewives buy over and over again.



A fixed consumer-habit created by years of intelligent, consistent advertising means steady turnover and quick profit in



SHREDDED WHEAT

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.

Catering To the Trade of Feminine Customers.

Do hardware dealers always do everything they can to secure the women's trade? There has undoubtedly been an immense improvement in this respect in recent years. Yet it is a fair question to ask:

"Have you ever stopped to figure out what percentage of the women's trade in household hardware is coming to your store?"

As a general rule, the present-day hardware store appeals to the women folk. It is bright, clean and attractive; and in this respect is in marked contrast to the typical hardware store of thirty years ago. There is a definite appeal to feminine customers in the window displays and the interior store arrangements. But perhaps in most instances more could be done in this direction.

A friend of mine said the other day:

"I visited a big departmental store in the city last week. As I walked through the basement, I noticed a crowd of women around one of the display tables. Then I noticed the table was loaded with articles priced at 10 cents each. A large show card hanging above the table bore the legend: 'Your choice of any article on this table for 10 cents.' There were between 25 and 30 different lines of goods shown on the table, and with two or three exceptions they were lines carried in the average hardware store. One woman picked out six articles at 10 cents each. Other women selected even more. I should judge. I feel quite safe in saying the sales from that table should run around \$10 an hour during the busy time. Now that table was selling the goods without the aid of the saleslady; the latter was simply wrapping up the goods and taking the money. Why couldn't the same plan be worked in a hardware store?"

As a matter of fact, this plan is being worked by a great many hardware dealers. Quite a few stores have their "bargain tables," or their tables showing goods at 10, 15 or 25 cents. There are of course other hardware stores that never attempt anything of the kind. Also, there are some hardware stores that attempt it in a half hearted fashion—put the goods on a table and fail to price them, or neglect to keep the table in order.

In many stores there is not much room to spare for such tables, but very often by rearrangement of the stock extra display space may be obtained. These small household specialties usually carry a good profit, even though the individual sales are small. But where salesmanship is needed to put across heaters, ranges, washing machines and similar big items, it pays to help the small wares to sell themselves. This can be done by displaying such lines where customers can conveniently inspect them, with everything on the table plainly priced and show cards, if necessary, to help ex-

plain the uses of the less common articles. Show cards and price tickets will often answer the questions that otherwise would have to be answered by salespeople.

There are some lines appealing to women which the average hardware dealer is apt to neglect. The question suggests itself "Do hardware dealers always make the most of the potential demand for woodenware?"

A number of aggressive hardware dealers have introduced departments in their stores devoted to this class of goods. The sale of woodenware was for many years sadly neglected by the hardware trade, until the large departmental stores took it up. Not so long ago if a lady entered a hardware store in the average community and asked for an ironing board, it was customary to advise her to get some local carpenter to make one. The same thing held good with curtain stretchers, quilting frames, clothes racks, etc.

Now, the average woman does not enjoy running around arranging to have these articles made. She likes to buy them ready made. Hardware dealers are more and more coming to realize that there is considerable business to be done in this line; and many hardware dealers now carry large assortments of woodenware. The field for its sale is an extensive one, as most articles of woodenware have a use in every home. A few of the more popular items are plain and folding ironing boards, sleeve boards, bake boards, bread boards, curtain stretchers, wooden bowls, wooden spoons, butter prints, ladles and spades, clothes racks, wall racks, wash tubs, wash boards, clothes baskets, and many similar lines.

One large firm which has made a success of this department features a special article of woodenware each week in its advertising. This firm finds that woodenware sells easily if properly displayed and advertised. More than that, it helps the sale of other goods.

This firm makes it a point to have its salespeople show the line to women customers, especially those who may enquire regarding any line of goods that may be associated with woodenware. As a rule, it is advisable to quote prices in advertising and window display; since most people seem to think that articles of woodenware are much more costly than they really are.

Window displays are helpful. A good display of woodenware with prices shown in clear figures will attract a lot of notice.

Woodenware lines are readily saleable in connection with the fall house-cleaning season. Their saleability continues, moreover, into the winter months. Folding clothes racks have a good winter sale, as many housewives find it necessary to dry clothes indoors, and a rack which can be put into small space when not in use is very popular.

Small goods as wooden spoons, rolling pins, ladles, spades, butter prints, etc., may be sold readily if displayed on a counter or table. Clothes baskets are always in fair demand. Some dealers have taken up the sale of clothes hampers. Market baskets and fancy

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

We can give you service on

Cel-O-Glass

We carry a complete stock

Foster, Stevens & Co.
Founded 1837

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

TRUSTEE MORTGAGE SALE

The stock of hardware and agricultural implements, owned by S. R. Nixon, doing business as the Nixon Implement Co., will be sold at public auction under trust mortgage given to me as trustee for creditors, on Tuesday, November 22, 1927, at 10 o'clock a. m. at the Nixon store, 213 South Mitchell St., Cadillac, Mich. Inventory shows stock and fixtures about \$2,400, accounts about \$1,000. Right reserved to reject any and all bids and to sell at private sale. Inventory open to inspection at my office.
November 8, 1927

FRED C. WETMORE, Trustee
CUMMER DIGGINS BLDG. CADILLAC, MICHIGAN

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

N. FREEMAN, Mgr.

STORE FIXTURES — NEW AND USED

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

Call 67143 or write

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

wooden waste baskets, and wooden jardinières, are also good sellers; the two latter lines fit nicely into the Christmas trade. When a washing machine or wringer is sold, it is often possible to sell a clothes basket, ironing board, clothes rack or even a full line of these articles for the laundry room.

In advertising curtain stretchers, good selling points to emphasize are their adjustability for various sized curtains, non-rusting pins, and other features.

Aluminum ware is a line which has established itself very strongly in recent years. Yet it is a question if the average hardware dealer sells half, or even one-third, the aluminum ware he might sell.

Of course, the hardware dealer cannot give to any one line all the attention he would like to give. There are only twenty-four hours in the day, and he has to eat and sleep and secure some wholesome recreation. But the cultivation of systematic methods of looking after all departments, and orderly methods of advertising, window display and selling, will usually eliminate a lot of waste motion, save a lot of lost time, and sell a lot more goods.

Aluminum ware runs into money. The turnover on this line may be made very substantial. The dealer who has not handled it largely or pushed it very aggressively, or the dealer who is taking it up for the first time, might be well advised to put some special effort into his advertising and selling of the line.

As a starter, he might very well secure certain space for ten or twelve issues of the local paper and let this be devoted entirely to the merits of the line; this apart from his regular advertising. By retaining the same position, day after day, week after week, and changing copy with every issue, you are bound, provided your advertising is interesting, attractive and full of life, to attract favorable attention to the line you are pushing.

Your advertisement need not be large. A small space used continuously is much more productive than a large space used at rare intervals. A big display advertisement attracts notice, to be sure; but to produce results, people must be reminded again and again.

The first advertisement accomplishes its purpose if it merely sets people to thinking; if it creates in the reader's mind a germ of interest, which germ must then be firmly planted, nourished and developed until it grows to a stage where it compels action. To bring it to this point, judicious and persistent advertising is necessary.

Here is a suggestion for a practical advertisement of aluminum ware:

ALUMINUM UTENSILS

Give you infinite years of service—

Are easy to keep clean—even the worst discoloration is readily removable—

Cook fruits or other food without danger of burning or sticking to the vessel—

Are economical to operate, because aluminum, with its wonderful heat-conducting power, makes them time, labor and fuel savers—

Are everlasting—strong as steel—
Let Aluminum Lighten Your Kitchen Labor

This isn't entirely felicitous; but it gives the idea for a straightforward advertising talk, in few words, and which may, with a little effort, be reduced perhaps to still fewer words.

One retail firm got very satisfactory results from running a series of such small advertisements. In this series no cuts whatever were used, thus allowing more room for working out good type effect. With a commodity such as aluminum, cuts do not as a rule add materially to the effectiveness of an advertisement, as the particular points of merit are not readily discernible. It is, however, advisable to run an occasional good cut.

In advertising this line, it is an excellent plan to devote one short advertising talk to each of the strong selling points of aluminum ware. Take one topic at a time. Then, at the end of the series, sum up.

The merits of the line are better understood now than a few years ago; and advertising should not be confined to explaining these merits. The idea of a "complete aluminum outfit" should be stressed! and to help out this idea, combination offers should be made, the combinations being more or less comprehensive. Even if a customer buys only one article, try to get her thinking along the line of some day making her outfit complete—even if she has to buy her aluminum one piece at a time. A stunt which is sometimes useful is to give with each sale a credit slip good for perhaps a few cents on the next item bought, if the purchase is made within a certain time. This, however, is a matter of individual store policy.

"I took up the sale of high grade aluminum utensils a few years ago," says one progressive hardware dealer, "and by vigorous campaigning I worked up a very profitable trade in these goods. Aside from utilizing the local newspaper, circulars, etc., I made it a point, whenever possible, to show our line to every lady who came into the store, and endeavor to sell her at least one utensil. I kept a record of each sale; then, after waiting a reasonable time, I wrote each buyer a personal letter asking her opinion of the line, and calling attention to one certain other piece I was anxious for her to get next. In this way I supplied several families with an entire outfit of high grade utensils, selling one piece at a time.

"While I have never deemed it advisable to attempt to tell a customer what he or she wants, yet often I have succeeded in selling the better quality utensils to customers whose original idea was to buy cheaper goods. In practically every instance the buyers have been well pleased with results."

The idea of the complete outfit is one well worth inculcating; and the best results can usually be secured by personal salesmanship. Ask your buyer of aluminum ware what satisfaction she is getting, and suggest other articles. That is the quickest way to get additional business.

Victor Lauriston.



NACHTEGALL MANUFACTURING CO.

237-245 Front Avenue, S. W.
GRAND RAPIDS, MICH.

*Manufacturers of High Grade
Bank, Store and Office Work.*



An Attractive Display

of

FRANKLIN GOLDEN SYRUP

with a sign—"For Hot Cakes
and Waffles" will influence
the sale of many products

Franklin Sugar Refining Company

PHILADELPHIA, PA.

"A Franklin Cane Sugar for every use"

COMMERCIAL TRAVELER

Interesting Incidents of a Trip To Monterey, California.

Monterey, Calif., Nov. 11—There does not seem to be such a thing as a touring season in California. The roads are always in first-class condition, the weather usually ideal, and inclination only is the guiding element. Autumn seems to be about as desirable a time to make extensive journeys, so the other day when a friend of mine suggested that we make a little trip 350 miles away, I grabbed the hook and here I landed.

There are several desirable routes by which Monterey Bay may be reached, but my chauffeur chose the main route to San Francisco—El Camino Real—each mile of which is crowded with sweeping landscape and clothed with historic vesture that has made this region of the world so famous. It is, perhaps, the most prolific of the myriad roads leading out from Los Angeles from a standpoint of sheer scenic grandeur and romantic background.

Leaving Los Angeles we rolled along through Hollywood, over Cahuenga Pass into beautiful San Fernando Valley, where are located the crumbling adobe walls of the San Fernando Mission, founded in 1797 by Father Junipero Serra.

Saugus, on the Western rim of the Mojave desert, is the next spot of historical interest. Long before Marshall made the discovery that precipitated the great gold rush of '49, nuggets were found in the hills back of this typical frontier town.

Now the highway veers to the left, winding through the rich fruitlands of the Santa Clara valley, famous for its prunes. Adjacent to the town of Santa Paula is the celebrated Camulus Rancho, the setting of Helen Hunt Jackson's immortal novel, Ramona.

Ventura, famous for its oil production, harboring Mission San Buenaventura, is next encountered. The palm-sheltered mission structure contains church bells cast in Spain and transported from Mexico on muleback.

Between Ventura and Santa Barbara the highway skirts the mighty Pacific, right at the water's edge, for twenty-eight miles. Offshore is the deep Santa Barbara channel, "playground of the Pacific fleet." Here steel monsters of Uncle Sam's Western marine defense hold winter maneuvers and target practice. The Channel Islands and Santa Cruz Island with its sea caves are plainly visible. Oil wells actually sunk in the ocean may be seen at Summerland.

Santa Barbara abounds in romance. Ortego, soldier of Spain, established the Presidio, or military headquarters, in 1782. Santa Barbara Mission was founded in 1786, by Father Lauseun, one of Serra's lieutenants. This mission is particularly important, for it houses a relic of the true cross from the Holy Land. Another noteworthy landmark in Santa Barbara is De La Guerre House, where lived the sorrowing Conception de Auguello (heroine of Bret Harte's poem), after the death of Rezanoff, her Russian lover. General William Tecumseh Sherman, General Fremont, the Pathfinder, General Halleck and Richard Henry Dana were among the notables who enjoyed the hospitality of this famous old hostelry in its stirring era.

Leaving Santa Barbara, our route winds through Gaviota Pass—"Pass of the Gulls." Nearby is the Santa Ynez Mission, founded in 1804. The Franciscan padres in this region had their life work dashed to pieces when the Indians revolted twenty years later.

At Pismo Beach the highway again skirts the Pacific Ocean. Huge Pismo clams are found here on the rockbound shore. San Luis Obispo, 212 miles from Los Angeles, is the next city of importance. Because a mountain for-

mation resembled a bishop's miter Padres Serra and Cavalier named the Mission San Luis Obispo de Toloso, or Saint Luis, the Bishop of Toulouse. Founded in 1772, this mission was the fifth link in the pastoral chain that forms El Camino Real, California's premiere highway.

Shortly after leaving San Luis Obispo, the highway enters Santa Lucia mountains. It was here that Juquin Murieta and his audacious bandits fought a pitched battle with a posse of Americans in 1852. Murieta was one of California's most notorious brigands.

Almost exactly half way to San Francisco is Atascadero. Seven thousand acres of orchards are divided into small tracts, built around a city the architecture of which is reminiscent of the Far East. Eleven miles beyond Atascadero lies Paso Robles. This city is noted both for its mineral springs and its immense almond orchards.

Eight miles beyond Paso Robles is San Miguel, where in 1797 was founded the San Miguel Mission. Off the route, in the mountain village of Jolon, is Mission San Antonio De Padua, founded in 1771. At Soledad is La Soledad Mission which came into being in 1791, but which is now only a heap of ruins. Back in the mountains lies the Pinnacles National Monument, a territory of jagged and wierd-formed coires discovered by Captain Vancouver more than 100 years ago.

Past Salinas, with its hundreds of acres of sweet peas in full bloom, is San Juan, one of California's oldest towns and home of Mission San Juan Bautista, founded in 1797. It was here that Captain John C. Fremont dared the might of the Mexican army by raising the American flag and fortifying a mountain peak.

Leaving the Pacific highway at Salinas the way again leads toward the coast. At Carmel-by-the-Sea, one of California's art colonies, the ocean is once more encountered. Junipero Serra, the Father of California, chose the Carmel country for his own. In 1771 he removed the Mission de Monterey from Monterey to its present site outside of Carmel, near which sacred altar he was subsequently buried. Many famous writers have sought the muse within the picturesque environs of Carmel, Robert Louis Stevenson, Ambrose Bierce, Jack London, George Sterling and others have made their abode here. It is small wonder when the unique appeals of Carmel's indescribable scenic 17 mile drive, the snowy beach sands and the gnarled cypresses are considered.

And this drive brings us to Monterey, of which there is much to be told, though for reasons unknown to the writer its importance and attractiveness has not been heralded to the world.

Monterey has, undoubtedly, all the natural advantages for becoming one of the leading watering places of all the states. Her natural beauty of scenery, the crescent shaped, pine fringed hills, sloping down through the park-like groves and flower swards, on to the quaint old Spanish town, nestling at their feet, and on again to the silvery sands and creamy ripple of the surge of the broad, beautiful, blue waters of Monterey Bay. The eye rests on the bold outlines of the lofty Santa Cruz mountains, towering to the sky.

On the right we have Fremont's Peak and the Gabilan range, breaking the long view over the rolling plains. The lights and shadows create a perpetual change, and the variety of

"We are always mindful of our responsibility to the public and are in full appreciation of the esteem its generous patronage implies."

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

"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

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.



Warm Friend Tavern

Holland, Mich.

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

E. L. LELAND, Mgr.

In Detroit
It is the Tuller
For Value

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

CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath.
\$2.50 up with bath.

CAFETERIA IN CONNECTION

Columbia Hotel

KALAMAZOO

Good Place To Tie To

Four Flags Hotel

Niles, Michigan

80 Rooms—50 Baths
30 Rooms with Private Toilets
N. P. MOWATT, Mgr.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon -:- Michigan

HOTEL GARY

GARY, IND. Holden operated

400 Rooms from \$2. Everything modern. One of the best hotels in Indiana. Stop over night with us en route to Chicago. You will like it.
C. L. HOLDEN, Mgr.

HOTEL KERNS

LARGEST HOTEL IN LANSING

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

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

BIG RAPIDS, MICH.

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

WILL F. JENKINS, Manager

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per day.

RESTAURANT AND GRILL—

Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.

Wolverine Hotel

BOYNE CITY, MICHIGAN

Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT HOTEL. American Plan, \$4.00 and up; European Plan, \$1.50 and up. Open the year around.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

The best is none too good for a tired Commercial Traveler.

Try the CUSHMAN on your next trip and you will feel right at home

scenes is such that the eye never tires in gazing at nature's handiwork. The sands are without rival—one long, bold sweep of wide, gently sloping, clean white sand—the perfection of a bathing beach.

Around from the old wharf to the lighthouse there are nooks and alcoves such as poets love to sing of as the haunts of the mermaids. The great desideratum of a seaside resort is a beach upon which children can with safety play and bathe, and this is what Monterey provides. Sea mosses, shells and pebbles are there in great variety, which for the amateur naturalist, geologist and the several scientists, there are unrivaled opportunities for augmenting their information and collections.

The salubrity of the climate appeals to all visitors, and while it should be a haven for invalids, they are by no means very much in evidence, but you do see throngs of brain-tired individuals who come here to recuperate and myriads of others who come here for pleasure. Tiring of Monterey, there are other near-by points, full of historical interest and beauty, such as Point Cypress, Point Pinos and the hot springs of Tassayara a short distance away.

Many facts in history concerning Monterey are of more than passing interest, but I will only attempt to cover a few in this article.

This town was first occupied by the Americans on July 4, 1846, and became the capital of California, so remaining until 1849 when it was removed to San Jose. Many old landmarks remain from pioneer days. For instance, there is one famous in history where the first theatrical performance in California was given. In 1847 a company of soldiers was sent from Santa Barbara to Monterey, and as a number of the members had been giving minstrel performances in the former town. Here they were housed in a long, narrow adobe building, which was built specially for the purpose and is to-day in a very good state of preservation. Jennie Lind sang here in concert in 1847. It was in Monterey that Robert Louis Stevenson gathered his data and produced his story of the "Treasure Island."

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 15—The mighty hunters are coming fast this week and most of them will be on their way before Sunday. If the deer are not all killed it will not be because of any shortage of hunters. The Fance-Supe hunting party will be at their camp near Strongs. This will be their twenty-seventh year since they organized and it looks as if they are good for a number of years yet. They are about the oldest hunting party on record here; they have not met with any accidents in all those years and seldom fail to kill their quota of deer. The State car ferries have arranged to keep on the move just as soon as they get a load and will not run on any schedule, so they can accommodate the thousands of hunters from below the Straits.

The many friends of Alex. Atkinson were shocked to hear of his death, which occurred at Flint Nov. 2, where he had made his home after leaving the Soo seven years ago. He was steward for the Le Sault Club for twenty-two years, during which time he made many friends. He leave his widow, one son, William, of Flint, five grandchildren, two brothers and two sisters.

Mrs. Ledia Clairoux, who for a number of years was engaged in the grocery business on Maple street, died at her home Nov. 7, after a short illness. She sold her business about two years ago to Thomas Dugoid and left for her old home at Montreal, but she stayed there only a short time, coming back to the Soo, where she remained

until she passed away. She was born at Montreal Oct. 15, 1861. She left no immediate relatives.

Two of our movie houses are having a hard time with the labor union on account of hiring non-union help. The union is putting pickets on the job to see that no union men patronize the places, but the good shows they have been putting on enable them to play to packed houses. We are watching developments. Much controversy, pro and con, between the manager and the union is going on. Both sides seem to think they are in the right.

Armistice day most all of the business houses were closed at 11 a. m. for the day.

Navigation is drawing to a close. Many boats are making their last trip through the locks. No last minute rush for cargoes is expected and indications are that this season's tonnage will be below that of last year by several millions.

Give a man enough rope and he'll smoke himself to death.

Percy Bennett, who for the past two years has been traveling salesman for the Tapert Specialty Co., has resigned to accept a position as salesman for the Soo Hardware Co., at the Marquette branch, which will give him an opportunity to be nearer his home at Ironwood, where his family resides. Mr. Bennett has made many friends while on the road.

Norman Hill, editor of the Evening News here, had a narrow escape with his life while returning from the foot ball game at Marquette last week when his car slipped off the road near Gladstone, turning completely over in the ditch. That was his lucky day, however, and he had no trouble in getting out of the car, his only injury being a sprained wrist, a small bump on the head and a broken glass on the car. After getting the car back on the road right side up, he proceeded homeward, but did not hit over eighty miles the remainder of the way. Norman is somewhat modest, so made no mention of the incident in his paper.

Wise words: The trouble nowadays is that the hand that ought to rock the cradle won't let go of the steering wheel.

Ben Musliak, one of Eckerman's live wire merchants, called this week for a load of supplies for the hunters who are arriving in large numbers, making extra business for the merchants, as all of the hunters going to camp at Sheldrake, White Fish, Emerson and along the Tahquanamanan stop off at Eckerman, making the remainder of the trip via stage.

The merchants at Hessel and Cedarville are considering a lighting system proposition by getting the Edison Co. here to extend the line from Pickford, so that the summer resorts at the Les Cheneaux Islands may get this service, which will mean much to the community.

Chester Crawford, the popular merchant at Stalwart, was a business visitor here last week. He reports a scarcity of fresh eggs for the past few weeks. It seems as if the hens are on a strike. Where they have usually been able to supply some of the stores, they are hardly getting enough for their own consumption.

William G. Tapert.

Notice of Purchase.

Graffschap, Nov. 15—I have purchased the general stock of F. O. Peterson, the transaction including store building, stock and fixtures. Mr. Peterson assumes all debts incurred up to date of sale. Henry Ver Hulst.

Attention is called to the announcement of the American Brass Novelty Co., of Grand Haven, on page 139. The article advertised is one of the most novel features ever devised for the purpose.

Bancroft Hotel Saginaw, Michigan



fireproof, modern with 300 rooms

RATE \$2.00 to \$6.00 PER DAY
EUROPEAN

Popular price Cafe and Coffee Shop

Garage in Connection with Hotel

Owned and Operated by the

BANCROFT HOTEL COMPANY



for Christmas of 1927

YOU can make this Christmas the happiest of all, by proper selection of gifts for your loved ones.

And of all the thousands of gifts you have to choose from, there is not one that has the appeal of a fine diamond exquisitely set in platinum.

This Christmas we have assembled the largest and most artistic collection of diamond pieces ever shown in our shop. Most of the designs are exclusive — the prices reasonable.

Readers of the Tradesman will find it to their advantage to consult us if contemplating the purchase of a Diamond.

PRICED \$25 TO \$500 and upwards

J. C. HERKNER JEWELRY COMPANY
GRAND RAPIDS, MICHIGAN

DRUGS

Michigan Board of Pharmacy.
President—James E. Way, Jackson.
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, Crosswell.
Treasurer—L. V. Middleton, Grand Rapids.

Remember Your Friends and Forget Your Enemies.

President Houser: At this time it is my privilege to introduce a man whom you all know, a man who is doing a considerable lot in the interest of pharmacy in this country, Jerry McQuade. You have heard a lot about him, I am sure, and he will address you now.

Mr. McQuade: It is indeed a great pleasure and a great privilege for me to have the opportunity to come up here and say a few words to you. The topic assigned me, I believe, is "Remember your friends, but forget your enemies." Now, that is a wonderful subject on which to talk and it reminds me a good deal of the story told of a debate between two Irish women with respect to the individual merits of their husbands. Mrs. Murphy was raving about her husband and Mrs. McGuire was talking and praising her husband. Mrs. Murphy said, "You don't know that fine man I got, that man Pat," and Mrs. McGuire said, "Sure, and what makes Pat so fine?" Mrs. Murphy says, "Every Saturday night Pat brings his envelope and he lays it down in my lap." "Sure, Mrs. Murphy," asks Mrs. McGuire, "and what's in the envelope that he lays in your lap?" Mrs. Murphy answered, "Begorah, there's nothing in the envelope, but I like the principle of the thing."

Now a lot of us will agree in principle that the subject of my talk to-day is beautiful, but how many of us here live up to that principle of remembering our friends and forgetting our enemies. If we were living up to that principle a great many of the difficulties which now lie in our path would not exist. Our position, economically, would be vastly improved. We have an unfortunate habit of accepting things as they come as a special gift from the Almighty and fail to realize that a man who gives evidence of friendship to us expects friendship in return. That is life—that law of life—we get what we give. Now a lot of us, instead of remembering our friends and doing anything for them commensurate with what they are doing for us, would rather let somebody else do it. We all realize there are many things needing correction in the retail drug trade and those of us who do any real earnest thinking know that if we would harness up the power we possess we could accomplish a great deal for our own benefit without recourse to outside agencies. But we have become accustomed to looking to others to do the things we might effectively do ourselves. Just at this moment, for the first time in the his-

tory of that organization, the Federal Trade Commission at Washington has taken official cognizance of the fact that there is unrest throughout this country, due to promiscuous, ruthless, malicious price cutting which is destroying the economic position of retailers in all fields, so last week, to the surprise of us all who have been standing on the side line with our ear to the ground, the Federal Trade Commission announced it would begin to investigate to what extent price cutting was hurtful to the retail business of this country. Heretofore, as you all know, the Federal Trade Commission has taken the position it was an administrative body; that it had nothing whatever to do with the law; that it functioned to administer the law as placed on the statute books of this country by Congress. The fact that the independent retailer of this country was being injured by the operation of price cutting practices fell on deaf ears. The Commission has frequently made the statement, "We cannot enter into this subject of price cutting, so far as it hurts the independent retailer; we are only concerned with the enforcement of the law." But now, pressed apparently from all sides by evidence that the price cutting evil is hurting the mercantile life of this country, the Commission has ordered an investigation of that subject. Now some of us who have read of that announcement will feel inclined to go on letting George do the work we ourselves ought to do, instead of remembering our friends in some active physical way that will make them grateful to us and willing to give us some co-operation in return. A lot of us will be inclined to await the decision of the Federal Trade Commission on this most vital subject to the retail merchants of this country, but if we wait it will be a wait that will extend probably over one or two years. A lot of us also have been waiting for the Capper-Kelly bill, and previous to that the Stevens bill, to be enacted into legislation, and we have been waiting for them for twenty years and each year that bill is wisely put away on the ice in the committee rooms of Congress. At the opening of each session we are told we are going to get that bill through and we are urged to pass resolutions commending it and they are piled in the hugh tombs in Washington, which mean nothing whatever, and at the close of each session of Congress when we make enquiry respecting the Capper-Kelly bill we are told that the administration has advised that it desired no further legislation this time on business subjects; that there is enough business unrest in the country and we will defer any action on the Capper-Kelly bill until the next session. The next session the process is repeated and all that time we have been waiting, instead of doing something ourselves. We should have some legislation upon which we could lean, instead of standing on our own square feet and doing the job which is properly our job to do and it is within our power to do if we will ever organize properly in this country.

[Concluded next week]

Business Wants Department

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

TO TRADE—For, or in part payment of, a stock of general merchandise well and satisfactorily located; a sixty-acre farm well adapted to all kinds of farming, valued at \$2,500. A. Mulholland, Reed City, Mich. 720

Position Wanted—Window trimmer, card writer, good salesman with several years' store experience. Dependable worker. Excellent references. Samples of work on request. Address No. 721, c/o Michigan Tradesman. 721

Good Location—For dry goods and shoe store in village of 500 in fruit and resort region. Address Douglas Chamber of Commerce, Douglas, Mich. 722

FOR RENT—EXCELLENT LOCATION for any line of business. 50 foot front by 100. Will rent twenty-five feet if preferred. Location formerly occupied by J. C. Penney Co., Reasonable rent. Immediate possession. Hexom & Sons, Madison, So. Dakota. 723

WANT TO LEASE HOTEL—To lease a hotel in a good location, about thirty-five or forty rooms. In writing, send full particulars. Address No. 718, c/o Michigan Tradesman. 718

For Sale—Good clean stock of general hardware located in a good, growing community. Good school and churches. Inventory about \$6,000. No trades considered. Reason, old age. Address No. 719, c/o Michigan Tradesman. 719

FOR SALE—One good size safe, in A-1 condition; one set Dayton scales, A-1 condition; two common store counters. Must make room. Will sell cheap. Wiewer Lumber Co., Fowler, Mich. 713

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

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 furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Michigan. 566



METROPOLITAN SERVICE

Savings, checking, foreign, travel, investments — these are only a few of the services the Old National offers you.

It's a metropolitan bank in a growing city — but with time for personal problems!

The OLD NATIONAL BANK

MONROE at PEARL

A Bank for Everybody

Gall Stones—Bilious Colic

Why neglect such a serious disease when the cause can be removed and further formation of Gall-Stones prevented. Send for free booklet. Dr. N. ST. GEORGE, 120 Boylston St., Boston, Mass.

Holiday Goods

Best Assortment Ever Shown

BETTER COME AT ONCE

And See This Wonderful Display

THOUSANDS OF ITEMS

Suitable For Your Trade—Now on Display In Our Own Enlarged Sample Room at Grand Rapids

The Greatest and Best Line We Have Ever Displayed

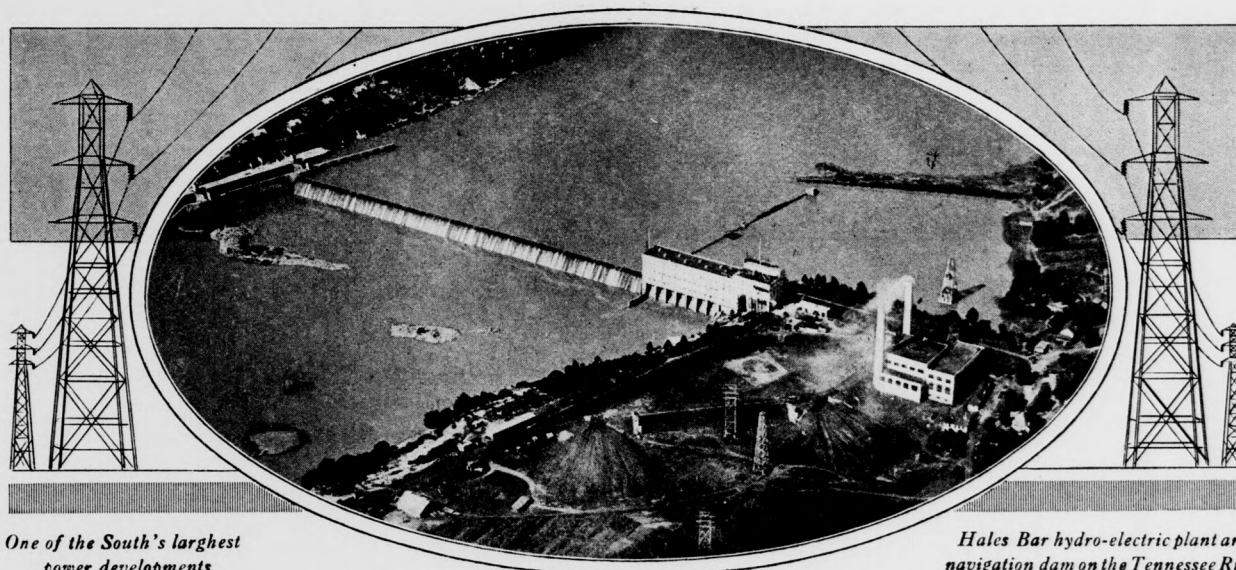
Real Values For Your Money

Hazeltine & Perkins Drug Company

Manistee

MICHIGAN

Grand Rapids



One of the South's largest
power developments

Hales Bar hydro-electric plant and
navigation dam on the Tennessee River

COMMONWEALTH POWER CORPORATION

Controlling utility properties operating in MICHIGAN, ILLINOIS, INDIANA, OHIO and TENNESSEE serving 549 cities and towns with a population estimated in excess of 2,000,000

THE operated properties form one of the largest groups of utilities in the United States, engaged principally in the production and sale of electricity for light and power, and gas as fuel. Among the larger cities served are

—Grand Rapids, Jackson, Lansing, Flint, Kalamazoo, Muskegon, Pontiac, Battle Creek, Bay City and Saginaw, Michigan; Springfield, Ohio; Evansville, Indiana; Peoria and Springfield, Ills.; Nashville and Chattanooga, Tenn.

ELECTRIC

3,278 Miles of Transmission Lines
28,192 Miles of Distribution Lines
842,440 H. P. Generating Capacity

GAS

2,023 Miles of Gas Mains
40,825,000 Cu. Ft. Daily Manufacturing Capacity
17,718,000 Cu. Ft. Storage Capacity

RECORD OF GROWTH

Year	Gross Earnings*	Electric Sales in K. W. H.*	Electric Customers*	Gas Sales in Cubic Feet	Gas Customers
1927 †	\$52,408,357	1,529,178,955	457,545	6,448,233,400	182,906
1926	49,197,543	1,429,553,946	433,664	5,939,658,600	171,280
1925	44,174,864	1,277,370,522	391,960	5,310,973,900	158,745
1924	39,314,810	1,005,855,275	354,613	4,337,707,400	143,016
1923	37,442,596	979,681,098	317,116	4,249,271,600	119,103
1922	32,144,695	750,346,913	264,027	3,807,422,300	111,513

* These figures are prepared on basis of giving effect for the full period of the acquisition of the Tennessee Electric Power Company under Plan which became effective in July, 1925.

† Twelve months ended September 30, 1927.

Over 70% of the gross revenue of the properties is contributed by the Electric Department. The interesting fact about this phase of the business is the evenly balance character of service rendered. About one-half is

utilized for lighting, being divided almost equally between residence and commercial lighting and the other half is taken principally by industrial power customers, a small part being delivered to other public utilities.

There are more than 75,000 shareholders of Commonwealth Power Corporation and its subsidiary companies.

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

Quaker Safety Matches

DECLINED

Canned Blueberries
Quaker Catsup
Mushrooms

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

K. C. Brand

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

BEECH-NUT BRANDS.



BLUEING

The Original

Condensed

2 oz., 4 dz. cs. 3 00
3 oz., 3 dz. cs. 3 75

BREAKFAST FOODS

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

Post's Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 9 5 00
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Postum Cereal, No. 1 2 70
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85
Post's Bran, 24s 2 70

BROOMS

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

BRUSHES

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

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

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

BUTTER COLOR

Dandelion 2 85

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/4
Paraffine, 12s 14 1/4
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT

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

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 50
Clams, Steamed, No. 1 2 00
Clams, Minc'd, 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 25
Cove Oysters, 5 oz. 1 65
Lobster, No. 1/4, Star 2 00
Shrimp, 1, wet 2 25
Sardines, 1/4 Oil, Key 6 50
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 25
Sardines, Im. 1/4, ea. 25
Sardines, Cal. 1 65
Tuna, 1/2, Albocore 95
Tuna, 1/2, Curtis, doz. 2 20
Tuna, 1/2, 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. sil. 1 35
Beef, 3 1/2 oz. Qua. sil. 2 00
Beef, 4 oz., Qua. sil. 2 25
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, 3 45
Chili Con Can., 1s 1 35
Deviled Ham, 1/4 2 20
Deviled Ham, 1/2 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 5 1/4
Potted Meat, 1/2 Libby 9 1/4
Potted Meat, 1/4 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 65

Baked Beans

Campbells, 1c free 5 1 15
Quaker, 18 oz. 90
Fremont, No. 2 1 10
Snider, No. 1 95
Snider, No. 2 1 25
Van Camp, small 85
Van Camp, Med. 1 15

CANNED VEGETABLES.

Asparagus.

No. 1, Green tips 3 75
No. 2 1/2, Large Green 4 50
W. Beans, cut 2 1 45
W. Beans, 10 7 50
Green Beans, 2s 1 45
Green Beans, 10s 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 1 15
Red Kid, No. 2 1 25
Beets, No. 2, wh. 1 75
Beets, No. 2, cut 1 10
Beets, No. 3, cut 1 60
Corn, No. 2, stan. 1 10
Corn, Ex. stan. No. 3 1 25
Corn, No. 2, Fan. 1 80
Corn, No. 10 8 00
Hominy, No. 3 1 00
Okra, No. 2, whole 2 00
Okra, No. 2, cut 1 65
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels 33
Mushrooms, Choice, 8 oz. 40
Mushrooms, Sur Extra 50
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 35
Pumpkin, No. 10 4 00
Pimientos, 1/4, each 12 14
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 25
Sauerkraut, No. 3 1 25
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60
Spinach, No. 3 2 25
Spinach, No. 10 6 50
Tomatoes, No. 2 1 20
Tomatoes, No. 3, 1 00
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, 16s 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 40
Quaker, 14 oz. 1 90
Quaker, Gallon Glass 12 50
Quaker, Gallon Tin 8 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 29
Longhorn 29
Michigan Daisy 29
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
Pastelles, No. 1 12 60
Pastelles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastelles 2 15
1 lb. Rose Tin Bon 00
Bons 9 00
7 oz. Rose Tin Bon 9 00
Bons 13 20
13 oz. Creme De Cara-que 10 50
12 oz. Rosaces 7 80
1/2 lb. Rosaces 7 80
1/4 lb. Pastelles 3 40
Langes De Chats 4 80

CHOCOLATE.

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

COCOANUT

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

CLOTHES LINE.

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



COFFEE ROASTED

1 lb. Package
Melrose 33
Liberty 25
Quaker 39
Nedrow 37
Morton House 44
Reno 34
Royal Club 38

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 5 00
Every Day, Baby 4 90
Pet, Tall 5 15
Pet, Baby, 8 oz. 5 05
Borden's Tall 5 15
Borden's Baby 5 05
Van Camp, Tall 4 90
Van Camp, Baby 3 75

CIGARS

G. J. Johnson's Brand
G. J. Johnson Cigar, 10c 75 00
Worden Grocer Co. Brands
Master Piece, 50 Tin. 35 00
Masterpiece, 10, Perf. 70 00
Masterpiece, 10, Spec. 70 00
Mas'p., 2 for 25, Apollo 95 00
In Betweens, 5 for 25 37 50
Canadian Club 35 00
Little Tom 37 50
Tom Moore Monarch 75 00
Tom Moore Panetris 65 00
T. Moore Longfellow 95 00
Webster Cadillac 75 00
Webster Knickerbocker 95 00
Webster Belmont 110 00
Webster St. Reges 125 00
Bering Apollos 95 00
Bering Palmitas 115 00
Bering Dellosas 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 18
A. A. Choc. Lozenges 18
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 23
Pineapple Fudge 22
Italian Bon Bons 17
Banquet Cream Mints 27
Silver King M. Mallows 1 35

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 20
Evaporated, Fancy 23
Evaporated, Slabs 17

Citron

10 lb. box 40

Currants

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

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice 15
Evap. Ex. Fancy, P. P. 25

Peel

Lemon, American 30
Orange, American 30

Raisins

Seeded, bulk 9
Thompson's s'dies blk 8
15 oz. seedless, 10 1/2
Seeded, 15 oz. 10 1/2

California Prunes

90@100, 25 lb. boxes @06
60@70, 25 lb. boxes @08
50@60, 25 lb. boxes @08 1/2
40@50, 25 lb. boxes @10
30@40, 25 lb. boxes @10 1/2
20@30, 25 lb. boxes @16
18@24, 25 lb. boxes @20

FARINACEOUS GOODS

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

Farina

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

Hominy

Pearl, 100 lb. sacks 3 50

Macaroni

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

Bulk Goods

Elbow, 20 lb. 08
Egg Noodle, 10 lbs. 14

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
7 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 60
4 oz. 5 00
8 oz. 9 00
16 oz. 15 00



GELATINE



26 oz., 1 doz. case -- 6 00
 3 1/4 oz., 4 doz. case -- 3 20
 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

Oleo

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

MATCHES

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

Safety Matches

Quaker, 5 gro. case ----- 4 50

MOLASSES

Molasses in Cans

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

NUTS—Whole

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

Salted Peanuts

Fancy, No. 1 ----- 16

Shelled

Almonds ----- 70
 Peanuts, Spanish, ----- 12 1/2
 125 lb. bags ----- 32
 Filberts ----- 32
 Pecans ----- 1 05
 Walnuts ----- 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 00
 Quart Jars, dozen ----- 6 50
 Bulk, 2 gal. keg ----- 4 25
 Pint, Jars, dozen ----- 3 75
 4 oz. Jar, plain, doz. ----- 1 35
 5 1/4 oz. Jar, pl., doz. ----- 1 60
 8 1/4 oz. Jar, plain, doz. ----- 2 35
 20 oz. Jar, Pl. doz. ----- 4 25
 3 oz. Jar, Stu., doz. ----- 1 35
 6 oz. Jar, stuffed, doz. ----- 2 50
 9 oz. Jar, stuffed, doz. ----- 3 50
 12 oz. Jar, stuffed, doz. ----- 4 50 @ 4 75
 20 oz. Jar, stuffed dz. ----- 7 00

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand

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

PETROLEUM PRODUCTS.

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 "P" ----- 65.1
 Transmission Oil ----- 65.1
 Finol, 4 oz. cans, doz. ----- 1 50
 Finol, 8 oz. cans, doz. ----- 2 25
 Parowax, 100 lb. ----- 9.3
 Parowax, 40, 1 lb. ----- 9.5
 Parowax, 20, 1 lb. ----- 9.7



Semdac, 12 pt. cans ----- 2.75
 Semdac, 12 qt. cans ----- 4.65

PICKLES

Medium Sour -----
 5 gallon, 400 count ----- 4 75

Sweet Small

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

Dill Pickles

Gal. 40 to Tin, doz. ----- 8 25

PIPES

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

PLAYING CARDS

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

POTASH

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

FRESH MEATS

Beef

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

Veal

Top ----- 21
 Good ----- 20
 Medium ----- 18

Lamb

Spring Lamb ----- 25
 Good ----- 23
 Medium ----- 22
 Poor ----- 20

Mutton

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

Pork

Light hogs ----- 15
 Medium hogs ----- 15
 Heavy hogs ----- 14
 Loin, Med. ----- 22
 Butts ----- 19
 Shoulders ----- 16
 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 ----- 14 1/2
 60 lb. tubs ----- advance 1/4
 50 lb. tubs ----- advance 1/4
 20 lb. pails ----- advance 1/4
 10 lb. pails ----- advance 1/4
 5 lb. pails ----- advance 1/4
 3 lb. pails ----- advance 1/4
 Compound tierces ----- 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 -----
 16-18 lb. ----- 23 @ 24
 Ham, dried beef -----
 Knuckles ----- @ 35
 California Hams ----- @ 17 1/2
 Picnic Boiled -----
 Hams ----- 20 @ 22
 Boiled Hams ----- @ 36
 Minced Hams ----- @ 17
 Bacon 4/6 Cert. ----- 24 @ 36

Beef

Boneless, rump ----- 23 00 @ 30 00
 Rump, new ----- 29 00 @ 32 00

Liver

Beef ----- 11
 Calf ----- 45
 Pork ----- 8

RICE

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

ROLLED OATS

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

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. ----- 13 00
 Milksters, Kegs ----- 1 10
 Milksters, half bbls. ----- 11 00
 Milksters, bbls. ----- 20 00
 K K K K Norway ----- 19 50
 8 lb. pails ----- 1 40
 Cut Lunch ----- 1 65
 Bonded, 10 lb. boxes ----- 16

Lake Herring

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

Mackerel

Tubs, 100 lb. fancy 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 85
 Dri-Foot, doz. ----- 2 00
 Bixbys, Doz. ----- 1 85
 Shinola, doz. ----- 90

STOVE POLISH

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

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

SALT

Colonial, 24, 2 lb. ----- 95
 Colonial, 36-1 1/2 ----- 1 25
 Colonial, Iodized, 24-2 ----- 2 00
 Med. No. 1 Bbls. ----- 2 60
 Med. No. 1, 100 lb. bg. ----- 85
 Farmer Spec., 70 lb. ----- 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 20



Per case, 24, 2 lbs. ----- 3 40
 Five case lots ----- 2 30
 Iodized, 24, 2 lbs. ----- 2 40



SOAP

Am. Family, 100 box ----- 6 30
 Crystal White, 100 ----- 4 05
 Export, 100 box ----- 4 00
 Big Jack, 60s ----- 4 50
 Fels Naptha, 100 box ----- 5 50
 Flake White, 10 box ----- 4 05
 Grdma 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 ----- 5 00
 Pummo, 100 box ----- 4 85
 Sweetheart, 100 box ----- 5 70
 Grandpa Tar, 50 sm. ----- 2 10
 Grandpa Tar, 50 lge. ----- 3 50
 Quaker Hardwater -----
 Cocoa, 72s, box ----- 2 85
 Fairbank Tar, 100 bx ----- 4 00
 Trilby Soap, 100, 10c ----- 7 30
 Williams Barber Bar, 9s ----- 50
 Williams Mug, per doz. ----- 48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 3 dz. bx ----- 3 75
 Bon Ami Cake, 3 dz. ----- 3 25
 Brillo ----- 85
 Climaline, 4 doz. ----- 4 20
 Grandma, 100, 5c ----- 4 00
 Grandma, 24 Large ----- 3 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
 Sanl Flush, 1 doz. ----- 2 25
 Sapolio, 3 doz. ----- 3 15
 Soapine, 100, 12 oz. ----- 6 40
 Snowboy, 100, 10 oz. ----- 4 00
 Snowboy, 24 Large ----- 4 80
 Speedee, 3 doz. ----- 7 20
 Sunbrite, 72 doz. ----- 4 00
 Wyandotte, 48 ----- 4 75

SPICES

Whole Spices

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

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
 Penelt, 3 1/2 oz. ----- 3 25
 Kitchen Bouquet ----- 4 50
 Laurel Leaves ----- 20
 Marjoram, 1 oz. ----- 90
 Savory, 1 oz. ----- 90
 Thyme, 1 oz. ----- 90
 Tumeric, 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

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

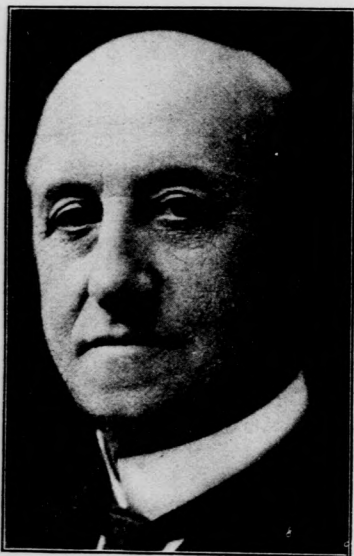
GONE TO HIS REWARD.

Death of George R. Perry, Merchandise Broker.

George R. Perry died at his late home, 326 East Fulton street, early Saturday morning. The funeral was held at the house Monday afternoon, Dean Jackson officiating. Interment was in Oak Hills.

George R. Perry was born in Bridgeport, Conn., Jan. 30, 1849. His antecedents were English and Irish on his father's side and English on his mother's side. His mother's maiden name was Dobbs.

When he was 18 months old the family removed to Detroit, where George attended the public schools and a private school conducted by a man named Patterson. When 14 years of age he decided to learn the occupation of druggist. With this idea in view his father paid H. Simoneau, a pioneer pharmacist of Detroit, \$75 for the first year's instruction. He completed the term of his apprenticeship



George R. Perry.

in the same establishment, leaving his employer in 1868 to come to Grand Rapids, where he entered the employ of Charles N. Shepard, who then conducted a retail drug store on Monroe avenue. This store gained considerable notoriety by the sale of Wahoo bitters, a remedy for fever and ague, which was very common in Western Michigan at that time. Mr. Perry compounded this remedy and assumed charge of the sales to other druggists at wholesale.

After five years with the Shepard house Mr. Perry removed to Chicago, where he remained two years, returning to Grand Rapids to take a position in the wholesale grocery establishment of L. H. Randall & Co. which was located at the foot of Lyon street. He continued with the house twenty-eight years, during which time it was known as Freeman, Hawkins & Co., Randall, Freeman & Hawkins, Freeman, Hawkins & Co. and Hawkins & Perry. Mr. Perry handled the credits and the sales of goods in bulk quantities to lumbermen and other large buyers. On the sale of the house to the Worden Grocer Co., in 1892,

Mr. Perry engaged in the merchandise brokerage business, which he conducted without interruption for the past thirty-four years.

In the meantime Mr. Perry served the city four years as Treasurer, four years as Mayor, five years on the Board of Assessors and also as a member of the Charter Commission. He was a close personal friend of the late M. H. Ford and served him in the capacity of campaign manager both times he ran for Congress. Mr. Perry owned up to being a hide-bound Democrat, albeit his first vote in 1872 was cast for Grant, because he would not support Horace Greeley. He also voted for Roosevelt when he ran against Judge Parker. He was an alternate delegated to the National Democratic convention which nominated Cleveland in 1884.

Mr. Perry was a charter member of Daisy Lodge, B. P. O. E., and served the local lodge two terms as Exalted Ruler. He was a 32d degree Mason.

Mr. Perry was married Jan. 6, 1874, to Miss Jennie Blake, of Grand Rapids. They had five children, only one of whom lived to comfort them in old age, Miss Jennette. Two of the four children who passed away died on the same day of diphtheria. The family have resided at 326 East Fulton street for many years.

In March, 1899, Mr. Perry participated in a joint debate with the late William C. Sheppard in the Fountain Street Baptist church on the subject of prohibition, at which time he held that such a law could never be enforced. He believed that the experience the country is now having with the Volstead law corroborated his statements on that occasion.

Mr. Perry was a man who accumulated many friends who stayed by him through thick and thin and took sides with him on every great question which came up for the discussion and consideration of local voters. He never failed to reward a friend or punish an enemy if the opportunity presented itself. He was a vehement and effective public speaker, although he seldom remained on his feet more than a few minutes at a time. He faithfully served the interests of those who dealt with him in a brokerage capacity and was therefore able to retire from the active work connected with that occupation with an ample competence.

Can anybody explain why idle curiosity is always so very busy?

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.



"—and include a package of Kellogg's ALL-BRAN"

Grocers have heard that order millions of times. Consistent and intensive sales work throughout the country has made ALL-BRAN a national staple.

There is no "off-season" for Kellogg's ALL-BRAN. A customer once, is a customer always, for Kellogg's gives satisfaction. 100% satisfaction. *IT'S 100% BRAN — THAT'S WHY!*

--Newspapers throughout America are carrying the Kellogg message of health, and this intensive advertising is supplemented by the most intensive sales and promotion work ever placed back of a food product.

Now is the time to recommend and suggest Kellogg's ALL-BRAN to your customers.

Kellogg's

ALL-BRAN

Income Tax on Owned Business Block.

(Continued from page 20)

cent trade paper which contains these words:

"Since the re-sale price on coffee has been abolished, I am pushing a coffee on which I can make a living wage. At one time I was selling 250 pounds of one particular brand a month, but since that particular brand has caused all the trouble, I am now selling only twenty-five pounds per month."

This is another example of how loyalty and consideration do not work among some grocers. For the brand which has "caused all the trouble" is the one behind which the manufacturers put their money, with prodigal liberality, and only ceased when it seemed they could go no further without being sent to jail. Yet grocers now reflect thus on the goods. If we want our friends to stay with us, we must stand with them in foul weather as well as in fair.

One reason why the chains get ahead while the ordinary grocer stands still—or worse—is that chains know what they offer their customers. Contrast this story, which rings absolutely true:

Grocer recommends a syrup to a customer, saying: "It's very fine. Ingredients combined a little differently—one of the finest table syrups I've sold. My wife thinks there's nothing like it." But it developed later that the grocer had never tasted the syrup.

He also sold peas with the statement that they were the best he had ever had in stock—and he had never tasted the peas.

Another grocer, asked how much of his stock he sampled before he put it on sale, said: "Very little. I buy goods from the best people I can find and it's up to them. If my customers come back with it, I go back where I bought the stuff. They are not going to let a thing like that happen."

So long as grocers handle goods on that basis, they are not tradesmen at all.

Paul Findlay.

Regional Meetings By the Michigan Wholesale Grocers' Association.

Saginaw, Nov. 14—The success of the Home-Owned Store campaign and the permanent success of Home-Owned Stores can be greatly enhanced through the proper co-operation of the merchant's division of your local Chamber of Commerce.

To illustrate, on Thursday of last week, a meeting was called at Coldwater, sponsored by the President of the Merchants' group of their local Chamber of Commerce. Harry Milne is responsible for the success of this meeting, because it was through his interest and influence the way was paved for this meeting, and we all appreciate the fact that these things do not just happen, but are the result of time and effort.

A noon day dinner was served at an inn about a mile out of town and this was attended by thirty-three representative merchants from Coldwater. The meeting was truly representative. I am told it included practically every line of business in the town.

After dinner another room was provided and the meeting was called to order. After a few introductory remarks by the chairman, the writer was asked to give an outline of the Home-Owned Store campaign.

A vote was taken at the conclusion of the meeting and it was unanimously in favor of the adoption of the Home Owned Store slogan, advertising material, etc.

Every man in the room voted to make the plan a success in Coldwater and it is very evident the plan will go over well there, because with thirty-three merchants present from a town of about 6,000 people, you can see the meeting was well attended.

Some of those present made some very complimentary remarks and it was a real pleasure to see the interest that was displayed.

Within one hour after the meeting, many of the stores had the signs displayed on their windows. This was made possible because we sold most of those present their material before they left the meeting.

The editor of their local paper has asked us for plates, cuts, etc., and there will, no doubt, be plenty of follow-up work done.

The success of this plan is in having all lines of business co-operate, and when you analyze the other fellow's business, you find his problems and those of the grocer are very similar. This campaign is just as practical for the local jeweler as it is for the dry goods merchant and the retail grocer.

We will be glad to help all we can in your market and if you desire, we will explain the campaign to your Chamber of Commerce executive, and through him interest the dealers in all lines. We need about one week's advance notice.

We have received requisitions from about fifty per cent. of our members for the insert "Let the Public Know."

These inserts are furnished to you without charge and are just another link in the campaign. They should be used in your out-going mail and invoices for the next few weeks.

I have been asked to attend a meeting of newspaper editors representing twenty-one daily papers in the State and explain to them our plan. These papers are all in towns of 5,000 to 10,000 people. The scope of this campaign is growing all of the time and the benefits will become more apparent as time goes along.

P. T. Green, Sec'y.

Your Customers Know

that the *quality* of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C Baking Powder

Same Price
for over **35** years

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

Millions of Pounds Used by
our Government

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

BIOGRAPHY OF KANTT B. DUNN

The Story of a Heartless Mercantile Villain.

Kantt B. Dunn is a proven genius. He has neither brains nor vision; but he possesses one gift which has made him a mighty ally of the forces of centralization in business. He talks in a convincing manner and makes his people believe him without asking him to prove it. To-day he is a ruling sovereign, with the dictatorial powers of a Mussolini in the affairs of of a million vassals. He holds the pursestring of a thousand thousand subjects and draws them tight at the first mention of a fighting idea against those whose cause he has espoused. Considering his achievement, it is only his due that he should be distinguished by a biography, although he isn't dead yet, and his portrait should certainly be given a place in the hall of fame but for the fact that such a distinction would convert said hall into a rogues' gallery.

Kantt B. Dunn got his start away back there in the days when Grandpa was enjoying the thrills of his first flirtations with hoop-skirts. There was a lovely lady whose name was Mayne Street, who was betrothed to a gallant hero who bore the title of General Public, but the fortunate lady had one weakness, common to the ladies of her day. She like to be haughty and many a time did she high-hat the General when he came to pay her court across the counter.

Not that Mayne Street failed to enjoy his advances. On the contrary, every touch of General Public's hand brought a thrill to her cash till; and every kiss sent an ecstatic tremor to the very heart of her bank account. But, considering the ruling conventions of that prim day, it didn't suit her sense of the fitness of things to allow the General to see how she really delighted in his courtship.

One day a traveling salesman paid a friendly call on Mayne Street and told her something startling, as salesmen often do. The General who was her betrothed had been caught in a flirtation with a lady in a far distant city. Mayne Street received the information with a frown and a tightening of the ruby lips.

"Who is this woman, if I may ask?" she enquired, with a lift of her proud head.

The salesman shrugged his shoulders.

"I don't know much about her," he replied, "other than that her name is Cyndy Kate, and that she is reputed to be a clever woman. She powders and paints to beat Cleopatra and she dresses to kill. She is out to catch the eye, I'm telling you."

Before many hours had passed, the story had gone the rounds (these salesmen are such confiding fellows, you know); and Mayne Street was in an uproar of mixed feelings. But Old Kantt B. Dunn heard of it and quickly busied himself about the job he had been hired to fill. He immediately sought Mayne Street's company.

Sitting easily on the counter, nibbling crackers and cheese from her

stock, he awarded some of his remarkably fine sounding advice.

"What are you so upset for?" he jeered, "That affair of the General's is nothing. Just an innocent little fling; that's all. Say, when he gets tired of looking at her kalsomine front, he'll be right back here, begging you to set the wedding day ahead. That woman can't fool the General. He's too wise for her."

Mayne Street heaved a sigh of hopeful relief.

"Do you really thing so?" she asked. "Well, when he does, believe me, I'll give him a lesson. To think that he would even look at her, the frizzle-headed, paint-faced little cat."

Then things began to happen. The General was reported to be receiving regular correspondence from the distant city. One day, Mayne Street squinted through the glass door of his postoffice lockbox. What she saw there caused her to turn pale. It was a letter, with Cyndy Kate's return address in the upper-lefthand corner. Mayne Street watched the General's mail closely for several days. There came a package. It was a book—an artistic album, filled with her pictures in various poses. She called it a "catalogue." Mayne Street's heart began to fail her, when she soon learned that the General had actually sent the strange woman money, and received packages in return—some of them so heavy they must come by express—and one, even, by freight.

She was almost on the point of flying to him and begging him to remain loyal to his first love, but Old Kantt B. Dunn continued to prove his convincing genius by stiffening her former resolve with his assurances. She had no cause for worry, he told her; the General was too wise to be fooled.

One day, the General dropped in to see her and she gave him a piece of her mind. What she told him about his affair with the lady of the big town was enough to fill the Encyclopedia Britanica and a couple of dictionaries, but the General completely floored her with his retort.

"Say," he flared, "I'm not married to you, am I? Maybe we are engaged, but that isn't all my fault. Remember, it was you who popped the question, not I. I am still a free man and if you don't like what I do, you can do the other thing. One thing about her, she does not put on any airs, when I'm around, and that's worth something!"

Days, months and years passed. The General's affair continued, while Mayne Street seemed to wither away. She developed a perpetual frown; her lips dropped at the corners of the mouth; and, in spite of all that the billboards said, she completely lost that school girl complexion. Even Old Kantt B. Dunn found it difficult to maintain her resolution.

Then the last straw descended, when some party unknown began to erect a fine new home in the town, and Mayne Street learned that it was to be the country home of the terrible Cyndy Kate. It was going to be called "The

Chain." Soon, she would be able to vamp her General right there on the home grounds. Mayne Street, quite properly and gracefully, swooned away. And Old Kantt B. Dunn was again on the job. When the unconscious lady first opened her eyes, she beheld him standing over her, watching her narrowly.

"This thing has gone too far, already," she cried. "You have been deceiving me all these years with your false assurances; and, now, I stand to lose that which is my very life. Leave me, at once. I will have nothing more to do with you and your glib tongue. I am going out and fight for what is mine. No outside charmer is going to come between the General and me, without my lifting a finger to hinder. He is mine by every legitimate right and I am going to fight for what is mine!"

But Old Kantt fastened her with his hypnotic gaze, meanwhile shaking his head.

"You can't do it!" he warned, "It is too late. The other woman has slipped it over on you and your cause is lost."

The very assurance which had stiffened her resolve to do folly in the past had now been turned against her, for the purpose of breaking down a newer resolve. What could she do, now that her last friend had failed her? Meet us next week on this corner, and we shall see. W. H. Caslow.

Call For Gloves Improves.

The demand for women's gloves has been spurred by lower temperatures and re-orders of late have been of good volume. Both kid and fabric merchandise is in favor. Supplies of the latter available in the market are not large, wholesalers say, particularly in the saddle-sewn effects. Slipon styles led for a good part of the Fall season, but increased interest has lately been shown in gloves having novelty cuff effects.

UTICA KNIT

Springtex
UNDERWEAR

Lambsdown

AL THERE

ALL UTICA KNIT
UNDERWEAR



Van Leeuwen
Dry Goods Co.

237 and 239 Fulton St., W.
GRAND RAPIDS, MICH.



FOR "The original patrol" YOUR
PROTECTION

SARLES
MERCHANTS' POLICE
and
INSPECTION SERVICE
The Original Patrol in Uniform.
Under Police Supervision.

401 Michigan Trust Bldg.
PHONES—5-4528, if no response 8-6813
Associated With
UNITED DETECTIVE AGENCY

Fenton Davis & Boyle

Investment Bankers

Chicago
First National
Bank Building

GRAND RAPIDS
Grand Rapids National Bank Building
Phone 4212

Detroit
2056 Buhl
Building

VIKING AUTOMATIC SPRINKLER COMPANY

Office: 406 Murray Bldg. Warehouse: 109 Campau Ave.
GRAND RAPIDS, MICHIGAN



FIRE PREVENTION CONTRACTORS AND ENGINEERS

A HOUSE WITH A HISTORY



Corner of Oakes Street and Commerce Avenue. Three Hundred Feet from the Main Entrance of the Union Depot

*1873-1927--Fifty-four Years of Successful Service
to the Drug Trade of Michigan*

*We enjoy the courtesy of more visiting buyers than any other
Drug house in this part of the country*

HAZLETINE & PERKINS DRUG COMPANY

Grand Rapids

MICHIGAN

Manistee

MIGHTY MEN OF DESTINY.

Creators and Organizers and Disciples
of Commercialism.

Where commerce has gone, welath, power and progress have followed. Egypt's trade with India was the foundation for the progress which made her the most civilized nation of antiquity. When the fleets of the Phoenicians dotted every sea, planting colonies on the shores of the Mediterranean, trading in Britain and the land about the Baltic, Tyre and Sidon rose to the height of wealth and power, and ancient civilization received its greatest impetus. Trade made Carthage great, and it was through her colonies that Greece was able to perfect her civilization. Upon the industry of conquered states, Rome rose to power, and with her fall the Dark Ages came, when commerce and civilization ceased. At length the Italian Free States rose. Their caravans sought the East. Their traders penetrated the northern wilds. Ignorance and barbarism began to disappear. In their place came knowledge, wealth and power. After the decline of the Free States, Spain, Portugal, France and the League Cities of Germany became powerful through trade. The fleets of the Netherlands discharged their rich cargoes, making Antwerp the wealthiest city in Europe. And England, growing slowly and steadily, became the mistress of the commercial world, only to lose her ascendancy to the rising power across the sea. Such is the history of commerce. What is its meaning?

When Pisa laid the foundation of modern commerce the cloud of ignorance, degradation and oppression began to fade away; the dawn of a new era shone from the Italian ports. Their merchants came in contact with strange peoples and their caravans brought a knowledge of the arts and customs of the East. They told of the civilization of ancient Greece, of the culture of the days gone by, of arts and sciences never known to Western minds. Latent ambitions were aroused; new industries created. Schools sprang up. Men awakened to a new conception of life. And the Crusades came. Religious zeal inspired them, but they were made possible by the wealth, the knowledge and the fleets of the Italians. The Holy City fell and the merchant banner of the Genoese floated from the battlements of old Jerusalem. Defeated, the crusading army melted away, but the merchant stayed. The flag of the Moslem again waved over the Holy Sepulchre, but the knowledge long treasured by the East and now transmitted by the trader was vitalizing Europe and raising its people from barbarism to civilization.

Commerce means wealth, wealth means leisure, and leisure knowledge. As long as man slaves for mere existence, progress must be slow. With leisure comes advancement. The wealth of the commercial cities gave man the time to study; the generosity of their citizens gave him the opportunity to make his work immortal. Italian gold paid for Italian art and the results of trade made the Renaissance a possibil-

ity. It was a desire for commerce that sent De Gama around Africa, Columbus to America, Magellan around the Horn, explorers into every corner of the globe, and gave us our knowledge of the world. And in the wilds of Africa as the cities of England, on the shores of the Bosphorus as beside the Chesapeake, missions, churches, universities, libraries and benevolent institutions of every kind stand as lasting monuments to commercial classes. The world owes a large part of her education, culture and enlightenment to the benevolence of our "Merchant Princes."

But trade makes for peace as well as culture. When commerce revived, all Europe was a hostile camp. Stranger and enemy were synonymous terms. Tribe stood aloof from tribe, and hatred kept them so. But with the spirit of trade, came a softening of this hostile feeling, a liberalizing of the minds of men. Animositities became subdued and the barbarian was tamed by the power of industry. A cry arose for peace, for government, for law. Men saw that war hurt trade and forthwith the contest of arms began to lose its oldtime popularity. Nations began to see their inter-dependence, to realize that they belong to one great family. They began to see that peace was better than war, that love was better than hate. Thus what religion teaches individuals, commerce teaches nations. Men may dream of universal peace. The pulpit may tell its glories, poets may sing its praises, the representatives of mighty military powers may meet to discuss it, yet all these avail as nothing when compared with the influence of trade. Let war destroy the commerce of the seas and from Europe would rise the wail of famine and the cry for wheat from the Dakotas, while from our cities and our plains would come the answering call for ships to take away the things we give, and bring the things we get in turn. This knowledge of mutual wants, the feeling of commercial dependence is the strongest argument the world will ever have for "Universal Peace."

The people, commerce, and liberty have always stood together. Through the Middle Ages, it was the trading towns that nursed the feeble sparks of freedom and from whose halls liberty first spoke. Against wrong, injustice, and oppression, they waged their stubborn fight. Their strength grew. Trade must be protected, and they leagued themselves together. They showed that men could rule without being of royal blood; that the lords were dependent upon the commons. Hand in hand with the barons, the traders of London met King John at Runnymede and national liberty began. People realized that the world was not made for kings and barons, but for free-born men; that humanity could be benefitted as well by industry and noble virtues as by idleness and noble blood. Through the influence of trade, violence, ignorance, and superstition began to pass away, and feudalism tottered to its grave. New nations rose. A confederation of scattered colonies threw off the yoke of tyranny. Torn by dissession and strife, distrustful and jealous of one another, they stood on

H. Van Eenenaam & Bro.

Sole Manufacturers of

Boston Strait

5¢ Cigar

and

Little Dutch

ZEELAND - MICHIGAN

Have you ordered your
CALENDARS for

1928

?

Don't forget we carry
all kinds of

Advertising Specialties

Samples and Prices on Request

GRAND RAPIDS CALENDAR CO.

906-912 South Division Avenue

Grand Rapids, Michigan

Phone 31732

the verge of ruin. Were seven years of war to be in vain? Was all that suffering and all that misery to count for naught? It was the binding influence of commerce and the necessity for commercial relations that kept the states together and produced the "Constitution and the Union." And whenever men look upon that document they must acknowledge their debt to commercialism, which alone made it possible.

For us, as a Nation, the last few years have marked a revolution. Our internal conquest is finished. Our forests have been transformed into busy factories; our public lands, free to whoever wills, into private fields; our rugged mountains into constant streams of wealth. Bands of steel and whispering wires connect remotest parts. Time and space have been annihilated, sectional lines swept away, natural resources converted to practical ends, and as a compact industrial unit the United States has stepped into her place as the acknowledged leader of the commercial world. War has given us colonial possessions and changed the temper of our people. Prosperity has developed our resources until we can no longer consume our products. Foreign investments and external markets are absolutely essential, and in the future we must associate with the world as assiduously as we have shunned her in the past. For decades we have looked towards Europe, now we must turn toward Asia. The Pacific is our future "lake of commerce."

The Orient beckons. China, through-

ing with her millions, promises the greatest market of the world. Her extent of territory, a mighty storehouse of treasure, calls for the railroad and the telegraph, while her vast unexploited fields mark her as the greatest conquest for the world of enterprise. Thoughtful men are everywhere demanding that this Chinese trade be fostered and strengthened; that America awaken to its possibilities and opportunities; that she realize that the time is ripe to carry to China the benefits of modern civilization, through the strengthening, ennobling, uplifting power of American Commerce. Our sister republics of South America await our trade. Forest and undeveloped resources promise rich returns to the nation which, touching them with a spirit of trade, and not of force, awakens them to full realization of their strength and power. Our colonies call for help, for peace, for liberal treatment. They ask that we give to them the policy which has been the touchstone of our greatness. In the trade of all these countries, lies the promise of our future.

But in these alluring prospects, grave dangers lurk. The pathway of progress is strewn with the wrecks of nations which grew strong in adversity, but succumbed to prosperity. As a precursor of civilization commercialism has transformed the world; but in their zeal for commercial conquest nations have too often forgotten their ideals. Such dangers confront us. Ability, success, even character, are too often interpreted in terms of trade. Our in-

tellectual, civil, and even our religious life is being controlled and distorted by commercial interests. Shall wealth instead of worth become the prevailing standard? Shall right and justice give way to expediency? Shall the glint of gold draw us from nobler aspirations and ambitions? Against such things we must guard. For if America is to succeed in the coming years, she must keep her old ideals of worth, of honor, and of justice; she must judge men for what they are, not for what they have.

This drawing century is to mark the greatest conflict of the ages; a conflict of industrial and commercial supremacy, a conflict of intelligence and skill, a conflict of mighty nations. The bugles are sounding. Great statesmen are calling the nations to the field. The lines are forming, the industrial battalions are wheeling into their places. Our people hold the center. The East and the West unit in us. The center of trade, beginning in Asia, has traveled westward until it has reached our shores. It can go no further. The genius of our people is to unite the wealth of the Orient with the intellect and culture of the Occident. With her natural resources fully developed; with an intelligent and industrious people united and happy; with her modern methods; and her industries centralized and controlled by the greatest captains of the age, America steps forward like a strong man stripped to run a race, to attain her greater end. And when, a hundred years hence, men look upon the past and sit down to write our

history, they will rule two pages. On the one will be the names of those who have made us what we are to-day. Of Washington, the Father; of Hamilton, the Organizer; of Jefferson and Jackson, of Clay and Webster, of Lee and Grant, of Lincoln and of Roosevelt. And on the other will be the names of those who have raised her to her highest destiny; who have carried her language to every corner of the globe; who have made her principles and institutions part of every people, until her ideals are bounded not by seas, but only by the breath of man. These men are the Disciples of Commercialism.
S. Wells Utley.

Sympathized With the Infinite.

When Gladys Lee was a little girl, she was given a half-dollar by a fond relative. Gladys greatly admired it because her money gifts previous to this great fortune had consisted of pennies.

"What will you do with it?" she was asked.

"I think I will take it to Sunday school next Sunday," was the unexpected reply.

"Why take it to Sunday school?"

"I want to give it to God," replied Gladys. "He never gets anything but pennies, either."

That's Different.

Head of the house, in angry tones: "Who told you to put that paper on the wall?"

Decorator—"Your wife, sir."

"Pretty, isn't it."

More than 225,000

CLIPPER BELT LACERS

Giving Perfect Satisfaction in Every Important Industry
All Over the World

CLIPPER BELT HOOKS

[100% Staggered]

4,000,000 Sold Daily

Ask for

Circular No. 15



Standardize on

CLIPPER LACERS, HOOKS

and CLIPPER PINS for

Increased Production,

Economy and Satisfaction

The New Clipper Speed Lacer No. 8

CLIPPER BELT LACER COMPANY

GRAND RAPIDS, MICHIGAN

SOMETHING WRONG.

Novelty Noyes Finds Out What "Something" Is.

It was just half past ten.

The store of James B. Noyes & Brother was empty, so far as customers were concerned. True, Noyes himself was there, as were also Joe Boyd and Henry Morgan, the clerks, and the faithful store cat.

The goods were properly arranged on the shelves, and a fairly good window display beamed out on the deserted street. The advertisement for the Courier had been prepared and was ready for delivery. The floors were swept.

Everything was ready for the customers. Everybody was waiting for a chance to serve. Even the tabby was arching her back as if in anticipation of a friendly rubbing from some kindly visitor.

The business scene was a good one. But customers, to use a worn-out term that fits in better than anything else, "were conspicuous by their absence."

Novelty Noyes had been pacing the store for half an hour, stopping long enough on one occasion to sell a box of carpet tacks to Lawyer Fitzpatrick's little boy.

Suddenly he stopped in front of his office door, darted inside, and snatched a little book from one of the drawers of his private desk.

He beckoned to his chief clerk.

"Come here and listen, will you Joe?" he called.

Obediently the young man walked over and sat on the edge of the counter.

"This little book tells me that the decrease in net sales of silverware is just 15 per cent. from last October," he remarked. "There's a decrease of 25 per cent. in canvas gloves—but that's due to the late winter. There's an increase of 8 per cent. in ranges, but that's because the Ferguson Camps bought fifteen for Mehoopany Camp. There's a decrease of—why, Joe, there's a decrease of something everywhere almost."

The young man nodded.

"We are spending about 3.41 per cent. of our sales for rent; 10.11 for salaries; 1.12 for advertising; .91 for delivery; .43 for heat and light. In fact, we are just about right on all the items according to those efficiency experts. But the store's empty. There are no customers. What's the matter with us? Are we losing our pep?"

Joe merely shrugged his shoulders and said nothing. But he was thinking. The proprietor knew his clerk thoroughly and paid no attention to his silence. Joe was the kind of a man who said something only when he had something to say. When that time came he would be of help.

Novelty Noyes retreated into his office, slumped down into his chair, ran his fingers through his rumpled hair, and thought. For half an hour he remained there without saying a word. Occasionally, he would look up and grunt disgustedly, usually on occasions when Joe would be passing out a nickel's worth of picture wire, or telling an inquisitive customer fo

the fourth time that Patterson's ranges were now selling for \$90 flat.

He took advantage of a period when Joe and Henry actually became busy with real honest-to-goodness customers, to telephone someone—somewhat at length. When he hung the receiver up at last, there was a smile on his face—the first he had worn for a week.

Ten minutes later, he walked briskly out into the store, tossed Joe's hat across the counter to him, pushed Henry laughingly toward the door, and exclaimed:

"Let's get out of this morgue for a minute, men. Let's have a soda. This place gives me the creeps."

Laughingly the clerks obeyed.

"Pictures taken cheap to-day, Mr. Noyes," called a voice from across the street.

The local photographer stood there with his camera already focused on the doorway.

Gee! He takes a lot for granted," remarked Joe.

"Business must be brisk up his way, too," laughed the proprietor. "Let's give him some anyway. If we can't get any ourselves, we may as well help someone else."

"All right, old man," he shouted across the street. "Let's have one just as we are. Do your best and you'll ring in for a soda, too."

Three days later, James B. Noyes opened his morning mail, smiled in a satisfied way, and called Joe and Henry into the office.

"What do you think of the photos?" he asked curiously.

Joe Boyd looked at them first, then passed them across to Henry with a disgusted whistle.

The junior clerk found himself flushing as he looked at them. The proprietor had ordered photographs of liberal size. Every feature stood out on them. In fact, more than the features stood out, and both Joe and Henry noticed this immediately.

"Some baggy knees," remarked Henry at last. Joe blushed as he followed the boy's glance and saw that it was his photo that was being commented upon.

"Rather tousled hair," he retorted significantly.

"Guess you've got some excelsior on your coat, Joe. Wonder if it's there yet?"

The older clerk brushed his right shoulder before the boy could raise his eyes from the photo.

"I'll bet your nails were off color," he said, and as Henry lifted his eyes, the older clerk was glancing at his pudgy fingers.

"How about the boss?" broke in Noyes. "What do you think of the hang of that vest, and the wrinkle in that sock?"

"And how about this grease spot here?" he added, pointing to one of his knees that some days before had come in contact with the gearings of an electric dish washer that was being repaired.

Neither clerk ventured a comment. When it came to reprimanding the usually immaculate proprietor, considerably more nerve was required than

they possessed just at this embarrassing moment.

"Let's look the windows and shelves and stock over," continued the proprietor relentlessly. "Let's see if there is any untidiness there. Perhaps we have a neat looking window from across the street, and a mighty poor looking one from three feet away. Let's see if the store is as off color as we are."

Apparently it was, for in less than half an hour, they were all busy in a general house-cleaning. Mrs. Rogers, who helped them from time to time in an emergency, started to work with her mop and pail. Soon the delightful odor of cleansers filled the little store from front to back.

When night came, not many customers had been served, but the force was thoroughly tired—and disgustingly dirty.

When the doors were locked, James B. Noyes pulled down the blinds and beckoned to the younger men.

They followed him into the office.

"How many suits do you wear a year, Joe?" he enquired. "I mean down here to the shop?"

Joe paused a minute before he answered, "Two."

"Pretty hard to keep them up to snuff, isn't it," suggested the proprietor.

"These times, it surely is."

"You're satisfied with your salary, aren't you?"

"Certainly. You've always been fair."

"Well, I'm raising you three dollars a week, beginning ten weeks back," said the proprietor suddenly. "That's a clothing raise. I know you can't get four suits a year these days, without stinting more than I want you to, but I'm willing to make a 'clothing raise' over that salary that you are now getting and that suits you, so that you can get two extra suits and be dressed right up to snuff, every day—unless it's stock-taking time, or another house-cleaning day like this."

He looked at the young man fixedly.

"How's that sound?" he enquired.

"What will I do with all the worn out clothes. Or rather, the half worn out ones," said the clerk. "I can't finish a suit in three months."

"Keep it four or five months, if you can look right up to snuff," replied Noyes. "But no matter how long you keep it, it's up to you and Henry and me, too, to get back to the way we used to dress a few months ago. We've been getting slack. When your suits get off color, take a couple to the attic for fishing suits next spring, give next year's to the Salvation Army; pass year's after next, or year after next's or however you say it, to your brother on the farm; oh, do anything, but don't let me catch you, or don't let you catch me either, unless everything's O. K."

The same offer was made to Henry, except that his clothing allowance was less impressive.

In less than a week, the proprietor and both clerks of the Noyes Hardware store were decked in their new array.

"Did you see young Henry Morgan

this morning?" remarked more than one matron after Henry had left a circular at the door and she had time to get out on the stoop and exchange a few words with the woman next door. "All decked out in his Sunday clothes on Wednesday. They must be getting prosperous down at Noyes' place."

The town seemed to notice the change, not only in attire, but in the windows. And the number of favorable comments passed over the counter showed that they did notice and appreciate the shining paint of a light shade that beamed from the freshly painted store.

"Too much dark stuff around," remarked a salesman. "Glad to see you aren't afraid of a little soilaible stuff on the outside. They're using this same color in Milwaukee and St. Louis. I've been both places this month. It livens the whole section up. Wish a few more would do it and make the place look less like a morgue."

Someone said that "nothing succeeds like success." He should have said that "Success follows the signs of success" and he would have uttered another truth.

Business picked up. Women, and even men—in spite of their flushing denial—like to shop in an atmosphere of cleanliness and prosperity.

The Christmas stock of silverware was gone over, and the most attractive styles placed in the windows. Every piece was polished just a wee bit with a chamois before it was allowed to expose itself to the curious. Every box was dusted gently with a soft birstle whether it needed it or not. Everything in the store was spick and span—and business came in to bask, or I should say thrive, in such a congenial atmosphere.

And then Novelty Noyes buckled down to some direct canvassing—something he always did when business was not what he wished it to be. Silverware was holding up too much of his capital. It must be sold—and it was no use waiting until Christmas to start the boxes on their way from the store to the home. The Courier was watched eagerly for wedding announcements, birthday announcements, anniversary announcements, party announcements—in fact wherever he could learn of a coming event that means "gifts," there Noyes centered his fire.

"Silverware is the ideal gift," he preached in his handbills, his letters, his advertisements.

Two weeks before Henry B. Tilton, one of the leading men of the town, and his better half of course, were to celebrate their silver wedding, dozens of their friends, including all their relatives in the vicinity, had full information about the silverware in James B. Noyes and Brother's store—and furthermore, knew just what kinds of silverware were particularly applicable for such an event.

"Don't get knives, Alice," remarked Joe one afternoon, to a young lady who was looking over those utensils. "I know of a dozen and a half at least that will be on the table. Better get spoons. No one has purchased any yet. We're kind of keeping an eye

Michigan Bankers *and* Merchants Mutual Fire Insurance Company

Fremont - Michigan

Chartered August 14, 1916



Safe, Sound, Conservative

Unsurpassed Record for Growth, Strength and Prompt
Payment of Losses

Correspondence
Solicited



If your store burns today---could you prove your loss?

Would that loss represent the saving of a lifetime?

Is your earning power decreasing? Would a fire loss ruin your credit?

In figuring your overhead expense, do you realize that the item of fire insurance is most important?

For net profit, which would you choose, to reduce your over-head 1%, or increase your volume 20%? Result would be the same.

If you choose to do one or both, we can help you to a saving of from 30 to 50% on the item of fire insurance.



For Rates and Terms on any
Mercantile Risk in Michigan, write to

WM. N. SENF, Secretary-Treasurer

open so there won't be any duplicates, or at least not more than there should be."

The girl was delighted. Spoons were purchased. Knowing his customers as he did, and knowing their likes and dislikes, Noyes was able to instruct his clerks so this kind of selling could be carried on. Had he been in a larger city, he could not have gone quite so far, but as it was, he acted as confidential advisor and friend for the next ten days.

This was but one instance. There were many others. In fact, a rush order was needed to make the Christmas supply a sufficiently full one to please the merchant.

And in spite of the few extra dollars that he was paying out each week as a clothing allowance to his clerks, James B. Noyes winked joyously at his bank balance as he drew a check for the amount of the extra order.

"The 'Brother' of this outfit of James B. Noyes & Bro. will be kind of surprised when he gets back from that little business jaunt of his," he remarked to himself. "And our salary percentage isn't running over that expert's 10.11 either." Richard S. Bond.

Tail Wagged the Dog in My Store.

One Saturday night, just before Christmas, a man was standing in my store looking at a phonograph. I stepped up to him and asked if he were interested in one. He said, "No, I can't afford one."

I said, "Pardon me, what is your name?"

He said, "You know who I am."

"You have the best of me," said I, "Perhaps I should know you, but I don't."

"You were at my place a week ago, down at Arden," he said, "My name is Robert Stewart."

"Now I have you," said I, "but you were away from home when I was there. Mr. Stewart, I would be glad to take your note for a phonograph."

"Well," said he, "if you are down our way again call in."

This conversation took place in my store at six o'clock the Saturday night before Christmas. On Monday morning at 6:45 a. m. I left my store, with three phonographs on a light sleigh, behind a livery team. I started for Mr. Stewart's farm eleven miles away. The sun was nicely peeping over the horizon as I drove into his farmyard. The weather was very severe and the roads very poor, and I was almost frozen. Mr. Stewart put the horses in the barn while I got warmed up, then he helped me to carry in a phonograph.

While I was unpacking it, he went to the barn and milked the cows. He chose forty records, and I made out the note and he signed it. Then he asked me if I would like some money on the note. I told him to suit himself about it, and he gave me a payment which I endorsed on the back of the note.

After we had breakfast, I said, "How about your brother across the road?" said Mr. Stewart "you can't sell him anything, he is as hard as nails." I decided to go home. But when I got out on the road I noticed that his

brother's gate was open, so I thought I would go in for a few minutes, and then start for home, for it was beginning to storm.

I drove up to the clothes-line post and by the time I had tied the horses to it and put the blankets on them, Mr. James Stewart came out of his house. He was chewing tobacco and there was a streak down each corner of his mouth.

To open the conversation, I said, "Mr. Stewart, I am Santa Claus, and I have a box here I want you to help me carry into the house."

He said, "This is a hell of a day to be out," and helped me to carry the box into the house, not knowing what was in it. He sat on the woodbox, chewing tobacco, using the corner of the box for a cuspidor, while I unpacked the phonograph and told my little story. His wife picked out the records she wanted and put them to one side. I figured up the cost of the phonograph and records and told them the bad news.

Mrs. Stewart said, "Jim, you'd better write a check for it."

Mr. Stewart said, "You seem to be doing the buying, so do it yourself."

She got a checkbook and I wrote out the check and gave it to him to sign, which he did, and in exactly half an hour from the time I drove into his yard I was on my way to another brother, Hugh Stewart, and I had his check in less than one hour for the third and last phonograph.

I got home at three o'clock in the afternoon, without dinner. While my wife was getting lunch for me I sold another phonograph in the store, for I live over the store.

After supper I got the livery team again and drove six miles out in the country to a Mr. McGilvary's farm. They had just got over the "flu" and I was their first visitor. They were glad to see me and we had a very pleasant visit. About 9 o'clock Mrs. McGilvary brought in lunch so I thought that I had better state my mission. I was out to sell a piano. At 10 o'clock I had Mr. McGilvary's signed order for a \$600 piano.

This closed a perfect day with \$1,300 worth of phonographs, records, and a piano.

And this is only a side line with me, for my main business is hardware.

W. E. N. King.

Every citizen ought to contribute to the solution of his city's problems and the achievement of its possibilities. The safety of the people is a controlling principle in all departments of a modern city's life. The citizen receives more from what his fellow citizens unitedly make possible than individually he can contribute to the community's life. The citizen of rightly appreciation will try to discharge his obligation not by trying to get all he can from his city for little return, but by unselfishly trying to put himself and his best contributions into his city's life and into the unselfish service of his fellow-men. This he will do best not merely by a material but a moral and spiritual service.

POST & BRADY CO.

WHOLESALE

Eggs - Poultry - Veal

215-217 Oakes St. S. W.

Grand Rapids, Michigan

LA VALLA ROSA CIGARS

Made in four sizes

Ever Increasing In Popularity

Made by

THE VANDEN BERGE CIGAR CO.
GRAND RAPIDS

HOLLAND CRYSTAL CREAMERY

HOLLAND MICHIGAN

Manufacturers of

Fancy Creamery Butter

Cash Buyers of

Cream

both individual shippers and
on the station plan

Write for further information

HOLLAND CRYSTAL CREAMERY

ECONOMIC INDEPENDENCE.

Better Than Poor Houses or Old Age Pensions.

The poorhouse in the town of Middleboro, Massachusetts, advertised last summer in the Boston papers for summer boarders! People who wish to spend their vacations in New England at a moderate cost, please take notice!

The advertisement stated that "The Middleboro Home" could "furnish board and room, with bath, hot and cold water, plenty of fresh eggs and vegetables and fruit, on the banks of the river, at the low price of \$12 per week."

In Massachusetts every town maintains its own Town Farm as the poorhouse is usually called. Some years ago the house on the Middleboro Town Farm burned down and a new house with all modern conveniences, was erected. In recent years, due to the prosperity of the county, there have been but three "inmates" of the place. All the overhead goes on just the same and so the town thought to recoup itself by turning the Town Farm, recently dubbed the "Middleboro Home," into a summer boarding house. Friends of mine who tried out the advertising report that it is O. K. The story raises the question of the place of the poorhouse in modern society and that is what is herein to be discussed.

The other night I had a call from an old friend who came in for advice. He is a high grade workman who for several years has been earning from sixty to one hundred dollars a week. At fifty-five he finds himself laid on the shelf. He is without funds.

He has lived the life. He has earned and spent to keep the wheels of industry going. All that he has earned has gone into consumer's goods. He has had a car, a machine piano, a radio, a washing machine, an electric refrigerator and all the things that are wished onto the prosperous middle-class man these days and on some of them he still owes part of the time payments. He has accepted the current life philosophy of earning and spending and he finds himself at fifty-five, out of a job and with no funds.

The man interested me because he represents what we are heading to if we accept this earn-and spend theory of life.

The school in which I was brought up would hold that this man should have enough saved up to ease off the rest of his life. That is not the modern theory. To-day's answer to the situation is State Old Age Pensions! This man, they tell us, has made his contribution to the modern industrial system. It is up to the system to support him, at least in part, now that he has been thrown onto the dump.

The arguments for this theory are many. Beside the human argument just stated, they tell us that pensions are cheaper than poorhouses. They will reduce taxation. They save self respect. The well nigh universal European practice is pointed out. And so, in various ways, we are urged to the idea of State Pensions for the older people.

In consequence we have State old

age pension laws in Alaska, Wisconsin and Montana. Such laws have been declared unconstitutional after enactment in Arizona and Pennsylvania. The Nevada law was repealed and passed in amended form. California passed such a law to have it vetoed by the governor. Massachusetts has a legislative commission at work on a proposal to pass such a law.

What do these laws propose to give to the dependent old?

The usual figure is "Not to exceed a dollar a day," after the age of sixty-five or seventy. Montana pays a maximum of twenty-five dollars a week after seventy.

Roughly that means an annuity of three-hundred to three-hundred-and-fifty dollars a year. At 6 per cent. that means a capital of \$5,000 which the old person must have in order to be as well off as he would be with the proposed old age pension. It means, also, that the state must carry along taxes based on five thousand capital for each dependent that it undertakes to help.

Incidentally, I hold that this system does not mean economy. I have seen many such plans introduced under the plea of economy. In the long run they all mean higher taxes and higher costs. The great need of to-day is lower taxes and lower costs for government. But even if it meant economy, I would be against it on principle. The state should do less for us instead of more. For the state to do for us what we can do as well for ourselves is bad economics and is distinctly un-American.

My contention is that it is possible for the great mass of our people, out of current earnings, to amass \$5,000 by the time they reach the age of pensions, if they will conscientiously try to do so.

By "conscientiously trying to do so" I mean starting out early in life to save for old age; keeping away from money sharks and wild schemes for making a million over night, and doing without the luxuries they cannot afford during their productive years in order to achieve independence in old age. After all, there is no luxury in the world so luxurious as economic independence.

The fear of old age dependence is a wholesome fear. It is one of our most precious assets. If we allow it to be taken away, by the assurance that in old age the state will step in and assume responsibility, we shall be giving up a good thing for the sake of a very much less valuable thing.

I would like to step up to every young man and woman, the day they set up housekeeping and say to them: "See here! You have embarked on a life enterprise. You are your own managers. It is up to you to take care of yourselves. If you fall down on it, you are the ones who are going to be bumped. There is nobody going to take the place of God Parents to you. It is sink or swim on your own efforts."

It strikes me that this is Americanism, in the best sense of the word.

To my thought, "Americanism"

(Continued on page 43)

A MANUFACTURER of national distribution takes this opportunity to say to the retailers of Michigan that the *Michigan Tradesman* and the policies for which it stands are unquestionably doing more to help the retailer solve his problems than any other factors, and this same manufacturer subscribes wholeheartedly to this policy, urging retailers to co-operate to the fullest extent.

BRAINS PLUS WORK.

Secret of Success in the Grocery Business.

Suppose an independent grocer moved into the same block with three chain groceries. Suppose there was a chain drug store on the corner.

What would be the result if this should happen in an average suburban community of an American city of a half million or so?

I know one who did just that. He chose a spot where competition was as keen as it could be, and he is making more money than the three chains put together.

Just how does he merchandise his goods so successfully? What is his secret? And is it a private system, or would it hold true for the average retail food dealer throughout the country? Do the same rules apply to all retailers? In response to these and other questions he talked about his business and outlined the problems that were in the back of his mind while we sat in the rear of his store, watching his clerks meet the trade.

"The chain store is the real bugaboo to the independent, offerings eternal price competition," he said.

"Still, it is competition which can be met successfully. The chain sells on price. That is its first and last appeal. We sell service and quality as well as groceries, and those are two commodities the public wants a lot of. We even give the chain a run on price in many instances.

"We chose the site purposely. The chains had stamped the district on the minds of the buyers as a retail section."

He continued:

"The best way we have found to take customers away from these chains is to keep a more attractive store. The more appealing you can keep food articles, the more you are going to sell. This is particularly true of the perishables. They must have a fair chance. Then they help to sell themselves.

"The chains are clean enough. We try to be just as neat, and to go a step beyond, and add attractiveness, and even beauty.

"Most of our customers at some time or other use the telephone in ordering—some of them regularly. Yet before they begin ordering by phone, they have to be 'sold' to give us their business, and the best 'selling talk' I ever found is a fresh-looking, appealing layout of goods. The whole aspect has to please. When a woman walks into a store for the first time, appearance makes an impression on her.

"We watch the chains' prices closely, in their advertising, and keep ours down very close to theirs. If you ever noticed, a chain store's prices fluctuate widely. My neighbors may advertise a standard canned peach at just what it costs them. When a woman buys a can from them, that stamps it in her mind that they sell canned peaches very reasonably. The next day they may raise their price a few cents, but those who bought on the bargain day keep the impression that they bought cheaply. To meet that, we put the price on that same canned peach a cent

higher than their lowest and keep it there all the time.

"We can do that if we can buy that peach for a low enough price. Right there is where the independent grocer's hardest problem comes in. His success is in direct ratio to his ability as a buyer. He has to 'shop' more carefully than any of his fastidious customers ever do. We go to market ourselves every morning, starting about four. Farmers, commission merchants, wholesalers and manufacturers are our sources of supply.

"Of the two sides, buying and selling, we find that it takes a lot more mental alertness to buy intelligently. There is a good bit of bargaining with the wholesaler on the subject of discount and free case lots. When the manufacturer of canned soups, we'll say, makes a big drive for production, following a plentiful harvest of tomatoes, he will make the wholesaler such attractive large-lot propositions that he becomes over-stocked.

"Then the wholesaler will possibly offer me the usual discount per hundred cases and a free case with every ten, instead of with the usual twenty-five or fifty. By watching for just such instances, we can buy just about as well as the chains can, even though independents are not equipped to club together in their buying as the chains do. In some cases we buy from manufacturers direct. We don't do as much buying for future delivery as we did.

"We are lucky to be in that position. I have a cousin in Philadelphia who runs a haberdashery. In September he buys underwear for spring and summer. He has to guess whether two-piece or union suit, web or broadcloth, will be in demand. An element of chance enters in the fall fluctuations of cotton prices. Now when we buy prepared cereals, for instance, we don't have that to contend with. What buying we do in advance we are pretty sure of. Coffee stays in style despite the seasons.

"Wholesalers are a little more anxious to please us than they were five years ago. They willingly make any changes or adjustments in orders today, where they formerly did it grudgingly or not at all.

"Hand-to-mouth buying by retailers has the manufacturer worried, or at least, anxious. The wholesaler feels it, too, for the manufacturer wants him to buy more, and the retailers wants to buy less. We don't like to keep a cent more tied up on our shelves than is absolutely necessary. The chains have made it a lot harder for the wholesaler, they tell me.

"To get back to the selling end of the business, we are fortunate in that we do not have a serious credit problem with our customers. In one period recently we sent out bills amounting to \$150,000 and lost \$400, and \$300 of that was to a man who was stricken with paralysis and had three kids to feed. When you think that some of the largest steel companies have a credit loss of 1/2 to 2 per cent., you can see how remarkable that is. When we shut off a man's credit, we know that we are going to lose him, so we get a good report on each individual before grant-

ing credit. The great majority of our credit customers own their homes, which is a happy condition for us. "We have a fine staff of clerks. That is no accident. You might think the incentive would be greater to work for a chain, where a hustling clerk could work up to be manager of his own store, with the added bait of a commission on certain sales.

"The answer to this, which seems a riddle to some, is that there is plenty of opportunity for the individual to rise financially with us. We pay more than the chain does, and that is pretty generally the case throughout the country. Forty dollars a week is a fair wage for a clerk, and we have one at forty-five and one at fifty. The fifty-dollar man has been with us two years. He started at thirty-five, and we just signed him to a five-year contract, with a thousand-dollar bonus each Christmas, at fifty a week. He made himself so valuable in the two years he was with us that we felt that we did well to sew him up for the long period. It has been our experience that there is no such thing as a bargain in human labor. If the money and the chance for more isn't there, neither is the work that the man should do.

"The big incentive that drives every real grocery clerk ahead is the dream of owning his own store. The independent really has the advantage over the chain in this respect, for we can take a good clerk away from the chain at any time by giving him more money, and the desire to own his own store is stronger than the urge to be a manager for some one else. Again, we pay the average clerk more than the chain manager gets, and we believe this is true throughout the country generally.

"Sometimes we get a valuable tip from a customer on what to sell. One day when we had been here about four months, a woman said to me, 'If your store was only more like the market, I'd do all my buying here.' That started me to thinking. If she felt that way, how many more did? I added eighty lines of perishables that month—June, I think—and tried a lot of new meat lines. I kept adding new fresh goods all summer, and have kept more to the market type of store ever since. That was one of the biggest changes in policy I ever made, and it certainly paid. A customer only asks for an article once, and we get it, if at all practical.

"The community really determines what we carry, you see. We are more fortunate than some, for this community is right 'solid' in the sense that the floating population is small.

"Some women welcome suggestions when ordering, especially if it is for some special occasion that they're buying. Getting variety into the menu is a problem to some women, and they seem glad when we tell them that we have something just in that is seasonal.

"Some women, on the other hand, will resent being advised in their selection. Taken all in all, people know what they want when looking for food. The women do, anyhow.

"Knowing the people you are selling

to is a great help. One of the good women of the community did her shopping in person the other Saturday, and she sort of hesitated in her ordering. She was planning a light supper for Sunday evening. I ventured to help out with a few suggestions, and it worked. Her husband likes oysters, so I mentioned the fact that we had some choice ones, just in. In the end I sold her about \$3 worth of goods she hadn't thought of when she came in. There is at least the possibility of that in every sale.

"Women usually like cut prices. The department store is probably responsible for establishing this preference as a buying habit. So we cater to their desires, in form at least, by marking an article on the odd cent when possible. Twenty-six cents suggest a mark-down, although it may be the opposite. If the price drops, it drops to 23 or 24 cents, not to 25.

"Advertising, good as it is at pulling the cans and bottles off the shelves, plays some odd tricks, too. One woman wanted a can of well-advertised tomato soup the other day. We were out of that brand but had the soup in another slightly less advertised brand. She looked at the can; it didn't seem familiar. She then took consomme in the brand she asked for first. And so it goes.

"Then there is the case of the English family who lived about four miles away. Having a regular customer that far from the grocery store is unusual. They are regular customers because they were so pleased to find that we carried a fine orange-peko of a highly specialized, perfumed sort. They had been to the Orient—Hong Kong—when he was attached to the English army, and both had right educated tastes for tea when they came to this community. Funny, but we had that tea by accident. We got it by mistake from a jobber who went out of business before we could return it. They were so tickled to find that I kept that brand that we have had every dollar of their trade since, and that was several years ago. They had stopped in with one of my regular customers, and asked what kind of tea we had.

"Popular products change with the times. Prohibition has had some odd results. Take the ginger ale popularity. It is probably the National drink now. Five years ago we sold possibly five cases a week in the middle of the summer. Now we will sell fifty a week in the same period and probably a dozen cases a week the year round. That sounds as though the people around here consumed a lot of gin, but I don't think that's all that accounts for it. Advertising is a strong factor in its popularity.

"You may have noticed that it's hard to find a can of tuna fish nowadays. The source is disappearing. There is a shortage of yellowfin tuna. One of the largest of the packers was reported as only making a 15 per cent. delivery. It became so popular in the last few years that the supply is almost exhausted. The price is more than doubled. The price of salmon also is going up. And just before the new

OCEANA CANNING CO.

Quality Packers

of

Michigan Fruits

SHELBY
MICHIGAN

catch comes in it is a hard article to find among the wholesalers.

"A food article that delicatessens did much to popularize is mayonnaise. Its popularity, on the other hand, cut into the sale of the ingredients from which the housewife made her own mayonnaise a few years ago.

"There are some peculiar ideas about the selling of certain articles. Take the case of sugar. There is no real reason why a grocer should expect to make no profit on sugar except that it is a habit, and it is a custom that the whole country expects. It is a service the grocer performs for his customers but the customer seldom appreciates.

"On the other hand, a bargain in sugar, say twenty pounds for a dollar on an occasional sale, is a delight to some of the good ladies of the neighborhood. And when you have them thinking in such large terms you can sometimes sell them a dozen or so assorted cans for their company shelves, or a bushel of spuds, or a gallon of syrup.

"I like to wait on the youngsters who come into the store myself, even if they only want a loaf of bread. I try to make the experience a pleasant one. From a business viewpoint that's a good idea. Habit is strong in children. If they recall the last experience at the store was not all drudgery, they will be willing to return without as much parental pressure. It takes a little longer to fill a child's order sometimes, particularly if he has no list, but most women are human enough not to mind waiting the second or two longer that a kid takes.

"The weather doesn't affect business particularly, except prolonged wet or dry spells.

"Some women like to do their shopping in person and buy more conservatively over the phone. There is one woman who always buys at the chain store next door on good days, but when it rains she condescends to call us on the phone because we deliver. Still I don't pray for rain when I go to church.

"Now and then a woman will cause a little unpleasantness in her zeal to return some article and get her money back because she is dissatisfied. Last summer one brought a leg of lamb back and demanded her money because it had a government stamp on it. Words are wasted on such customers so it is quickest and best to return the money without argument. Another woman wanted to return a fruit cake after Christmas because she did not like the woman who had given it to her.

"The man of the house takes the greatest interest in two articles of diet—his coffee in the morning must suit him and the steak and chops or other meat must hit the spot at his dinner."

As we walked toward the door, he called attention to the neat glass cases with frosted pipes inside, which gave an appealing setting to the contents and to the vegetables displayed on white tile. Turning around to view his store as a whole, it was easy to see that he had made a real achievement with an attractive, well arranged

organization, and as I walked out the door my final impression was of a finished and inviting window display. The cards seemed stacked against him when he moved in, yet he is winning. Boiled down and summarized, his secret of success is an old one—brains plus work, or as he said, grinning, "We've got to know our groceries."

William Boyd Craig.

The Difficult Road To the Devil.

My favorite doctrine is that the easiest way is the best way; that a man may most surely make a success of his life by practicing the simple virtues, and, while about it, live a more comfortable and pleasant life than the man of bad habits.

If this is not a new philosophy, I at least know no other who teaches it, or has taught it in the past. The teachers I am familiar with declare it is the wrong road that is broad and pleasant, and that those who are useful and well-behaved have few pleasures.

I have long contended (and am almost alone in this, also) that those who have only good will and love for their fellows cannot equal in well-doing those who have success to their credit.

Nearly every man who accumulates a surplus finally accumulates, also, a disposition to help the weak. The selfish man with money cannot avoid doing some good; he helps others in making money and in spending it.

Say he employs a number of men, as most rich men do, in one way or another. These workers, with their unions, see that they get justice, and as high wages as the traffic will bear. Our rich men do not hoard their gold, and gloat over it; they are great spenders, and leave a trail of prosperity behind them.

The disposition of the rich to help others is growing and it has always been so prominent a human characteristic that most of our great institutions of charity and learning have been founded by gentlemen who, having feathered their nests, begin late in life to give.

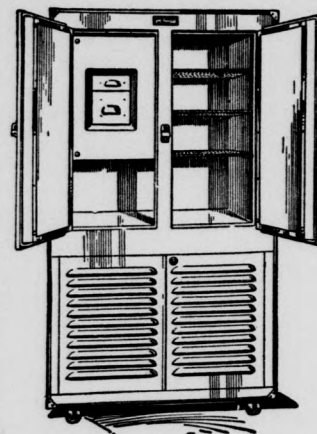
Long experience has convinced men that the best way to make money, and attain success, distinction and usefulness, is to exceed the average in good conduct; in politeness, promptness, reliability, industry, temperance.

The ancients made many mistakes: the worst one was starting the story that the broad way leads to hell.

The light of thousands of years has brought out the fact that the road to Heaven is so easy that there should be no travelers on the difficult road to hell.

E. W. Howe.

A poor boy in America has a chance. There is no wall in America so high but can be scaled by character ability and industry. This satisfaction with things as they are, and the eternal restlessness, are the carriers of America's progress. The spirit of progress, of adventure, caused our fathers to sign the Constitution, and the same spirit will keep it alive. Let the best people take a new heart interest in politics, in government and in our Constitution, and anarchy will be impossible.



FRIGIDAIRE

F.C. Matthews & Co.

111 Pearl Street
GRAND RAPIDS, MICH.

Phone 93249

A-1 BREAD

IS

BETTER AND FRESHER

MICHIGAN POTATOES IN CAR LOTS

Miller Michigan Potato Company

Wm. Alden Smith Building

Grand Rapids

Michigan

ROCKWOOD SPRINKLER COMPANY

Automatic Fire Protection

Estimates on complete installation, meeting insurance requirements, furnished without obligation.

Have positive fire protection and reduce insurance premiums.

216 HOUSEMAN BUILDING

GRAND RAPIDS, MICHIGAN

PHONE 62674

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

ECONOMIC INDEPENDENCE.

(Continued from page 39)

means: "Every tub on its own bottom!" An equality of opportunity for all, to be sure; but the penalty for failing to take the opportunity and make the best of it rests on the heads of the ones who fail.

Such a concept fits in with much that we have done and are doing. Over in England there is a shortage of houses for the workers. What do they do? Government housing plans. What do we do here? Economize on production costs. Do everything we can to make home building possible under private enterprise. Then, organize and supervise building and loan associations and co-operative banks, to make it possible for the working man to own his home, without government aid.

That is our way. It is not the European way. And we have gone as far as we should in adopting over here the ways of Europe. There is where this pension idea came from. Let us stand up in our boots and say boldly that the United States is not that kind of a country. Here wages and conditions are such that a working man—every working man—can, if he will, accumulate his own competency. There may be no other land in the entire world where this can be done. But it can be done here.

And if it can, it should!

In short, my ideal for the people of the United States—the working people of the United States—is complete economic independence. If the country is going to spend money to avert economic incompetence, it may best be spent in encouraging thrift, in stimulating economy, in pounding into the minds of our people the great idea of taking care of themselves. If we could save the thousands of people who each year fall a prey to the gold brick agent, we would be doing good work. There are claimants on state or town or city charity to-day, who lost what they might have had by lending a ready ear to the man who persuaded them, when they were forty, to give him their savings and wake up next week rich. Let's get rid of that and let's bring up a generation which knows how to save itself.

We might as well admit, for it is so, that it is not what a family earns that determines its wealth. It is how they use what they earn. Ten families, with the same income—a small income—will show some families that come to the year's end ahead of the game, while the others will be in debt and will be ready for bolshevism and every wild scheme that offers. These last know that they haven't had a fair chance. The others say nothing, keep plugging away and keep out of the poorhouse.

I think the poorhouse is a very good thing to have around. It is a standing warning to all who see it that there is where they will land, if they don't watch out. And I would be sorry to see a benevolent state step into the field and take away that wholesome fear.

It is a good thing for young Americans to visit Bunker Hill, Valley Forge, Independence Square, Fallen

Timbers Battle Ground and other such places where the fires of National pride may be kindled.

In the same way, I think that a youngster should be taken to see the jail and made to understand that that is where thieves and defaulters and murderers land.

Ditto to the poorhouse! Take your young son by his little hand and show him the poorhouse and let him get the idea that that is the worst disgrace that can come to a citizen of this land and that that is the place that awaits those who fail to take care of themselves. And I would not make the poorhouse too attractive either!

This thing is like the fear of hell. We need hell to keep certain people in line. Just so, in the field of economics, we need the poorhouse to keep people working for economic independence.

Old age pensions? By all means let us have them. But let us have them as they are being arranged for, right now, in true American fashion. Let us have them by the action of employers in arranging them for their own people. Let us have them by the workers and their employers getting together to provide for them. Let us have them by either side, or both sides, taking advantage of the fundamentally sound plans which the various insurance companies have put forth.

These things are all American.

But let us not do anything more in the United States in the way of shifting onto the shoulders of the state the burdens that belong on our own shoulders. It is the successful bearing of these burdens which raises up sturdy, self-respecting men and women. The democracy which we prize in the United States was erected for us by a generation of men who stood on their own individual feet and fought their fights to a finish. Democracy depends upon such men and women for its successful continuance.

Geo. E. MacIlwain.

It is often much help to a community to get an outside point of view of its activities, achievements and ways of doing things. Recently a number of visitors from overseas, mostly architects and engineers, came to look us over, to learn if we had anything to teach them, and hey unconsciously taught us not a little, if only to see ourselves as others see us. What impressed them most, apparently, was the magnitude of the skyscraper as a peculiarly American development, with its simplicity of form and decoration. They found a certain impressive uniformity in the great masses of stone and steel with which we fill our cities. In these they saw an expression of the national spirit, an evidence of our wealth and power. A somewhat different impression was left in the minds of German police officials, who wondered why, with all our efficiency in other directions, the American police have made so little use of the radio in pursuit of criminals. Their descriptions of the German methods in this field were detailed and helpful, and we might very well take a leaf out of the German book on man-hunting.



SHAW-WALKER

Steel File

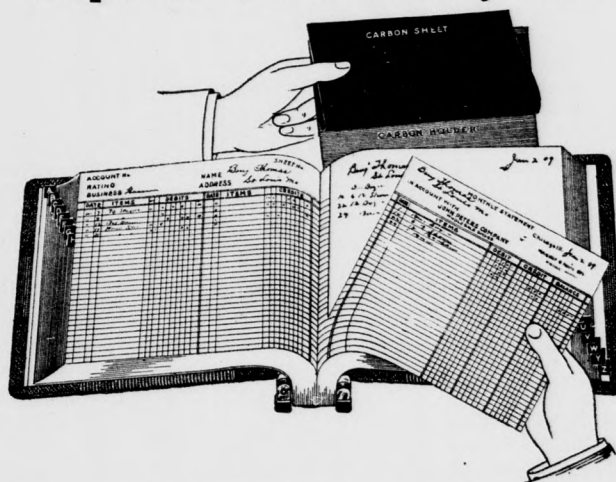
Four Drawers - Letter Size

\$28.00
BIXBY OFFICE
 SUPPLY COMPANY
 GRAND RAPIDS, MICHIGAN
CARTONS AND FOLDING PAPER BOXES
 Special Designs and High Class Color Work
 Our Specialty
WOLVERINE CARTON CO.

Phone 33961

BURTON and BURLINGAME

GRAND RAPIDS, MICH.

LOOSE LEAF
Duplicate Statement System
**FOR THE RETAIL MERCHANT**

The Duplicate Statement System provides an accurate, safe and simple method for keeping the accounts of Grocers, Butchers, Garages, Druggists, Hardware Dealers, Department Stores, Fuel and Feed and all other dealers, where itemized weekly or monthly statements are required. At the end of the month, or at any time when a statement is required, the total month's debits with the old balance added, less the credits, give the exact balance to date.

Largest Retail Stationers in Western Michigan

The Tisch-Hine Co.

MILO SCHUITEMA, President.

OFFICE OUTFITTERS PRINTERS

Manufacturing Stationers

::

Systematizers

Pearl St., Near the Bridge

TELEPHONE 4243.

Grand Rapids, Mich.

TRUE GREATNESS.

It Consists In the Desire To Be Helpful.

To say that there are several kinds and degrees of greatness is but to state an obvious fact. Nevertheless, facts that are obvious are frequently such as are most apt to be forgotten. Nor is it always remembered that the greatest work has always gone hand in hand with the most fervent moral purpose. Too many there are, in various stations of life, who, because they are unable to do great things, seem to regard that as a sufficient excuse for not doing anything at all; while others appear to be so much afraid of doing anything wrong that they deliberately refrain from doing good. Hence, many who are anxious to do great things often waste their life in waiting for an opportunity that never comes.

At a time such as this, while there is a special demand for great men to do great things, those of us who are not great men and may never be called upon to attempt great things according to the popular estimate of greatness, might do well to reflect that, since there are many little things close at hand claiming our attention, it is our duty, as well as our privilege and joy, to do them as they come, from a great motive—for the sake of the world about us. "Men resemble the gods," says Cicero, "in nothing so much as doing good to their fellow creatures." That there is no true greatness without genuine goodness is the lesson of all history.

Men may be great in the sense of being distinguished for some physical endowment—such as exceptional size or strength. Others are deemed great because of superior intellectual gifts and brilliant accomplishments. Because of great capacity to organize armies and lead them to victory, history ascribes to a few men the quality of greatness. Generally, however, as Horace Bushnell has said, the great and successful men of history are made such by the great occasions they fill. They are the men who had courage to meet such occasions. The youth is but a shepherd, but he hears through his panic-stricken countrymen the sinister threats of the giant champion of their enemies. The fire of patriotism seizes him, and in the spirit of his ideal he goes down to the army with nothing but his sling and stone and heart of faith, to lay that champion in the dust. He becomes a great military leader, and eventually the ruler of his country. As with that shepherd boy of Israel, so with all the great master-spirits of history, the defenders of the rights of men in every age—they are all made by the same law.

As the world advances in intelligence and moral perception, the criterion of greatness changes accordingly. Many who in ages past were called great would not to-day be assigned to that category. For into the standard of greatness newer and higher elements have been introduced. To be ranked as truly great one must now be possessed of something much more than physical prowess; something more than even ability temporarily to sway a mul-

itude or to arouse a nation at every recurring crisis in its history. Genius alone does not secure the highest form of greatness. In their day, Alexander, Hannibal, and Napoleon were regarded as great men, but the luster of their achievements diminishes with every successive century. There was something lacking in their characters, their motives, their purposes, which the advancing and ascending thought of the world at this day regards as essential to true greatness.

Since Jesus lived and thought and worked in an obscure corner of the human world, the ideal of true greatness has been changed. As belief in the high ideals which he set before mankind widens and deepens among men, so is the world's conception of greatness modified and improved. Thus Jesus stands well first among the world's great souls in those qualities which constitute the highest type of human greatness. Nor is the secret of his greatness obscured in mystery. The explanation is found in the fact that spirituality permeated his daily life. Hence, on the intellectual side, his wonderful intuition, insight, discrimination; while on questions involving moral principles his decisions were quick and conclusive. His greatness also consisted of righteousness, justice, and love. His unselfishness, his desire to help and bless others, his self-sacrificing devotion to the higher interests of mankind, all reveal the source of his true greatness. Hence, also, the gradually extending and brightening radiance of his teaching—despite the spasmodic checks and occasional lapses caused by the surviving forces of "pedantic barbarism" and criminal "culture"—as the lengthening centuries spread the true knowledge of his character and service over the world.

The prominent characters of pre-Christian times, of all nationalities and creeds, which are still living forces in the world by virtue of their talents and examples, are those, and only those, who stood for noble causes and unselfishly espoused the highest and best interests of mankind. For their good works mainly does the world hold them in veneration and give them a place in the category of those whom it calls truly great. The same is true with regard to the conspicuously great men and women since the dawn of the Christian era. From all their examples the chief lesson for the living is, that in every case a high degree of goodness imparts the quality of greatness to the life. The man or woman, whether known to the few or many, who serves in the social community, from the one desire to help, to make other pathways smoother, other lives happier, the world a little better, is entitled to be ranked among the truly great lives of the earth.

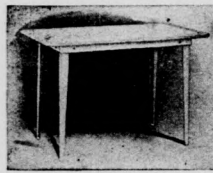
Knew His Bermudas.

"I'm a very busy man, sir. What is your proposition?"

"I want to make you rich."

"Well, leave your recipe with me and I'll look it over later. Just now I'm engaged in closing up a deal by which I expect to make \$7 in real money."

Store Fixtures

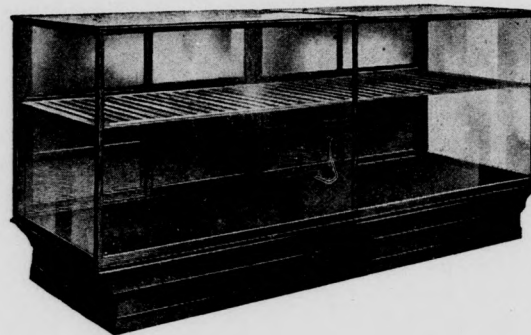


Our store fixtures are equipped with the latest appliances to help you render greater service to your customers.

We handle only well known established makes to insure you a long time service on the fixtures you buy here. Our method of selling, service, and quality, with lower prices, will convince you.

Every Merchant Needs

Desks
Chairs
Tables
Counters
Scales



GRAND RAPIDS STORE FIXTURE CO.

MISS N. FREEMAN, Mgr.

7 IONIA AVE., N. W.

GRAND RAPIDS, MICH.

MARION RUBBER CO.

GRAND RAPIDS

MARION
COLUMBUS



CHICAGO
DETROIT

Glove Rubber Footwear

Keds

Kozy Kick's Slipper Line

QUICK SHIPMENTS

NATIONAL CASH REGISTERS

New and Rebuilt

New model 5c to \$1.95. Price \$60.00.

New model for Garages 1c to \$59.99. Price \$200.00.
With department keys and paid out.

Easy monthly payments—No interest.

A. J. CRON

66 Ottawa

Grand Rapids, Mich.

Tel. 5-1772

As the Banker Sees Construction Loans.

The mortgage loan banker dealing in construction loans holds more than a nominal position in the real estate development and prosperity of our country. To him may be charged, in no small degree, an overproduction of buildings of all types, should such an occasion present itself. By careless use of commitments much havoc is wrought, both to the investing public and to the real estate market.

The banker making commitments is charged with the duty of preventing overproduction of hotels, office buildings, apartments, stores and homes. Buildings already erected will take care of themselves in due time, but the continuous erection of buildings that are not necessary only tends to create building depression and depreciates values.

Overproduction in any commodity is more serious than underproduction. If we use precaution in making commitments for construction loans, making sure of the absolute necessity of such buildings as are under construction, a real estate market will always have a sound footing.

There is no question that the experience of companies engaged in the mortgage loan field all over the country has proven that increased business always follows the offer to advance funds during the course of construction of improvements on mortgaged property. If the borrower can obtain a mortgage which not only takes care of him during the construction period, but is also his permanent mortgage, it lifts the double burden of cost which is invariably incident to getting a short-time construction loan and then refinancing and placing the permanent mortgage. It is, of course, the possibility of this increased volume of business which interests the mortgage loan investor and leads him to consider construction loans.

The method of handling preliminaries to construction loans is as follows: Application is made in the usual way, setting up all details as if the building were actually erected, submitting with the application complete plans and specifications. These plans must be carefully checked as to the construction, general floor plans, location of elevators, stairs, doors, windows, fire-escapes or other exists. The general type and character of the building must be suited to the location of the land, both as to the present and future use, and the possible income, taxes, and other expenditures, together with the ability of the borrower to meet the obligation.

The use to which the property is to be put must be given careful consideration as to the general location, immediate surroundings, prospects for future, whether there will be an increase or decrease in values, accessibility to schools, churches, transportation and improvements, such as paving, water, sewer, gas and electric light. Cheap and inferior materials are sometimes used by builders as a saving to themselves, with a future loss to the real owner of the property.

The amount of the loan is deter-

mined by the reproduction value of the building as determined from plans and specifications or from buildings as determined from plans and specifications or from buildings under construction and plans, plus land value properly balanced, on the total of which we loan 50 per cent. as is the custom in Michigan, except in bond issues, in which case we are allowed to go up to 65 per cent. of value of land and buildings combined. The property as a whole is considered and an amount recommended, and, if accepted by the applicant, the title is brought to date.

It is becoming the custom to have title insurance from responsible companies engaged in that work. The title having been found satisfactory, the mortgage papers are prepared for execution. After the papers have been executed and recorded and a survey showing dimensions and location of lot, together with a sketch and measurements of the building located on the lot, and fire insurance policies with loss payable to the mortgagee with responsible companies, to cover at least the amount of the loan, and in some cases tornado insurance, the borrower is then ready to draw upon the funds which have been placed in separate construction loan accounts. No money is disbursed unless the building has reached a point of construction from which the money in the construction loan account will complete the building and pay all bills of labor and material. Proper inspection must be made of the building, consulting with the contractor, with the plans and specifications, and a sworn statement is taken from the contractor as to the condition of accounts paid or unpaid, or contracted for.

First and foremost, of course, is the danger of mechanics' liens being placed, which will be prior to the mortgage lien on the property and which result from unpaid accounts for labor or material. It has been well said that the provisions of the mechanics' lien law in most of the states are such that the only real protection afforded a mortgagee is his own diligence and care. The laws of most states covering mechanics' liens were apparently drawn with the idea of protecting the unfortunate who furnishes material and labor and whose bill is unpaid. This is well enough and is as it should be, perhaps; but the possibility of loss to an owner of property who happens into the hands of an unscrupulous or dishonest builder does not seem to have been considered at all. In almost any of the states, liens may be filed which would exceed the cost of the improvements as called for by the original contract and the property be held liable therefore, leaving the owner only a civil action against the builder for his loss. As the mortgagee holds his interest in the property by virtue of conveyance from the title holder, his claim is affected by liens which are good as against the owner.

Bart H. Manning.

Practice makes perfect, but mere repetition is not practice.

Big fish are not afraid of deep water.

MORE MONEY IS LOANED

on a building
built of

BRICK

than on any other kind!

Why?

BECAUSE, it is almost everlasting, has no depreciation or deterioration of any moment, and will not burn down.

THEREFORE, the investment is always a good one, and because of no upkeep expense, such as repairs, painting and insurance, more is paid on the loan and it is reduced faster.

SAND LIME BRICK is beautiful, economical and the safest and best material for all building purposes, whether it be "sky-scrapers," factories, residences, garages, basements and foundations, porches, drives, walks, garden walls or any other construction.

IDEAL WALL construction of Sand Lime Brick is most economical type of Brickwork known, and as low in cost as frame. We will be pleased to help in any of your building problems.

GRANDE BRICK CO.

GRAND RAPIDS

SOME WAYS TO AVOID LOSSES.

Solution of Problems By a Hard Headed Merchant.

In my judgment the most efficient and valuable servant of the hardware store is the one who keeps the closest tab on the stock. No statement made within my hearing so ruffles my good nature as "We are out of those to-day," when made by a clerk in answer to a request from a customer we have spent valuable time and hundreds of dollars getting to come in and preparing to serve.

To my mind it is the most inexcusable blunder a retailer can make and smacks of carelessness, laziness or incompetency. It is a two-edged sword depriving us of a profit, destroying the customer's confidence in the completeness of our stock and sending him or her to find what she wants in the store of a competitor.

You know what the feeling is when you have received that reply a few times at any store where you have been accustomed to trade.

I confess it is quite difficult to get employes to remember to make notation in stock or want book when the last or nearly the last of any article has been sold and occasionally I find the proprietor guilty of the same oversight.

These conditions, with others of like character, cause me to ask myself if we proprietors are quite as thoughtful and earnest now as in the days gone by. Do clerks try as hard to make sales as they used to and when they fail to make the sale do they ask the customer to wait and let the head salesman, manager or proprietor talk with them? Or do they, through indifference or jealousy, fearing someone else might make the sale, let the customer go out? When this occurs we all realize that loyalty and co-operation are lacking.

I wonder to what extent are we getting away from old and out-of-date methods. Do we notice that others are more up-to-date in stock, assortment and arrangement, and if so do we profit by this discovery and permit it to find expression in an improved condition of our own business?

Present day merchandising demands cutting loose from all old and out-of-date methods, in bringing ourselves as well as our stock up to the minute and we often find the former more difficult to accomplish. When complacency and satisfaction have control of our mental attic the business pace slackens!

I believe one of the evidences of wakefulness is when we pay less attention to the sale of profitless staples and more to specialties and that class of goods where salesmanship counts and profits increase.

In taking on new lines do we and our clerks really know the goods? Can we talk them intelligently and interestingly? Have we made a study of them that will enable us to show wherein they are superior to others in the same class?

To my mind this is salesmanship, not in a multiplicity of shallow and meaningless statements that befog the customers' minds and prevent them

from the exercise of their own judgment but rather such as assists them to reach a favorable conclusion. We all know how disgusted one gets when he falls into the hands of one of those perpetual motion windmill salesmen. He gets out as soon as possible and does not enter that store again until he has to.

Know your goods and interest your customer by giving information of value.

We complain of competition, but, gentlemen, is it not a fact that it is more in relation to staples than other goods?

Is there not more profit in the sale of a sewing machine or power washer than in a ton of nails? Do we find the drug and department stores han-

now relies on the magnetic influence of a blank stare.

Many dealers conscientiously serve their business early and late, their store is well located and they appear to enjoy a good trade and yet at the close of the year they find they have not had that measure of success to which they believed themselves entitled.

Investigation usually discloses that one reason, and often a major one, was the failure to locate and stop what may properly be called invisible leaks, called that, because individually they are small and trifling, but in the aggregate they bulk large.

I wonder how many dealers check over their freight bills as to rate, extension and footing. If this is not

year. It takes but a short time to select a few freight bills from each of these points, note the classes and rates under which your shipments move, record these in a small book within easy reach in your office and refer to it when paying your freight bills, with the proper rate before you.

If you find the weight correct it is a very simple matter to follow out the extension and footings. One hour will suffice in which to gather this information.

Don't simply ask some employe if a certain shipment has arrived and then pay the freight and throw the bill in the drawer.

The same care should be exercised when checking invoices. The people who perform this clerical work are employed at so much per, with little if any interest in our welfare and their errors against us are an expense to us and not to them.

Another leak we must watch is the excess use of the telegraph, telephone, parcel post and express.

A customer calls for something we are out of, we do not want to lose the sale nor the customer so we offer to wire or phone for the article and have it come by express or parcel post if he will wait. The order and transportation charge is in many instances 10 per cent. of the cost and in others more than the margin on the sale.

You ask what would be the proper thing to do. Let the customer find it elsewhere? If not, how can this expense be avoided?

Very simply. Keep closer watch of your stock and if the article asked for is regular you should have it on hand with a transportation expense not in excess of the freight charge and without any addition for telegraph or telephone.

Every store should have a paper baler or similar receptacle in which to place torn and worthless paper, string, etc. But it often proves a handy place in which to hide what might well be used to advantage.

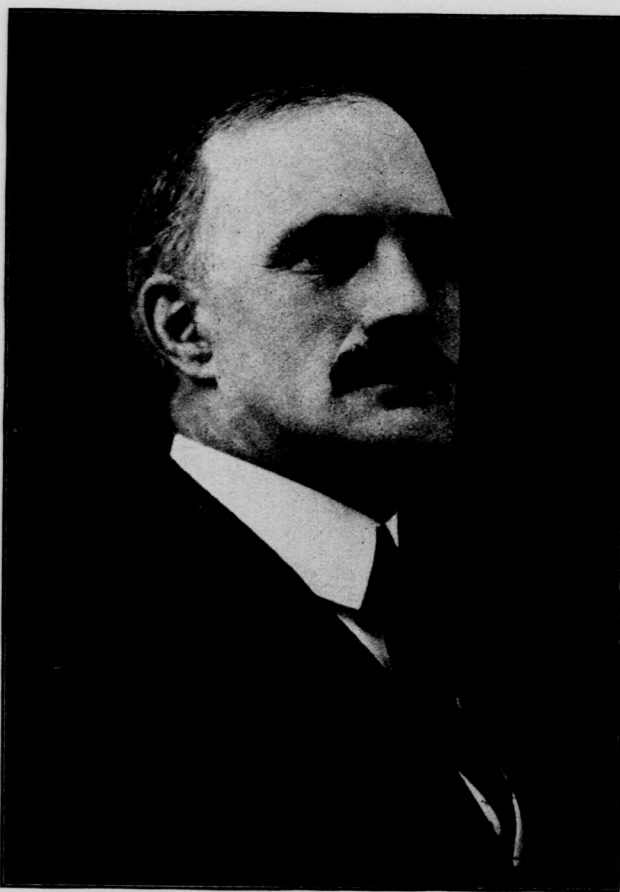
Many shipments are made up of packages securely wrapped, in a good quality of paper and well tied. If these wrappings are carefully removed, the paper and string can later be used with profit, but if hastily or carelessly removed, and torn and cut, into the baler they go to be sold for one-tenth their value.

Carelessness on the part of employes results in material loss, especially in the handling of cutlery, saws, edge tools, etc. It is well known that the natural moisture of the hand causes rust spots on polished surfaces more quickly than anything else and yet clerks will thoughtlessly or carelessly, after handling and allowing the customer to handle such articles, return them to stock, forgetting to wipe them dry and restore the polish.

If these same articles happen not to be handled again for a time rust spots appear which cannot be entirely removed and when these goods are eventually sold it must be at a discount, which represents a definite loss.

Other articles of merchandise become injured or broken and are set

(Continued on page 52)



Hon. C. L. Glasgow.

dling nails, bar iron, horse shoes, barb wire or fencing? Certainly not; they have selected the easy selling, clean handling, stock turning and profit making goods and leave us to carry the bulky, dirty and heavy investment articles.

We must carry these, 'tis true, but I believe the only way to get and keep even with those trade pirates is for us to give more attention to the profit-paying lines and not so much to those where price is the only consideration.

We cannot well indulge in a poetic effusion regarding the perfect form, fine polish and penetrating quality of the particular nail we carry, but many nice, interesting and illuminating statements can be made about much of our stock whose sale in too many instances

deemed necessary or worth while why is it that freight auditors will, through your association, audit your freight bills on a fifty-fifty basis?

Why should we lose all or even one-half of this amount for if they can maintain offices, pay experts and all the expense incident to the conduct of their business or this part of their business for one-half the overcharges they find, certainly we can afford to do what is necessary for all of it.

True we are not experts but we can recover and save a greater portion of this loss by a very simple method. We buy the larger portion of our goods from a limited number of jobbers and manufacturers, therefore our shipments move over the same course and between the same points many times a

Piles Cured *Without* the Knife

WE CURE PILES, FISTULA AND all other diseases of the rectum (except cancer) by an original painless dissolvent method of our own, *without Chloroform or Knife* and with no danger whatever to the patient. Our treatment has been so successful that we have built up the largest practice in the world in this line. Our treatment is no experiment but is the most successful method ever discovered for the treatment of diseases of the rectum. We have cured many cases where the knife failed and many desperate cases that had been given up to die.



The Largest Institution in the World for the Treatment of Piles, Fistula and All Other Diseases of the Rectum [Except Cancer]

WE GUARANTEE A CURE FOR EVERY CASE WE ACCEPT OR MAKE NO CHARGE FOR OUR SERVICES

We have cured thousands and thousands from all parts of the United States and Canada. We are receiving letters every day from the grateful people whom we have cured, telling us how thankful they are for the wonderful relief. We have printed a book explaining our treatment and containing several hundreds of these letters to show what those who have been cured by us think of our treatment. We would like to have you write us for this book as we know it will interest you and it may be the means of RELIEVING YOUR AFFLICTION also. You may find the names of your friends in this book.

We are not extensive advertisers as we depend almost wholly upon the gratitude of the thousands we have cured for our advertising. You may never see our ad again, so you better write for our book to-day before you lose our address.

The BURLESON SANITARIUM

MORTON HOTEL

GRAND RAPIDS, MICHIGAN

CONSTRUCTIVE CREDIT WORK

Must Know How a Man Keeps His Books.

"You have your choice. Either you show me an accurate profit and loss statement every month or you get no more credit here. Your business can be made to pay but with no adequate accounting system it will never meet expenses."

It was a bitter pill that Donald Jamieson, credit manager was administering to Charles Makepeace Simpson. The fortune inherited from his uncle had led Simpson to strut around and boast that he would show others how a business ought to be conducted. Now, though he had a large volume of sales, his capital was tied up or used up and this last stroke meant the end of his previous excellent credit. Other credit managers had left him no alternative but cash.

"Most business men fail because they lack capital," Simpson had said when he started in business. "I've enough capital so I don't need to worry about that. There's no reason why I should not make a great success."

Before opening the store he had spent money like a drunken sailor. Completely remodeled show windows, new floors, the very best equipment, and stock enough for a store twice its size were some of the directions in which the money went.

His first advertising was in volume great enough to make other advertisers gasp and the advertising salesman for the newspapers smile. A page was nothing to him. "If you want to sell something, tell the people about it," was his motto—and he certainly told them.

The crowds at the opening were the best evidence that the advertising was attracting the attention of the consumers. People came in droves. From the very start sales volume was big.

Liberal credit was extended by all those from whom he bought. The large sales volume indicated a prosperous business, and he had more than ample capital for conducting such a business. There was no apparent reason to suspect the business was other than successful. Donald Jamieson, the credit manager, seemed to be the only one who saw the real state of affairs and bided the time when he could turn a failure into a truly successful business man.

Simpson was a good buyer and a truly extraordinary salesman. He bought at the best prices and only that which would sell. As an advertising man he used such remarkably effective sales stunts that the advertising journals and the trade papers in his field began printing frequent articles about him. Yet in spite of its apparent prosperity the business showed no net profit.

"It's this way," explained Jamieson. "You haven't known your cost accurately enough. Some of the things you've sold in the greatest volume have cost you as much or more than you've got for them. Your volume on real profit makers has been small. You haven't pushed them because you haven't known they were the profit

makers. You can't make money in business unless you make the best profit makers work hard for you and you haven't done that. I know it for two reasons. I've looked over what you've bought from us and the volume has been small in those goods that our most successful customers buy in the largest quantities.

"I know it for another reason. I got my early business experience from my uncle. He didn't have a large store but he made money. He was a crank on accounting. He had to have an accurate record of every penny from the time it went into the business until it came out. If it hadn't increased in value he wanted to know the reason why. I used to think he wasn't satisfied unless he had the whole genealogy of each penny. I was only a boy and got disgusted with the routine, for he insisted, 'until you know how to keep books you will not know how to conduct a business.'

"I went to another city to work for what I thought was a more progressive concern. It failed, and I came into this wholesale house where I have been ever since. I don't want to see you fail when there is really no reason why you should and I've already picked out a good accountant to look after your books. Does he get the job?"

"Yes," answered Simpson but with none too much enthusiasm.

Cost studies were immediately started. A perpetual stock record was introduced with daily sales for each item entered on the cards. The cost of selling each item was learned. The accountant installed by the credit manager even went so far as to point out errors in selling prices.

"It seems to me that fellow is going a little too far," Simpson complained to Jamieson. "He even wants to set the prices at which I sell goods. I'm using the same average mark-up most of my competitors use and that ought to be right."

"That's the trouble," came back Jamieson, "there are too many men averaging their costs. I'd have had this fellow getting you on your feet sooner if I hadn't realized you never would give him a free hand until you were on your last leg. You've got to work from facts, not averages. This fellow works from facts. Your overhead has been going up year after year because you've set prices on averages and not on facts. Prices on your profit makers are too high and prices on loss makers are such as to make the losses greater and the overhead higher. Leave that fellow alone and he'll have you making money before you know it. I've got enough confidence in him to let you have more credit than you can get anywhere else as long as you give him a free hand."

So the accountant worked on. He made a very thorough analysis of the business and searched out each individual source of loss. He showed how business costs could be reduced a little here and a little there. He found that some things being done were not adding to the volume of business but were adding to the costs. Nothing in the way of expenses was overlooked.

"Too many brands of this are being

carried," he told Simpson one day. "It's a good seller; but only two brands are showing a profit. Besides having so many brands is making it take longer to make sales. As close as I can figure it is taking 3.756 times longer to make sales of these goods in this store than it takes to make them in stores that carry but one brand. You've got too much capital tied up, the selling cost is too high and you can get a bigger sales volume by handling but two brands and featuring but one."

By the end of the year a quiet revolution had taken place in Simpson's store. There was a general revision of prices based upon an actual study of the total costs of handling the goods. This proved downward rather than upward because the profit makers did not have to carry the loss makers. This enabled Simpson to increase his sales volume to a point never before reached.

Although Simpson often worried over the amount of money spent the first year in cost finding, the savings effected actually reduced the overhead. The next year the overhead went still lower and, with the merchandise being sold at a real net profit, the business naturally began to show a return on the money invested and this for the first time in Simpson's business career.

"Mr. Jamieson," he said at the end of the second year, "I want to thank you for all that you've done for me. When I first started in business it was great to have all those salesmen tell me what a fine business man I was. They got a lot of money out of me just that way. But when things began to go bad, I couldn't pay my bills as promptly as I used to and their credit managers began to insist on cash, those fellows stopped coming around. The only person who told me the truth and got me headed in the right direction was you. During the past two years, I haven't bought anything from any other house but yours if you had what I needed. Of course at the start I didn't have much choice but after you started giving me the right advice I was soon taking all discounts again. Since then I've been buying from your house because of what you've done for me. I'd be a skunk not to give your people the preference every time. Now what I wanted to say," and Simpson began to act as diffidently as a school boy, "is that I'd like to keep right on having your advice the way I've had it the past two years. I don't want you to put any money into the business, because it's got enough already and, as you know, it is going along fine, but I would like to have you accept an interest in it. I realize you're likely to get a big offer from some other firm and go away from here."

"You don't need to worry," laughed Jamieson, "I'll be right here for quite a long time yet. I've been able to get other merchants on their feet just the way I have you, and my firm feels a good deal about it as you do. About six months ago I was given a partnership in this concern and the outlook for me here is so good it looks like a life sentence. So you see you'll be able to go right on getting my advice as long as you buy from us with-

out making the sacrifice your offer would involve. But," said the credit manager, as they shook hands, "I certainly appreciate the offer."

J. E. Bullard.

Good Lookers Are Frequently Good Listeners.

I consider the following one of the best sales I ever made. A lady entered the store one day, apparently merely shopping, stating that she would soon be in the market for a stove and would like to see what we had.

It happened that I was personally acquainted with the lady and knew that she was financially able to buy any priced stove that I might be able to sell her. Just a few weeks previous I had had a demonstration of our range from a factory representative and was all sold myself on its merits. I passed several small stoves and cast iron ranges and stopped in front of the best we had in the store. The lady immediately stated that she wouldn't be interested in a range like that, for a smaller, cheaper stove was what she wanted. I asked her permission to demonstrate this range, and she laughingly said that I would be wasting my efforts, but that if I had the time I might show it to her.

I called her attention first to its construction, then to its unbreakable qualities, its hot water capacity and last (the customer being a woman) to its beauty and the convenience and attractiveness of its different parts. After saying about all that I thought she would be interested in, I stated that it was the most remarkable range I had ever seen for the price.

She stated that she really liked the range and thanked me for the demonstration, saying that she would talk it over with her husband and let me know. The next morning her husband came in and laughingly said that I had gotten him into trouble; that his wife had told him to stop and see a range that we had and that he wanted to see it, stating that they had expected to buy a nice stove for about \$50.

I asked him if he had a few minutes he could spare for a demonstration, and he said "Yes." After giving him the same demonstration, I closed with the argument that at the price I had made, and supposing that they would want to buy a new one in eighteen or twenty years, they had paid only about \$6.50 per year for service and satisfaction.

The result was that right after noon that same day his wife telephoned me and asked that I send the range up that afternoon, saying that they had decided not to wait any longer. This lady who was "just looking" bought, and her satisfaction has been reflected several times through her recommendation of a range that she at first thought too high. I have found that a thorough knowledge of the article to be sold is the most essential part of the selling.

A. E. Barlar.

Remorse for bad thinking doesn't compensate for the damage done.

Morale develops as fear vanishes.

. . The House of Quality . . .

Rademaker-Dooge Grocer Company

Grand Rapids, Michigan



Distributors of

PETER PAN PEAS

PETER PAN CORN

LARABEE FLOUR

AMERICAN BEAUTY OATS

ELKS PRIDE CATSUP

MORNING CUP COFFEE

BREAKFAST CHEER COFFEE

BOUQUET TEA

RA-DO TEAS

. . The House of Service . . .

EASIER TO SELL GOODS**When Properly Grouped and Arranged For Convenience.**

Not the least important of the many problems faced by the management of the modern department store is that of determining the manner of grouping "forward stock" in the various sections that will best suit the convenience of customers, ensure the expenditure of a minimum of time and effort on the part of the clerks in making sales and increase volume generally. In the solution of this problem a capably manned planning department is of great assistance to department managers. Just what can be done along this line by such a department, in addition to its other activities, is shown by the experience of R. H. Macy & Co., Inc.

To begin with, the "forward stock" problem must be considered by the Planning Department from the selling point of view as well as from the buying, in order best to satisfy the needs of all concerned. Just what is meant by this may be shown by actual illustrations of stock rearrangements that have been made in certain "size departments" in the Macy store on the recommendations of the Planning Department. One of these had to do with the arrangement of stock in the kid glove section of the glove department. The problem here was to take care of customers during the rush period with as much speed and as little confusion as possible. At Christmas time, for instance, it was observed that the gloves were allowed to lie on the counters because the clerks apparently found it difficult to put them away and also serve customers as fast as was necessary. Obviously, when the stock was left on the counters, instead of being put in the proper drawers, confusion resulted.

Some change of equipment was suggested, but it was thought advisable to attack the problem first from the point of stock arrangement. Investigation showed that several plans of arrangement were in use under each general style division, the different factors of price, style number, color and size entering into the classification in a different order of importance. For example, "short kids" were classified by price, style, number, size and color; washable sueded by price, style number, color and size, and fancy gloves by price, style number, trimming, color and size.

Studies showing the length of time required to make a sale and the proportion of that time used in opening drawers to get out stock and closing them to put it away were made. The conclusion was reached that too much time was spent in finding merchandise and putting it back. It was also determined that if one system of stock arrangement were adopted the handling of the stock would be greatly simplified, especially for inexperienced clerks.

The next point was the question which classification to adopt, with the idea that the least variable factor, from the customer's point of view, should be first in importance. This factor

was size, and a plan was drawn up showing size as the major classification under the general division of style. It was discarded on consultation with the clerks, however, due to the fact that certain sizes, especially 6 $\frac{3}{4}$, 6 $\frac{1}{2}$ and 6 $\frac{3}{4}$, were so popular that it would be inadvisable to concentrate them in one place, as the plan provided.

Three other plans were worked out and rejected for various reasons, but the fifth one was adopted. This provided for price as the first factor in the classification of stock then size—the same size being placed in the same position in each tier of drawers in the fixtures with the most popular sizes at the most convenient height for the clerks—color, and finally style number. Briefly put, under the old classification each drawer contained one style number and all sizes of that style. Under the new, each drawer contains one size and one major classification, with all styles of that classification. The result of the change has been a cutting down of selling time and effort and a corresponding increase in sales.

Another example of the work of the Planning Department in assisting department managers in increasing sales was that done in the section devoted to hand-made lingerie for women. The old arrangement of the stock showed various articles placed separately in certain price groups. The main difficulty with this arrangement was that it did not take the customer into first consideration, as the new arrangement does. If she wanted a nightgown and step-ins, for instance, she found them at opposite ends of the counter. She had to select one article and then go to the other end of the counter for the second, or else the clerk had to take many extra steps. Besides inconveniencing the customer this arrangement of stock slowed down sales. There was also the difficulty that the clerks tended to bunch in the nightgown section, where the sales were for greater amounts.

Two new arrangements were suggested by the Planning Department, both of which emphasized the advantage of classifying the merchandise by size, rather than price and article. In placing stress on size these factors were borne in mind: 1. Size remains constant for each customer, even though her ideas on price, style and garment may change. 2. Suggestive selling is easy, because all garments of the customer's size are grouped in one place. She not only sees this other merchandise, but the clerk is enabled to show its fine points to her with a minimum of effort. 3. Merchandise distributed in the department by size places both expensive and inexpensive goods in one section. The clerks are therefore willing to stay in the section to which they are assigned, as their chances of making big sales are the same in all sections.

After the stock had been rearranged according to the suggestion of the Planning Department it was found that it was easier for the customer to buy when all garments of her size were in one section. It is also easier for the clerk to tell the customer whether she can give her a garment she wants

**STAR AUTOMATIC SPRINKLER CO.**

ENGINEERS AND CONTRACTORS
AUTOMATIC FIRE PROTECTION SYSTEMS

Our Sprinklers are protecting millions of dollars worth of property in this vicinity

GRAND RAPIDS, MICHIGAN
John T. O'Brien Andy J. Egan

Expert Chemical Service

Products analyzed and duplicated

Processes developed and improved

All work by graduate chemists or chemical engineers

INDUSTRIAL LABORATORIES, INC.

Analytical, Consulting, Research Chemists and Chemical Engineers
Walter K. Schmidt, B.Sc. Pres.

Elmer F. Way, B.Sc., Ch.E. Secy. & Treas.

127 Commerce Ave., S. W., Grand Rapids, Michigan.

**ODIN**

*The recognized standard
of value in*

**5c
CIGARS**

**OSCAR ORWANT
Eggs at Wholesale**

343 MT. VERNON AVENUE, N. W.

GLASS

AUTOMOBILE
WINDSHIELDS AND DOORS

CHURCH WINDOWS
LEADED GLASS

MIRROR

Grand Rapids Art Glass and Mirror Works

FRONT AND FULTON STREETS

in her size. The stock space is also used to greater advantage by producing a better distribution of merchandise under each size and, therefore, it is more productive.

A very important part of the Planning Department's work is to investigate the difficulties that department managers have because of lack of space in which to carry on additional business. A study of one such problem, that of the drug department, brought to light the fact that while a certain counter carried 700 items, forty articles supplied the bulk of the business. By increasing the space devoted to these articles and curtailing that given to the slower selling items it was found possible to increase the department's sales very substantially without increasing the space devoted to it.

Rearrangement of certain stock in the hosiery department, following a study of the situation by the Planning Department, produced a similar result. —N. Y. Times.

Age Has Actual Advantage Over Youth.

What makes youth good is enjoying life as it is and seeing it new for oneself.

The joys of youth are in the dreams of accomplishment. Advancing years deflate these dreams and bring one face to face with reality.

And so as we get older we begin to look back wistfully at youth. All of which is nonsense.

There seems to be no good reason why we cannot carry along into our later years the spirit of adventure. Youth's triumph is its attitude toward life. Youth is open-minded. Age can also be open-minded. Age has an actual advantage over youth in that it enjoys experience, judgment and cultivated powers of appreciation.

We all knew men and women who have conquered the usual disabilities of age. They are superior at sixty to what they were at thirty.

The notion that youth has a monopoly on initiative and energy was given a good shaking by W. R. Hotchkin, a successful advertising man, in an article in Advertising and Selling.

Mr. Hotchkin resents the line which appears so often in "Help Wanted" advertising, "the applicant must not be over thirty-five."

Mr. Hotchkin believes that the real bargains are among men of fifty and sixty.

"The greatest piece of merchandising and promotion work ever done in the history of retailing was the resurrection of that old wreck of a store at Tenth street and Broadway (in New York City) back in 1896," says Mr. Hotchkin. "It had broken a series of successors to A. T. Stewart and all the wise ones had said that its location was absolutely dead for retailing.

"But Robert C. Ogden, then past sixty years of age, was given the entire management, as resident partner, by John Wanamaker; and that store leaped to the front until it led them all in volume of sales, and even more definitely in volume of net profits, for which a store exists. And Mr. Ogden, with his own hand and pen, wrote most of the early advertising of the

store; wrote those amazing editorials in the purest English, with impelling sales content; and also wrote much of the detailed merchandise copy besides. That in addition to managing and merchandising every division of the store!"

Modern youth is weak on the profit side of a business, contends Mr. Hotchkin. With youth too often it is sales, sales, and at the end of the year the books reveal no profit.

"Why," he exclaims, very few men know what profit means until they have passed forty years of age."

He tells of a survey he made of a certain large department store. The survey revealed that the five more profitable departments were managed by the oldest executives. First stood a woman past fifty; next a woman past sixty; third a man past fifty-five, and fourth a woman of seventy! Three of the managers had operated their departments for more than forty years.

"They knew," he comments, "exactly how to keep their stocks, get constantly increasing sales volume and make gratifying net profits. And many of the youthful managers were losing a lot of money that the elderly managers had made."

It is a long time since we have read such a vigorous exposition of the achievements of seasoned experience. Although under forty ourselves, we found refreshment in Mr. Hotchkin's point of view.—Through the Meshes.

Golden Rules of Success.

1. Honor the Chief. There must be a head to everything.
2. Have confidence in yourself, and make yourself fit.
3. Harmonize your work. Let sunshine radiate and penetrate.
4. Handle the hardest job first each day. Easy ones are pleasures.
5. Do not be afraid of criticism—criticize yourself often.
6. Be glad and rejoice in the other fellow's success—study his methods.
7. Do not be misled by dislikes. Acid ruins the finest fabric.
8. Be enthusiastic about your work—it is contagious.
9. Do not have the notion that success means simply money-making.
10. Be fair and do at least one decent act every day in the year.

He Was Sharp.

An old man heard of a famous surgeon who could restore youth by performing a gland operation.

Going to the physician, the old man said:

"Could you make me seventeen years old?"

"Certainly I can," the surgeon responded, and the operation was performed.

Several months later the doctor sent a bill.

"Nothing doing," the patient responded. "I am under age and you cannot sue me, and if you say I am not under age, I'll sue you for fraud."

The first sandwich was said to have been made in the seventeenth century. Replicas of the original are exhibited in glass cases at all railway stations.

TANGLEFOOT SPRAY

Kills Flies
Moths
Mosquitoes
Bed Bugs, Fleas
Roaches & Ants



FOR results never before obtained in combating household insect pests, use Tanglefoot Spray. It gets them all, and kills forever.

Tanglefoot Spray is the most powerful and effective general insecticide that can safely be used indoors under all conditions. It harms nothing but insects.

Tanglefoot quality costs no more than inferior substitutes. For killing flies, moths, mosquitoes, roaches, bedbugs, ants and fleas it is unsurpassed. Good dealers near you sell it.

THE TANGLEFOOT COMPANY
Grand Rapids, Michigan



IT'S POWERFUL!

O-309

SOME WAYS TO AVOID LOSSES

(Continued from page 46)

aside for attention later. From time to time they are moved towards the rear and out of the way, possibly back to the shop and are overlooked where they become dusty and unsightly and finally reach the dump. Such carelessness results in waste that can and should be avoided.

A clerk in doing up a small drinking cup often uses enough paper, string and gum tape to wrap up a dish. Just a small matter you say and that is true, but repeat it a thousand times and estimate the loss aside from the unsightly appearance of the package.

You may think these things small and in fact too small to notice but the increased competition and reduced margins in present day merchandising demand that all preventable losses be eliminated. You will be surprised at results if you carefully check up on these items for one busy month; you will also be surprised how easily these losses can be reduced once you try it.

We also must make it more difficult to reach into the cash register for ten, twenty-five or fifty cents to meet some little expense that might have been avoided or met by some other method. I do not mean that we should be niggardly or stingy, but careful and thrifty. Competition may determine your selling price but never your expense, if you keep your hand on the brake.

No doubt we all take several trade journals; sometimes I believe more than necessary. I hope all of you attend your state conventions for from both of these sources you may receive many valuable suggestions, but I have often asked the question, how many of us have put into practice those suggestions made from the platform and which we so generously applauded or those made in many of the splendid articles appearing in our trade journals.

How many of us read carefully our trade journals and get our employees to read them? How many remove the wrapper and pile them on the office desk and still worse, how many pile them there and fail to open them except in search of market report or special price?

A pure waste of money aside from passing up a lot of valuable information. You might better take one good one and read it thoroughly and save the subscription price of the others. However, you will not be too well posted if you study them all.

It is unfortunate that we spend so much valuable time and money placing our goods in the hands of people who do not pay. I believe we need a few lessons in parlor nerve, that is, the art of refusing credit in such a positive yet gracious manner as not to offend but retain the customer's cash trade.

We must watch the credit side of our business more closely especially those who do a partial payment or instalment business. One lost account may equal the profit on several sales. There is to-day a wide difference of opinion on this subject in government as well as business circles, but personally I believe the instalment method of selling

up to the limit of the customer's earning power (barring sickness) may prove an asset but beyond that a liability and the fact that so many customers fail to notice that danger line is an argument against it.

I believe in carrying nationally advertised merchandise—it is easier sold.

I also believe in stocking unconditionally guaranteed goods; however, some embarrassment may result if this guarantee is not properly used. I suggest not over-emphasizing the manufacturer's guaranty. Do not unduly stress it in making sales. It protects you all right but in selling guarantee the goods yourself. You are the one the customer looks to and as often as you make good the guaranty the customer gives you full credit and it will prove much better advertising than posing as the agent of the manufacturer. I am not a believer in overworking the manufacturer's guaranty. It is often abused and in making adjustment you impose on the manufacturer, or offend the customer and sometimes both. I believe in the old adage, "The less said the easier mended."

C. L. Glasgow,

President Michigan Retail Hardware Association.

How To Make Stone Soup.

The other day a Boston sales manager had a heart-to-heart talk with a member of his force who seemed to have all the "makings" of a salesman, but who turned in too many call cards marked: "Nothing at present."

Said the sales manager: "No does not always mean no. You must get what you go after, even if it becomes necessary to make stone soup."

Like most of us, the salesman had never heard of this particular brand, and his curiosity was aroused. The sales manager handed him a card on which was printed the following amusing and instructive fable:

"A traveler asked for a bite at a lordly mansion, but was told by the servants they had nothing to give him.

"Sorry for it," said the good-natured man, "but perhaps you will allow me to boil a little water on your fire to make soup from this stone."

"This was so novel a request that the curiosity of the servants was awakened, and they readily supplied saucepan, water, a spoon and a place on the fire. The stone was added to the hot water, and then the traveler asked if he might have a little salt and pepper for seasoning. These were supplied. The water was stirred briskly and then tasted.

"If you have a few fragments of meat and vegetables and an onion," suggested the smiling stranger, "it will make my stone soup fit for a king."

"These were readily forthcoming.

"Just a dash of catsup or any other sauce," continued the soup-maker, and he was given his choice.

"When the ingredients were fully boiled, the hungry traveler first asked each of the servants to take a taste. They declared in great surprise that the stone soup was excellent. He then proceeded to eat his fill."

Moral: Do not grab your hat and run when informed that they have nothing to give you.

Ellis Brothers Company

Grand Rapids

take pleasure in announcing their

New Location

300-308 ELLSWORTH AVENUE

Phone 4253



We are now moved into our New Building which gives us more facilities to render a par-excellence service of our fine quality fruit and vegetables.

Prompt Deliveries on all orders

Belding Basket Co.

Belding, Michigan

Manufacturers of Baskets

Fig. 32
Common Drop Handle
Diamond MarketsWe especially call attention to
Our Line of BasketsFig. 30
Extra Quality Diamond Market

We also make canvas cases for laundry, factory and shipping purposes. Also full line of Canvas Products.

No matter what your needs may be we can supply them.

Send for illustrated catalogue and quotations by the dozen or the carload.

JUSTICE AND THE LAW.

Changes Needed To Obtain Proper Administration.

Attendance at the recent Institute of Politics at Williamstown, as a member of the Round Table on the main contrasts between the Anglo Saxon and Continental systems of law, has crystallized ideas on the subject of law reform which the writer has considered during twenty-one years of practice, supplemented by seven years of active commercial experience.

Most of the present criticism of the law has been directed against legal procedure. My opinion is that the critics are attacking the branches and not the root of the difficulty.

To secure an administration of law which will accomplish its avowed purpose there must be a system of substantive law based on sound ideas. The common law system which obtains generally in this country consists of a highly complicated body of rules which have their source in customs reaching back to early beginnings. These customs, as applied by judges to specific situations, were set forth in judicial decisions. These decisions are the law and under the principles of the common law are binding precedents in similar circumstances.

In the meanwhile conditions of life have changed greatly. The rules good for primitive conditions became obsolete. But stare decisis is the principle of the common law, and with few exceptions the judges have not asked, "Is it right?" but "Is there a decided case in point?"

It seems to me, therefore, that there should be, first, a thorough re-examination of our whole body of law in the light of principles of justice, to the end that there shall be formulated a statement of the law in simple terms, intelligible to layman and lawyer alike. Further, the principles of law themselves should be the subject of constant and progressive consideration, so that the law should not lag so much behind progress in social concepts.

Referring first to civil cases, I believe that our jury system has pretty well broken down. There may still be room for a jury in rural communities where the type of controversy is ordinarily such as to be within the grasp of the average citizen. But in large cities, where competent jurors are difficult to get and disputes frequently involve complicated and technical situations, the jury is not the way to obtain intelligent consideration for disputes.

There is a better way. Under the civil law system Europe has created Commercial Courts, where commercial disputes are passed upon by three judges, who are business men and not lawyers, who dispose of matters coming before them without complicated rules of evidence or procedure and without a jury. These judges are selected by the merchants themselves for their probity and good judgment, and deal with each case in the spirit of a business transaction.

In non-commercial cases there is likewise a court composed of three judges who pass on the facts and the law without a jury, after the facts

themselves have been sifted by a single examining judge, skilled in such work.

Juries should, in my opinion, be retained in criminal cases. But there should be a complete change in the attitude of the court and the lawyers as to the trial. As it is, there is, on one side, a prosecuting attorney whose aim is to convict. On the other side there is defending counsel seeking an acquittal. The judge sits as a neutral factor, seeing that the game is played in accordance with the rules and charges the law. The jury decides the facts.

A criminal trial should be an effort to arrive at justice, in which the judge and counsel for both sides should participate. The rules of evidence which now exist for the protection of the accused have become a means of escape and a source of difficulty in arriving at the merits. The rule which prevents not only making the accused take the stand to answer the charge against him but prevents comment on his failure to do so should be abolished.

The requirement that there must be a unanimous verdict of a jury should be altered so as to make a jury effective if a substantial majority of the jurors are able to arrive at a verdict. There is no sound reason to-day for permitting one or two obstinate men to render abortive an expensive and long-drawn-out proceeding.

A distinguished Swiss barrister who attended the recent criminal trials growing out of the conduct of the office of the Enemy Alien Property Custodian expressed his amazement to

the writer that it is possible under our procedure to ever obtain conviction.

George Boochever.

Color and Odor Draw Insects.

Investigators for the Carnegie Institution who have conducted tests at the Pike's Peak laboratory for nine years say that flowers attract insects both by color and odor, and markings such as stripes or dots also help to guide the visitors. Blue, they say, is the color most popular among bees and other insects, red, the least. Even when the experimenters turned blue flowers upside down, bees sought them unerringly, though many bumblebees were puzzled by the new position and found it hard to solve the problem of sipping nectar from the inverted blossoms. Bees have, of all the insects, the best memories, recalling places, odors, shapes, and colors, as well as the time of day when the nectar flows. For instance, they never wasted time over orange lotus blossoms, realizing that when the flowers changed from yellow to orange, the nectar ceased to flow. While fragrance attracted many insects from a distance, color drew them only within a radius of about thirty feet. Artificial flowers, however skillfully disguised, could not fool bees, butterflies, nor many other insects as wise as they.

North Dakota is the only state in the Union that cannot boast a millionaire resident. Nevada, New Mexico, Idaho and South Dakota have only one millionaire each.

Barclay, Ayers & Bertsch Co.

321-323 Bond Avenue
Grand Rapids, Michigan

JOBBER IN
PIPE, VALVES, PUMPS, SINKS,
ROOFING, AND MILL SUPPLIES

THE NEGRO CHURCHES.

They Cannot Accomplish Inter-Race Co-operation Alone.

A right understanding between representatives of the white and colored races is of slow growth, but unmistakable progress is being made. We all remember what a furor was created when President Theodore Roosevelt entertained Dr. Booker T. Washington for dinner at the White House, but such outbreaks of indignation are becoming less and less. A wholesome sentiment against the lynching of Negroes is gradually forming in the South as well as in the North, and broad-minded men and women are coming to understand that the Negro is entitled to fundamental human rights by the constitution of the United States, as well as by every law of justice and fair play.

There appeared recently in a New York City newspaper a statement that one-half of the 12,000,000 Negroes in the United States were not members of any church, and that almost two-thirds of the more than 2,000,000 Negroes in the North had no church connections. The announcement has caused considerable discussion, and in some cases alarm for the Negro is generally regarded as the most religious group in America.

I do not know the exact situation, but I venture to say that where the Negro has drifted away from the church it is because he has lost faith in the programme and purpose of the church, white and colored, to meet and solve his problems. He has failed to recognize that the church is the one and only constant influence which can and will solve his problems. In his impatience he has abandoned the church, become discouraged and given up trying or gone after some "ism" which mistakes noise for progress and thereby deceives himself. It must also be admitted that the Negro, like every person with freedom to choose his own life, is subjected to all the temptations of the world—love of money, ease, ambition for power, and gratification of the senses. The Negro is not immune to evil influences, although by nature he is trustful, reverent, emotional, and hence inclined to worship and find joy in religion.

The record of the Negro in the United States since emancipation has been marvelous. Many authorities assert no such progress has ever been made by any race in the history of the world in the same length of time. This is true in education in colleges, white and colored, in business, the professions, and in skilled labor. Notable poets, artists, sculptors, musicians have been produced, and permanent and important contributions have been made to American literature.

A recent issue of the Crisis reports that 8,600 Negro students were enrolled last year in our colleges and universities, 7,000 in Negro schools, and 1,600 in white institutions. During the year 1,300 Negro students received degrees ranging from bachelor of arts to doctor of philosophy. A number of Negroes were elected to the honorary scholastic society, the Phi Beta Kappa,

and 300 received degrees from Northern colleges.

In the early days of reconstruction after the adoption of the 13th, 14th and 15th amendments the Negro attempted to enter into politics. He soon found, however, that the idealism expressed in the amendments had not been accepted in heart by the American people as a whole. He was met by segregation, lynching, and the Jim Crow principle on trains, in hotels, and everywhere in social life. This finally compelled him to stay away from his white fellow citizens and to find within his own ranks the means of social, political, religious, and cultural progress. It was a severe blow to the Negro when he was cut off from contact with his more privileged fellow men, but his progress could not be stopped.

While we believe firmly that the church has been the mightiest factor in the development of the Negro, it must also be remembered that the churches followed the drift of the times and excluded Negroes from equal privileges, with the result the Negro was compelled to establish his own religious institutions. In doing so he has reaped many benefits. In the church he has developed his social and intellectual life. For years every Negro leader was a minister. In the church the Negro learned the power of organization and of co-operation. The churches have also devised social, political, and economic programmes, and from speakers lay as well as clerical he has learned of his duties and privileges as a citizen. The Young Men's and the Young Women's Christian associations, which are the direct outgrowth of the church, have taught the young Negro man and woman good health, cleanliness of living, and decency of behavior. The Y's have also been a means for the establishment of cultural contacts with the best in our civilization, although the Negro is still regarded as one separate and apart.

It is also within the churches the Negro has attained his musical development. He has sung in the choirs and his spirituals, often called the most truly American music, have been welcomed into many so-called exclusive circles. Over the radio the Negro has helped change the conception of his people as caricatured in cartoons and exhibited on the minstrel stage and in buffoon jokes to a race interested in high ideals and sincere and earnest in their life purposes. A change of mental attitude towards the Negro is the first step towards a change of action.

Much work in inter-racial co-operation has been accomplished in the colleges and universities where the student body has shown a willingness to talk about the so-called Negro problem and to get some first hand information about the Negro. When these young people learn the history of the Negro, his loyalty to the American flag in the hours of the Nation's distress, learn that he is not a menace and seeks nothing more than the rights of manhood and citizenship, much of the old prejudice will pass away.

Another expression of co-operation is the Urban league, a National organization with local branches in most

large cities, in which white and colored men and women having similar ideals work together.

But the church more than any other organization has given the Negro the background for self-respect. No matter how small his ventures in business, how meager his success in politics, how humiliated and scorned in social contacts, within the church the Negro has enjoyed a feeling of comfort and importance.

The church remains to-day the center of Negro culture and leadership. Within its walls the Negro has learned the virtues of home life, honor and honesty which have equipped him against the handicaps of poverty and the vicious traps into which he would otherwise stumble because of ignorance.

The equipment of the Negro church has been inadequate, beginning sometimes in store fronts and back rooms. If the church seems to be losing, as some fear, it is to be observed that the Negro churches, large and small, are crowded on Sunday, and the people both desire and seek more adequate equipment.

The Negro churches cannot by themselves accomplish inter-race co-operation. They must have the assistance of all the Christian churches in America.

Albert B. George.

Starting To Earn a Living.

Nobody ever forgets the first year he earned his own living. There is something about that new and strange experience that makes an indelible impression on the memory. Ours began on an August 1 in a country store—a striking contrast to college life. We owed the uncle who owned the store \$200 borrowed because ill health had temporarily wiped out the professional income of our father.

That uncle knew he had poor material to work on in a fellow who knew nothing of really hard work, or of commodities or business habits; and that he had to shake him out of a conceit that grows in a youth surrounded by a white collar and tailor-made clothing in college, who considered it important to brush his teeth two or three times a day, and keep himself clean and tidy.

We were assigned to the cellar after we had been directed to select a pair of jeans trousers (cost \$1.50) and a blue shirt (cost sixty cents). It was an eight-foot hole in the ground some twenty-odd feet wide and ninety feet long, with heavy foundation stone walls and a stone floor. At the foot of the stairs were three molasses barrels containing sorghum, New Orleans and corn syrup. Next in the row were two vinegar barrels. Along the side were tubs of butter and eggs, brought in by the farmers. There was a pile of potatoes, thirty or forty bushels. In the main part of the cellar were empty barrels. It was damp and gloomy down there, with only two side exits to the street, and our job was to "clean it up." Some job, what with dirty, sticky barrels, rancid and semi-rancid butter, stale broken eggs and debris. Two weeks of hard, dirty work in gloom and cobwebs, with much sweeping. We wondered what our bachelor

of arts degree meant. The only gleam in the darkness was the knowledge that it brought bread and butter.

For three months we handled potatoes, nearly 20,000 bushels of them, in and out of the cellar, sacked and sewed up and weighed and tagged for shipment, with 8,000 bushels sacked and stacked three tiers high awaiting shipment in February when prices would be much higher. This was all done by November, when we were promoted to the wareroom. It was a big two-story frame building at the side of the brick store. On its first floor was first the coal oil tank that held a barrel of oil pumped into it and then pumped out into the gallon cans of customers. Near it was the brine mackerel barrel, and next to it the pickled pork barrel. Then came on a low platform some two tons of pork—hams, shoulders and side meat—packed and salted down from fresh hogs taken in and cut up.

The rest of the first floor was given over to groceries—green coffee in sacks, barrels of sugar, tea caddies, soda kegs, plug tobacco boxes, kegs of nails of all sizes, sacks of flour, ropes of different sizes, and other packages, all to be opened and carried into the storeroom as stock grew low there. It kept us busy. Upstairs were tons of dried apples to be packed and shipped after the first of the year. It was a busy winter for us. We grew stout and heavy, ate buckwheat cakes, sausage, hominy, hot biscuits, roast pork, and fried potatoes by the peck, along with garden stuff and apples innumerable.

In the spring and summer we were allowed behind the grocery counter as a clerk, and in July got down into long sacks with our winter boots on and packed wool fleeces interminably, it seemed. There were some ninety of those ten-foot sacks a yard in diameter when packed. What a sweaty summer that was! But when August came we had paid our way with a small balance left on a salary of \$300 a year. And how many things we had learned, and how often we had been rebuked for negligence!

W. G. Sibley.

Sunken Ships and Fisheries.

A new use has been found for wrecked ships. Should the plans of the New Jersey Fish and Game Commission materialize, the coastal waters should become a paradise for fish. What angler does not know, and try to profit by the knowledge, that the trout lurks under the log? Apparently his distant ocean kindred have the same proclivity.

The commission wants to get hold of some of the Government's old ships that clutter up the harbors, tow them a distance out to sea and then blow them up with dynamite. Of course, it would have to be done discreetly, in waters deep enough so that the wreckage would not interfere with navigation.

Gradually the timbers would rot, and fishes would weave in and out of the shadows, and there would form a sort of artificial Davy Jones's Locker that even William Beebe could not tell from the real thing.

MALTY MILKIES



a big
Nickel Seller

Everybody's
Candy

The Best One of Its Kind

THE Putnam Factory of the National Candy Co. has been in business since 1865. Putnam goods have always been quality goods and have won for themselves an outstanding reputation for popularity.

This policy and experience have enabled them to develop **Malty Milkies**. There is no other chocolate flavored malted milk candy lozenge on the market equivalent in quality and repeating power. **Malty Milkies** sell all the year 'round, summer and winter, and sell at a profit.

It has taken four years to develop **Malty Milkies** to its present standard of excellence.

It's a big value for 5c—17 pieces for a nickel. Get **Malty Milkies** in your line.

Malty Milkies can be purchased from any of the following factories of the National Candy Co.

Buffalo	Dallas	Louisville	Minneapolis
Chicago	Duluth	Detroit	Nashville
Cincinnati	Kansas City	Mt. Clemens	St. Louis
			St. Paul

PUTNAM FACTORY
NATIONAL CANDY CO. INC.
Grand Rapids, Mich.

BURTON FARM.

The Finest Farmstead Tributary To Grand Rapids.

In 1833 Barney Burton came to the rapids on Grand River and located 240 acres of land in township 6, North of Range 11 West, which afterward was named after the locality in New York from which he came—Paris township. He built the first log house outside of the trading post and went back to New York State, returning in the spring of 1834 with five yoke of cattle, a horse and a cow and other impedimenta for establishing a home. On reaching Thornapple River, near what is now Cascade Springs, he camped on the East border, and the horse which was tethered out became loosened in the night and Mr. Burton set out to find him. He got lost in the woods and finally, when he was nearly in despair, followed a little creek which emptied into the Thornapple River, and he knew that by following this he would eventually strike the trading post. The other people attached to his caravan crossed the river and reported the loss of Mr. Burton. Indians were sent out in quest, but in a few hours after they had started, Mr. Burton appeared on the scene. In crossing the Thornapple River, the wagon became mired and with great difficulty was landed on terra firma. The only record, so far as I know, of that cavalcade is a red cedar fence post now standing near my house. In rescuing the wagon from the mire, they cut down a small red cedar tree, using it as a lever, and after the episode put the lever on one of the wagons and brought it on. This was afterwards cut into two fence posts and the one which I have is in a perfect state of preservation.

On April 13 Mr. Burton was joined in marriage to Harriet Guild, and this was the first white marriage celebrated in the Grand River Valley. The newly married couple moved immediately into the log house and established a home. Very soon thereafter the log house was replaced by a frame structure, the first frame house outside of the trading colony, and this was followed by the erection of a very substantial barn. The history of these buildings may be somewhat interesting to an occasional reader of the Tradesman.

In 1860 my father, S. M. Garfield, having acquired a portion of the original Burton tract and having built a new house, gave the old house to Justus Winchell, and during the winter, when there was plenty of snow on the ground, the house was put upon runners and the neighbors with horses and oxen drew it a half mile East and for many years it was used as a barn. Afterward it was purchased by Alvin Laraway, a son of one of the pioneers of Paris township, and moved to a farm which afterward became the Kent County Fair Grounds and is now our Airport. In the erection of fair buildings, the timbers of the house were used and it became involved in the new structures upon the fair grounds.

The barn was erected about twenty rods South of the house, and when our family came to Michigan in 1858,

father moved it so that it would be in proximity to the house and added a few feet to it. The structure remained there as a farm barn until 1912. No nails were used in the original framework. It was pegged together, and when it was taken down it was removed to the Southwest quarter of the Southeast quarter of Section 28 in Paris township, and now stands there as a relic of pioneer days.

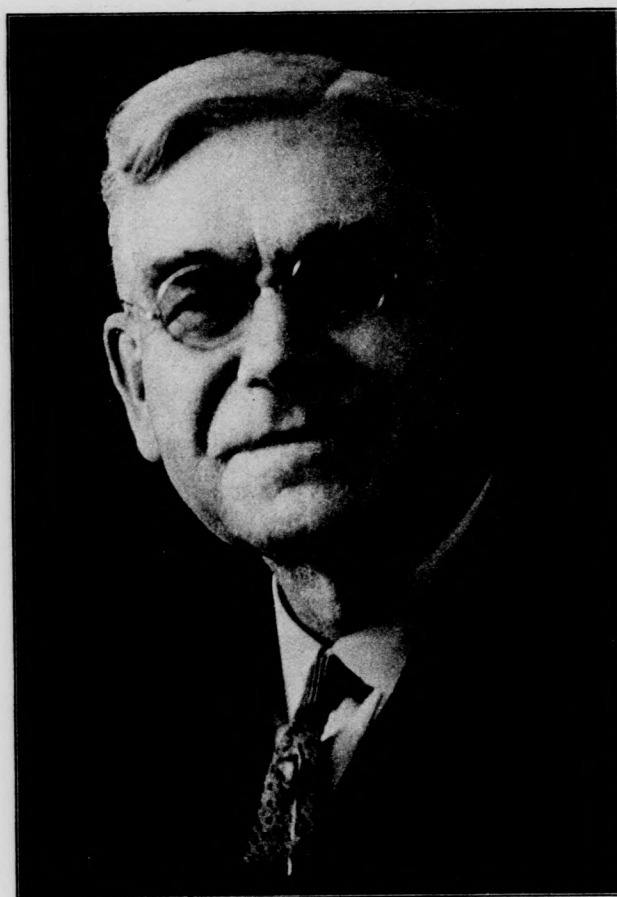
Mr. Burton's farm was bounded on the North by the farm of Joel Guild and on the East by the farm Edward Guild. Houses were later built upon these farms, but Mrs. Burton said during the first year of her tenancy on Burton Farm her nearest neighbor on the South was at Gull Lake and on the East at Ionia, and she had no

many of them have told me of the happy days they spent with Aunt Hattie during their childhood. In a recent visit here Jackson Dillenback told me of going to the Burton school from his father's home in Wyoming township and enjoying the kindness of Aunt Hattie, who often treated him to cookies and apples and gave him joys that have remained with him to this day.

My father bought the only portion of Burton farm still remaining with the original owners in 1856, but our family did not move to Michigan until 1858, and in the meantime for one year the house was occupied by the James Cox family who afterward settled on the old Kalamazoo road. The second year it was occupied by the family of

days. The other two died during the year of that terrible drought preceding the Columbian Fair held in Chicago. An old-fashioned "worm fence" extended from Division street to what is now Madison avenue and in the corners of the fence Mrs. Burton planted walnuts and most of these grew. A few of them still remain as monuments of her thoughtfulness, and the one standing at the South side of Burton, opposite the middle of Jefferson avenue, would make a splendid monument at the foot of which some of Aunt Hattie's "children" might place a bronze plate in her memory.

She started a flower garden at once, and the Ladies' Delights, which were a primitive form of our modern Pansies, self-seeded until about ten years ago, when the last remnant disappeared. But the fleur-de-lis planted the first year of her marriage has descendants living to-day on the same ground. In front of the entrance drive, before Jefferson avenue was opened, and exactly in the center of what afterwards became that roadway, stood a white oak, and the wagon road passed around it on both sides and it could be seen for a long distance both East and West and was reckoned as the pioneer of the ancient forest. A pathmaster came in charge of the roads of this locality who said that people had gone around that tree long enough, and he was going to have the road bed in the center where it should be. The oak was taken out, and a short time thereafter when Mrs. Burton visited us and sat upon our front porch, she said, "Where is my oak tree?" We told her that it had been removed recently by a highway officer, and she said, with tears in her eyes, "Why should he take that down without at least consulting me? That was my tree and my favorite birds nested there and upon a dead limb every year there came a crow and gave me greetings. Everybody respected that tree and was glad to turn out for it. Why should any officer ruthlessly destroy a monarch that had given pleasure to so many people? I counted it as my own heritage, even if the land upon which it stood had passed into other hands. I cannot forgive this vandalism." There were three other oaks standing in a field of the old farm which have remained to this day, and are now the monarchs of the Garfield-Fletcher playground, giving shade and joy to thousands of children. On the Eastern line of Burton Farm, bordering upon the farm of his brother-in-law, Mr. Burton had a row of native trees which had come up from seeds dropped along the boundary line, and it was one of the most attractive hedgerows of my boyhood. This beautiful border was made up of oaks of several species, elms, black cherries, with a foundation of raspberries and blackberries and wild strawberries and June berries, and I counted it one of the richest places in the neighborhood. When Madison avenue was opened between Burton and Alger streets, this fence row was in the middle of the street, and the main trees were left for years because of the solicitude of my father, and he said before he passed on, that some



Charles W. Garfield.

neighbors at the West, so the only people with whom she could neighbor were located at the trading post.

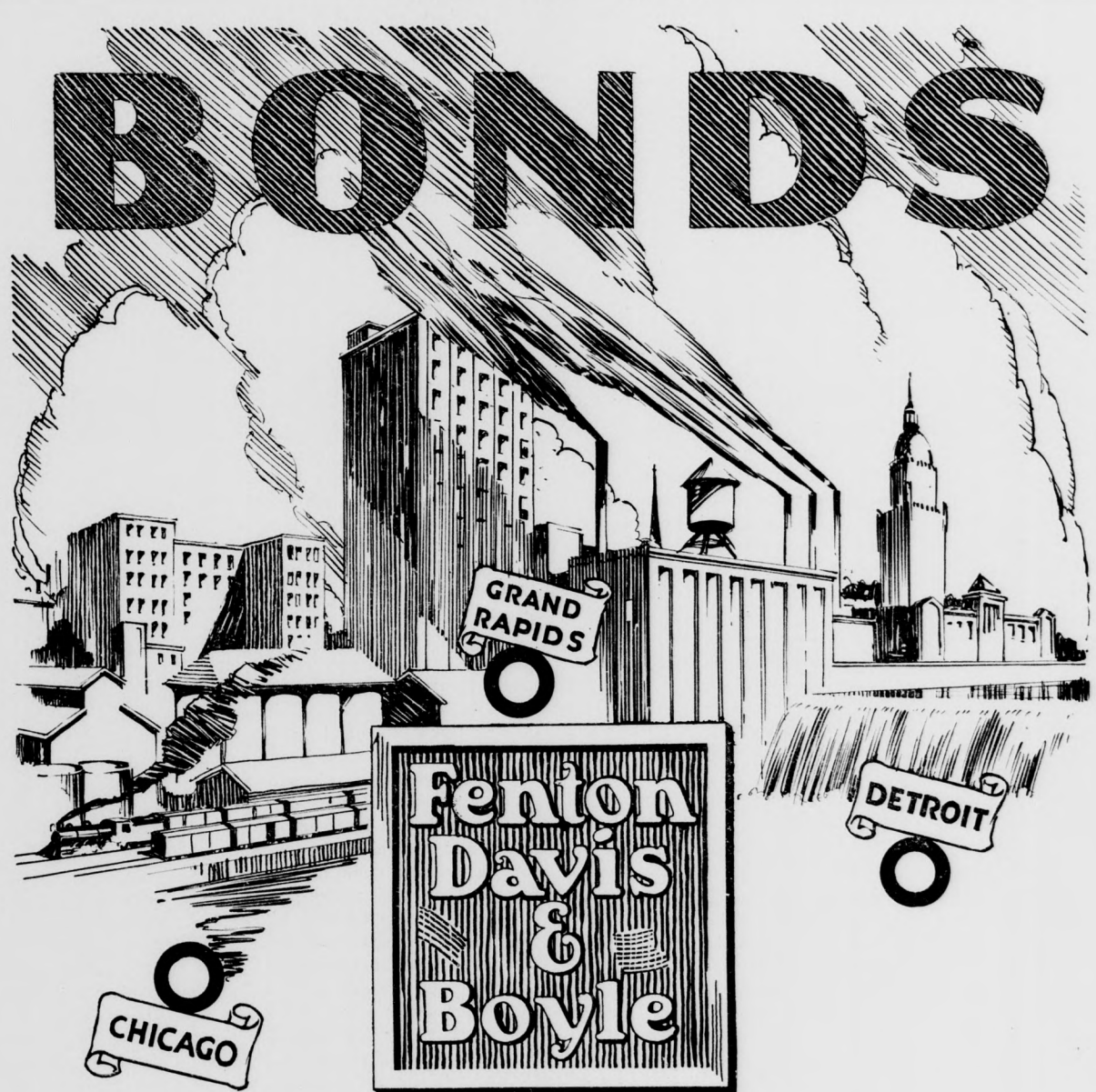
The Burton Farm home was in many ways an ideal one. The Burtons were very hospitable people and many of the early comers were housed for a time beneath this roof. Mrs. Burton was a model of kindness and the Indians were so well treated by her that she became a sort of saint to them. After our family moved to the farm and before we occupied the new house, Indians came there often and were disappointed in not finding "Aunt Hattie." After the neighborhood increased in numbers and as the Burtons were blessed with no children of their own, they became father and mother to other people's children and

the Reverend Edwin Hoyt during the building of his own house on Burton road, near what is now known as Eastern avenue. There were two fireplaces in the old house and the first work that I did as a lad of ten was to assist in removing these fireplaces. Father said that he had been half warmed by fireplaces as long as he cared to be and he had no use for that method of heating a house.

The trees on the original farm have been interesting to me. Mrs. Burton, very soon after starting the home went to the Laraway tamarack swamp and pulled up three small tamarack trees, planted them near her home in a row alongside of the entrance drive. They all grew and one of them still remains as a living monument of those early

F. D. B.

BONDS



Mature judgment, broad experience and complete facilities for special investigation and research are always at your command.

Fenton, Davis & Boyle

CHICAGO
GRAND RAPIDS
DETROIT

Russell J. Boyle, President

day this would be considered the most beautiful highway bordering upon Grand Rapids. This was true and it was noted for its attractiveness and remained intact until the civilization of the city which had absorbed this area in putting in the various utilities injured this row of trees so that they are gradually dropping out of existence. This, from my own viewpoint, is a tragedy which was entirely unnecessary if the engineers had given as much thought to its preservation as a landscape artist would have done.

When I think of the Burtons, their hospitality and kindly spirit and the joy which they carried to so many hearts, I feel that they could say with Sam Foss, "Let me live in a house by the side of the road, and be a friend to man."

The original deed to Burton Farm came from the United States Government and was executed by Andrew Jackson as President. That portion known as Burton Farm Subdivision to-day came into the possession of the Garfield family in the middle 50's, remaining there until the lots were sold to the present owners whose residences face Jefferson drive.

In 1876 my father gave me forty acres of second growth oak now occupied by Woodlawn and Garfield Park cemeteries, requesting that it be kept forever as a woodland park. I put a meandering drive around it which was enjoyed by numbers of friends and neighbors. I was very proud of my heritage, but the D., L. & N. Railroad Corporation could see no other way of entering Grand Rapids except diagonally across this domain. This invasion destroyed forever the original purpose for which it was established.

In despair over the loss, I took six acres of Burton Farm and planted there the seeds of ten species of trees. This area, planted in 1892, is now a part of the park system of Grand Rapids and stands as an object lesson in reforestation.

In 1911 a considerable portion of Burton Farm became the property of the city. It was the first playground dedicated to the recreation of the inhabitants of the city under the title of Garfield-Fletcher park.

The last service of my father was the opening of Jefferson avenue from Hall street to Burton road. It was he who, with Justus Winchell and the aid of his small ten-year-old son, planted the row of sugar maples along the front of Burton Farm in 1858, which now is the distinguishing feature of the playground. Later, when the city reached out and took in Burton Farm and the great fear possessed me that Jefferson avenue might be extended farther to the South and complete the destruction of all the Burton landmarks, Mr. O. C. Simonds, whose ancestral home was on Burton Farm, suggested the solution of the problem and relieved my anxiety by designing the subdivision which preserved all the living monuments of the early days and permitted me to develop my own neighborhood and was associated with the honoring of a pioneer family.

Burton Heights, Burton school, Burton woods, Burton street and the Bur-

ton trees are the monuments to the people who carved out the first farmstead tributary to Grand Rapids.

As intimated earlier in this message, a symmetrical well-grown tree is an ideal memorial, especially when a human life is attached to its birth and growth; its rings tell the story of its age and the vicissitudes of its development; its branches reach toward heaven and give it symmetry and character; its leaves are its crowning beauty and afford grateful shade to jaded humanity while harboring in kindly benevolence tiny creatures of the earth and sky. A well-developed tree stands for nobility, individuality, bounty and benediction; it appeals to the intellect and the emotion; it links humanity with deity. If the grateful children, not her own, whom Aunt Hattie Burton took into the home, nourished, guarded, and guided toward lives of usefulness, or their descendants, would as a token of appreciative remembrance in a formal way dedicate the walnut tree at the old entrance of Burton Farm which she planted as a bride, placing at the base of its bole a bronze tablet with an appropriate and affectionate legend, a shrine would be established for a multitude of worshipful lovers of a noble woman who was everybody's friend, a typical neighbor, a thoughtful and self-sacrificing benefactress.

Charles W. Garfield.

Collecting From a Tough One.

"Can't be done," sighed the young business man, "tried everything. He just won't pay until he gets ready and the more methods you try the harder he resists."

"Tried the psychological method?" enquired the senior partner.

"The which? What sort of a bill collecting scheme is that?"

"Making him use his imagination," was the answer. "I have used it more than once. I had a chap on my books once who had owed me \$42 for six months. He was perfectly able to pay it. He wasn't a dead beat. I didn't want to sue for any such amount."

"So I sent him a bill—plain bill, in an ordinary envelope. Two days later I sent him another bill, in a plain envelope. Two days later, I sent him a bill, special delivery. Two days later I sent him a bill by registered mail. He had to sign for the latter, of course. In other words, I made him know that I knew he had received the bills. Just that and nothing more."

"The next day he paid it. I hadn't threatened a thing. In fact, I had nothing with which to threaten him. And I don't know to this day what his imagination suggested was going to happen next. But his course of reasoning was to the effect that if I had taken all that trouble to make sure that he received the bill, and to have unquestionable evidence that he received it, I was evidently going to take action of some kind. Whether he expected me to sue him with a lawyer or hold him up with a gun I don't know. Whatever it was he imagined, it was effective. Maybe he couldn't figure out anything and thought he'd rather pay the bill than face the unknown. Try it!"

NEW CHAPTER FOR THE BIBLE

Proposed Parable Against Persecution By Benjamin Franklin.

Commentary.

The substance of the story in "A Parable Against Persecution" is as old as the day of the Persian poet Saadi. Franklin came across this somewhere and rewrote it and improved it as a proposed new chapter in the Bible. He then committed it to memory. When in company where there was some famous bishop or scripturian, he would take up a copy of the Bible, open it, and make believe he was reading the chapter out of the book before him. Then he would confound his hearers by asking what chapter it was in the Bible.

The parable was first published by Lord Kames, a friend and an admirer of Franklin. Lord Kames asked Franklin to send him a copy of the chapter, which Franklin did, but without knowing that Lord Kames intended to publish it in his *Sketches of the History of Man*.

An absurd charge of plagiarism was laid against Franklin in England because of this parable, published without his knowledge, and for which he never claimed originality. In a letter to Benjamin Vaughan, dated Nov. 2, 1789, Franklin wrote as follows regarding the charge:

"The truth is, that I never published that Chapter, and never claimed more credit from it than what related to the style, and the addition of the concluding threatening and promise. The publishing of it by Lord Kames, without my consent, deprived me of a great deal of amusement, which I used to take in reading it by heart out of my Bible, and obtaining the remarks of the scripturians upon it, which were sometimes very diverting; not but that it is in itself, on account of the importance of its moral, well worth being made known to all mankind."

Genesis Chap. LI.

1. And it came to pass after these things, that Abraham sat in the door of his tent, about the going down of the sun:

2. And behold a man, bowed with age, came from the way of the wilderness, leaning on a staff.

3. And Abraham arose and met him, and said unto him, Turn in, I pray thee, and wash thy feet, and tarry all night, and thou shalt arise early on the morrow and go on thy way.

4. But the man said, Nay, for I will abide under this tree.

5. And Abraham pressed him greatly, so he turned, and they went into the tent, and Abraham baked unleavened bread, and they did eat.

6. And when Abraham saw that the man blessed not God, he said unto him, Wherefore dost thou not worship the most high God, creator of heaven and earth?

7. And the man answered and said, I do not worship the God thou speakest of, neither do I call upon his name; for I have made to myself a God, which abideth alway in mine house, and provideth me with all things.

8. And Abraham's zeal was kindled

against the man, and he arose and drove him forth with blows into the wilderness.

9. And at midnight God called unto Abraham, saying, Abraham, where is the stranger?

10. And Abraham answered and said, Lord, he would not worship thee, neither would he call upon thy name, therefore have I driven him out from before my face into the wilderness.

11. And God said, Have I not borne with him these hundred ninety and eight years, and nourished him, and clothed him, notwithstanding his rebellion against me; and couldst not thou, that art thyself a sinner, beare with him one night!

12. And Abraham said, Let not the anger of the Lord wax hot against his servant; lo, I have sinned, forgive me, I pray thee.

13. And Abraham arose, and went forth into the wilderness, and sought diligently for the man, and found him, and returned with him to the tent, and when he had entreated him kindly, he sent him away on the morrow with gifts.

14. And God spake again unto Abraham, saying, For this thy sin shall thy seed be afflicted four hundred years in a strange land:

15. But for they repentance will I deliver them, and they shall come forth with power and with gladness of heart, and with much substance.

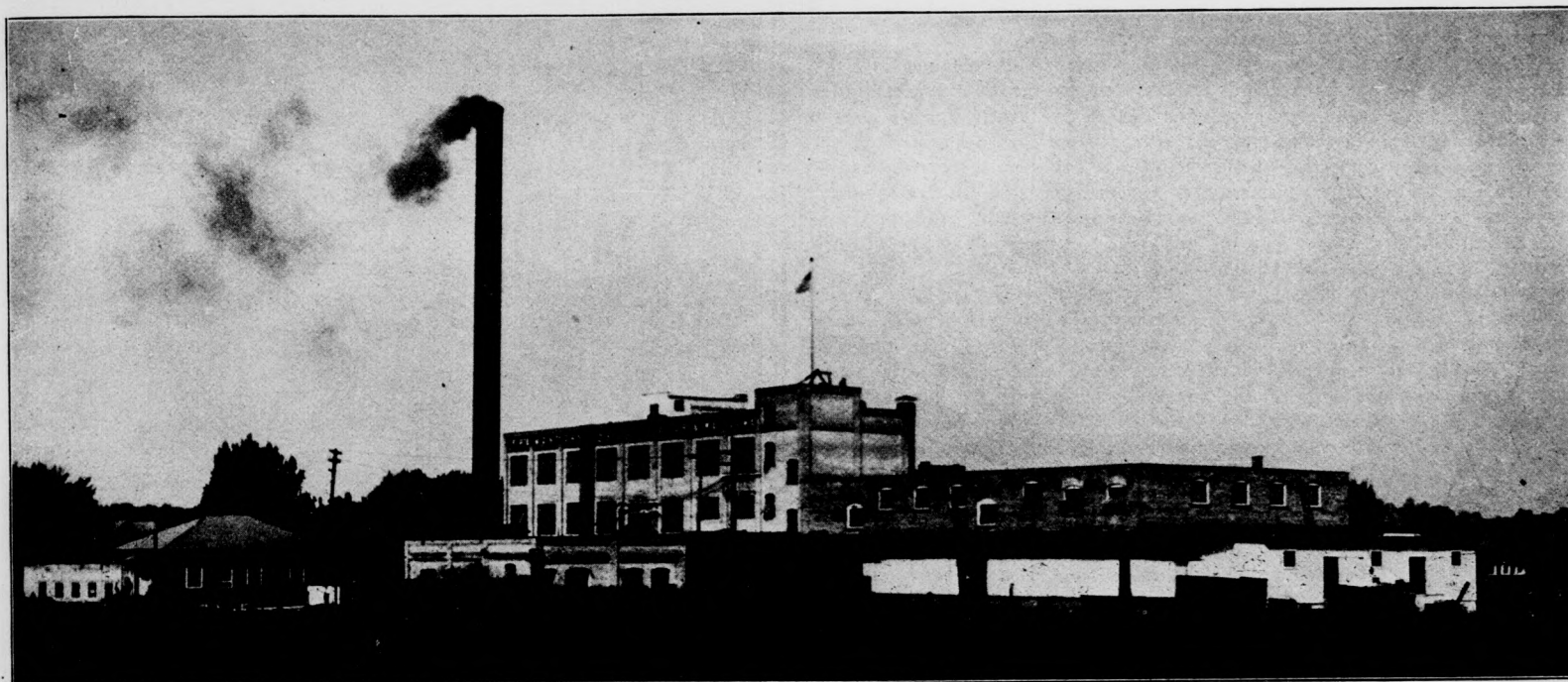
Macaroni Consumption Five Pounds Per Capita.

Enough semolina was produced in this country last year to manufacture 200,000 tons of macaroni, spaghetti, noodles and other products of this class, according to a survey just completed by the Commerce Department's Foodstuffs Division. Semolina is obtained from durum wheat, the hardest kind of wheat grown, and is used almost exclusively in the manufacture of macaroni products. Last year a total of 13,851,000 bushels of durum wheat were ground in American mills in the production of semolina. The semolina produced totaled 2,216,065 barrels, a yield of about 71 per cent.

Semolina consumption in this country has been increasing steadily. In 1924, it amounted to 1,659,000 barrels; in 1925 to 1,681,000 barrels, while last year 2,058,000 barrels were consumed. Total production of macaroni products reached 500,000,000 pounds, about 80 per cent. of which was made from semolina, the remainder being made from farina and flour.

The growth of the American macaroni industry is reflected in our annual imports of macaroni products. In pre-war years we imported no less than 120,000,000 pounds a year while to-day our annual imports average only about 7,000,000 pounds. The per capita consumption of macaroni products in the United States is about 4½ pounds per year, about one-twelfth that of Italy, the chief consumer of this class of food.

There is nothing in the Government's pamphlets on the proper care of children which suggests waking them up to hear the bedtime story.



**“Proud of your store, aren’t you?”
“I sure am!”**

You are just the man this is aimed at. You will fully understand it.

“VISITORS WELCOME”

These two words appearing on the front of our plant have proven to be a star salesman. They have been on the job for twenty years.

This is not only an inspection service of the highest order, but it has been a source of great pleasure.

We are proud of our plant and our products and feel sure that Fremont, Miss Michigan, and Bean State foods will aid you in taking still greater pride in your store.

The Worden salesman will be happy to tell you about our—

PEAS
SPAGHETTI
LIMA BEANS
SAUER KRAUT
STRINGLESS WAX BEANS
FANCY PORK AND BEANS
STRINGLESS GREEN BEANS

PEACHES
CHERRIES
RASPBERRIES
GOOSEBERRIES
STRAWBERRIES
CHILI CON CARNE
FANCY RED KIDNEY BEANS

BOSTON MARROW SQUASH

DISTRIBUTED IN GRAND RAPIDS BY WORDEN GROCER COMPANY

FREMONT CANNING COMPANY
FREMONT, MICHIGAN

NOT A GOOD PRACTICE.

Huckstering Calculated To Alienate Customers.

Although small stores of the neighborhood type in big cities may have some things in their favor—notably lower overhead—in competing with larger retailers for consumer business many of them labor under one very great handicap. This is the apparent willingness of those who own them to do almost anything to close a sale, regardless of whether the customer gets a square deal. The fact that this destroys good-will and militates against the successful future of the enterprise does not appear to matter much in such cases. The rule seems to be to get the immediate sale at any cost.

This rule may sometimes be the result of stark necessity in the early days of the business, when every dollar that can be obtained must be got hold of. Sometimes it may be due to the short-sighted belief that in a large city there are enough prospective customers to keep the business going regardless of whether they ever come back for a second purchase. Small retailers who take this view seem to forget that their communities, in effect, are small towns, and that changes in population are not rapid enough to keep up a steady supply of transient customers. They go blithely along until some day an involuntary petition in bankruptcy is filed against them.

Surprising as it may seem, many of the so-called neighborhood stores in this city are still conducted on the Oriental bazaar basis. In such cases the selling price is all the customer can be made to pay for the merchandise. It is not difficult to figure the chances of getting a square deal that a customer will have in such stores if he is used to buying on a one-price basis. If the article seems satisfactory, and the price asked for it is not too high, the purchase will be made.

The next customer, more schooled in the catch-as-catch-can style of buying, may buy a similar article from 10 to 25 per cent. more cheaply. It is not long before the first customer learns his lesson. He then runs over in his mind the retailers who "took him in," and it is not hard to guess whether he goes back to them a second time.

Along this line a young business man of this city cited recently an experience he had with a small furniture concern here. Through an unusual set of circumstances he had to get a very quick delivery on a bedroom suite. None of the big stores could make the desired delivery, he said, due to the time required to get the suite out of the warehouse. The neighborhood store promised to deliver everything but the mattress at once. The mattress was to be delivered the following day.

The young man was used to the one-price system of doing business, and he accepted without question the price on the tags. He placed his order and was about to pay for the goods when one of the partners in the business voluntarily suggested that the customer be allowed a 2 per cent. discount for paying cash. The second

partner gave the first a wink "on the quiet" and suggested that the discount be made 5 per cent., due to the size of the order. The customer saw the wink; and on the strength of it demanded 10 per cent. For an instant the proprietors looked alarmed. Then they agreed so simultaneously that the young man is still wondering how much bigger discount he might have got if he had been wise enough to demand it.

That was only part of the matter, however. The mattress in the case could not be delivered with the rest of the furniture, according to the partners, because they did not have in stock the silk floss variety he demanded. The partners guaranteed to have one made up special and delivered the next day. One of them said that his cousin was in the business and would make one up in a hurry. In fact, he called up the cousin and received the assurance that everything would be all right.

The mattress was delivered according to the agreement. It came while the customer was away from the apartment and was put on the bed by the woman who did the cleaning. The young man did not employ a maid regularly, so, on turning the mattress for his wife several days afterward, he saw a label sewed to it. Examination of the label showed the mattress not to be a special-made silk floss proposition, but a cotton and felt product of one of the big makers of this merchandise.

The young man took the matter up at once with the store that sold the mattress, and was assured by the partner present at the time that some mistake had been made. The cousin was called up again and, after a short conversation in a foreign tongue, the customer was told the mattress was really made of floss but that, because of the rush nature of the order, the covering of another mattress had been used and the label had not been removed through an inadvertence.

The customer accepted the explanation, with reservations, but on reaching home that night he slit one of the seams and found the mattress to be what the label said it was. The following morning he went to the store again and demanded redress. All he got was information to the effect that the mattress could not be returned on sanitary grounds. When a refund was demanded he was told to sue for it if he wanted to.

In another case in which a small furniture store was involved a rocking chair played the principal role. This chair, which had been purchased by a certain man as a birthday present for his wife, developed an annoying "chock, chock" noise after it had been used a few days. Examination showed that one of the legs had been broken at the point where it was inserted into the rocker, and had merely been glued at the point of the break and varnished over. The defect was made known to the furniture man, who promised to do the right thing. The chair was taken back to the store, ostensibly for replacement by a new one.

After some delay an apparently new



Daylight Home of the Famous Dutch Twins

Dutch Twins

America's Quality Sugar Wafer

Remain fresh and oven-crisp even in the dampest weather

Made Exclusively by

HOLLAND-AMERICAN WAFER CO.

Grand Rapids

Phone 32393

Michigan

C. J. Litscher Electric

41-43 Market Ave., S.W.

Co.

Grand Rapids, Michigan

Branches

Kalamazoo

Jackson

General Electric Company Distributors

RADIO

LIGHTING FIXTURES

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

chair was returned to the purchaser, and the incident seemed closed. Within forty-eight hours, however, it began to "chock" like the first chair, which it really was. The dealer had merely glued it up again and returned it. The matter was taken up again by the customer, but all he got out of it was the rather questionable satisfaction of telling the retailer what he thought about him.

A certain women's ready-to-wear shop uptown had a sale recently in which dresses were apparently marked down substantially. The "special" garments were well styled and on the face of things looked like real bargains. Seeing them, a young married woman went into the shop with the intention of buying one or two. The clerk who attended her said she could not take any of the dresses out of the window, as she had been requested by the customer after the latter had failed to find what she wanted, because the owner did not want the display broken into.

Instead, she suggested that the customer look at some other dresses, which were placed further back in the store. Here the customer found what she wanted, but noticed that the prices on the tickets were substantially higher than that at which the bargains were offered. She queried the clerk on the point, but the latter, with a vague sweep of her arm, said that all the dresses were for sale.

The customer thought the remark an odd one, but she chose two garments and gave the clerk the money for them at the sale figure. The latter walked to the cashier's desk, but returned almost at once and told the customer that her payment was about \$9 short. When the customer explained that she had given her the price of the two dresses at the sale figure the clerk informed her that the selected garments were "regular" merchandise. Then she pleaded with the customer to take the dresses to "help her out."

The customer, indignant at the game which had been attempted, demanded her money back and the clerk gave it to her with a sneering remark about the pikers who were coming in that day. On her complaint of the treatment received the owner of the shop calmly told the customer that she must have made some mistake as Miss W— was her best saleswoman. She seemed to ignore entirely the damage to her business that may result from the ill-will engendered by the incident.—N. Y. Times.

He Kept His Word.

"I shall die," throbbed the suitor, "unless you consent to marry me."

"I'm sorry," said the maiden kindly but firmly, "but I will not marry you."

So the fellow went out West, and after sixty-two years, three months and a day became suddenly ill and died.

Two Have Breakers.

"There are just two things that break up most of the happy homes nowadays."

"What are they?"

"Woman's love for dry goods and man's love for wet goods."

The Big Asset in Business.

A small-town merchant was chatting with the editor of the little town daily newspaper one very hot August afternoon, and complained that his business was at a standstill. "There haven't been half a dozen customers in the store all day," he said. It was up to the editor to display his wisdom, so he asked his merchant friend how much he has on his books. "About \$3,000," was the reply. Thereupon he suggested that the merchant go out and collect those accounts. "As business is measured not by credit sales but by daily cash receipts, get after cash during these dull days," he said; adding that slow trade days should be utilized to detect and correct things overlooked when customers were demanding attention.

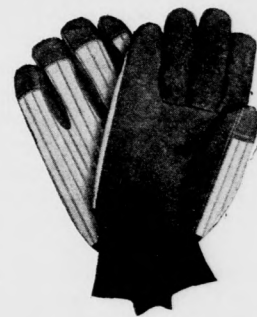
That was easy for the editor. But when his visitor had gone, several things he ought to be doing himself occurred to him. They were not so easy. He was putting them off during the hot spell. But it is overlooking things which should be done that puts a drag on many a business, along with failure to concentrate on the things of most vital importance in any undertaking. We had a great lesson in "understanding" when we were in college, directly in line with the "getting" which is so vital in business, where a man wants to get trade, get public confidence, get credit, and get profits. A famous bit of advice runs thus: "With all thy getting, get understanding."

Our lesson in understanding what we were about came to us after three weeks' hard work on a prize essay while in college, on the subject, "The Genius of Oliver Cromwell." We "read up" on the life of the redoubtable Oliver for ten days—the history of his times, the striking incidents in his remarkable career, and critical comments on it. In the remaining days of the three weeks the essay was written—three weeks before it had to be given to the judges. Then we handed it to our learned father to read. He looked it over, handed it back, and said (in substance):

"This is an interesting essay on Cromwell; but you are directed to write on the subject of his genius. I suggest that you tear up what you have written, spend a week of study on the meaning of the word 'genius,' and then re-write your essay."

We had fallen down, lamentably, on the first thing essential to our essay, a thorough understanding of its vital point. How many there are who overlook, or neglect, or fail to get understanding of the vital points in their business. The failures in business tell the story—too much credit granted, failure to keep up collections, lack of understanding market conditions, values, expenses, and conservation of resources; along with periods of indolence and family extravagances. Understanding is the big thing in business as in every other successful enterprise. When Solomon, the greatest business man of ancient times, wrote, "with all thy getting, get understanding," he struck the keynote of every successful business.

WE MAKE GUN CUT
Leather Palm Gloves
for the jobbing trade
only. Calf-skin palm
sewed with heavy shoe
thread; no seams in the
back to rip; no seams in
the front to wear out.



Some are protected with
tips and patches as cuts
illustrate. Some are
made plain.



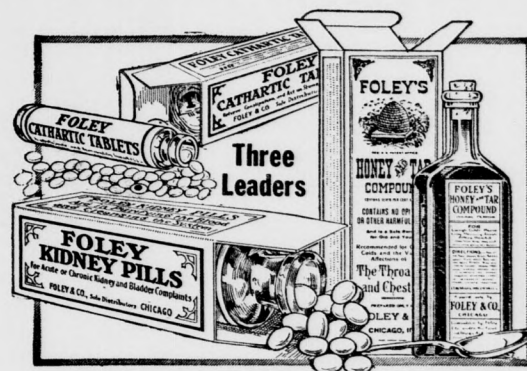
We also make Leather
Palm Gun Cut Jerseys.
Be sure to write us for
catalog.



PEERLESS GLOVE COMPANY

Grand Haven
Michigan

Recommend with Confidence The Reliable Foley Line



FOLEY'S HONEY AND TAR

Largest Selling Cough Medicine in the World

FOLEY PILLS

A Diuretic Stimulant for the Kidneys

FOLEY CATHARTIC TABLETS

A Wholesome Physic

Millions of Satisfied Customers

FOLEY & CO.

Established 1875

2835-45 Sheffield Ave.

Chicago, Illinois

WOEFUL WASTE AT LANSING.**Wholly Unnecessary Expenses Incurred By Every Legislature.**

Governor Green and his associates in the administration of the business of the State are entitled to much credit for the efforts made, and to be made, in the future, to curtail extravagant expenditures by the many departments of the State government. They have promised a reduction of taxes. It has been the policy of governors in the past to withhold criticism of the Legislature. It is one of the most extravagant branches of our State organization. Co-operation by the Governor with the lawmakers is an essential in the enactment of wise and judicious laws. While governors observe, in the course of a legislative session, many evils practiced by both branches of the lawmaking body, it has been their policy to stand silently aloof.

The Legislature is elected by the people, in the month of November in even numbered years. It is composed of one hundred representatives and thirty-two senators. The Lieutenant Governor is the presiding officer of the Senate. House members elect one of their number speaker and a speaker pro tem of that body.

A few years ago a young man, inexperienced in parliamentary practice, elected a representative by the people of one of the Western counties of the State, announced himself as a candidate for the office of speaker. Usually men who had served one or more terms in the House are chosen to occupy that important position. The young member met an old member of the minority party, soon after his election and asked:

"What can I do to promote my candidacy for speaker?"

The old member winked an eye and replied, "The speaker has a vast amount of patronage to bestow upon members who vote for him. For instance, he is empowered to appoint fifty employes, clerks, janitors, pages, document and coatroom keepers, not to mention desirable positions on junket committees and like favors. The opportunities for grafting at aoincm pense of the State treasury are many."

The young member returned the wink of the older man and replied, "I get yeh."

When the Legislature convened for the biennial session a few weeks later, the young aspirant for the office of speaker was elected and those of the representatives who voted for him were duly "remembered." The old man of the minority was not forgotten.

The Legislature usually spends four months in regular session. In many states the activities of such bodies are limited by provisions of their constitutions. In Indiana, for instance, the legislature cannot operate more fifty days. The taxpayers of the State of Michigan would derive much substantial benefit if their legislatures were restrained from operating more than that number of days. The first months of its sessions are practically wasted. Journals of both senate and house show that little work is done and

nothing worth while is accomplished. The junket committees go away on visits to State institutions and pick up perquisites, impolitely called graft. Years ago municipalities, especially those of the Upper Peninsula, voted liberal sums out of the public treasuries to be paid to their representatives and senators, for use in securing the enactment of legislation desired by such communities.

During recent years the legislatures have been composed almost entirely—and in a number of cases entirely—of members of the major political party. When the minority party is not strongly represented, numerically, the enactment of unwise laws is inevitable. Minorities compose the challenging party. When a bill that is evidently

duced on any day, or within an hour of the close of the session. Much bad legislation is the result. Bills introduced during the last days of a session are not given the consideration their importance deserves. Quite frequently such bills are enacted unread and without a roll call.

By many a seat in the Legislature is considered a desirable position. Farmers especially love to serve the dear people and pocket the emoluments of their office. The per diem and mileage is not so bad. The farmer has but little to occupy his time during the winter months. His pay is \$800 for a regular session, with mileage going and coming computed at ten cents per mile. If he is a thrifty individual he saves a considerable part

to the State hatcheries. The bill was paid. Later the fact was made public that he had not inspected the hatcheries; that he had not gone anywhere near there. There were threats of an arrest and prosecution of the grafter. A strong political pull saved him.

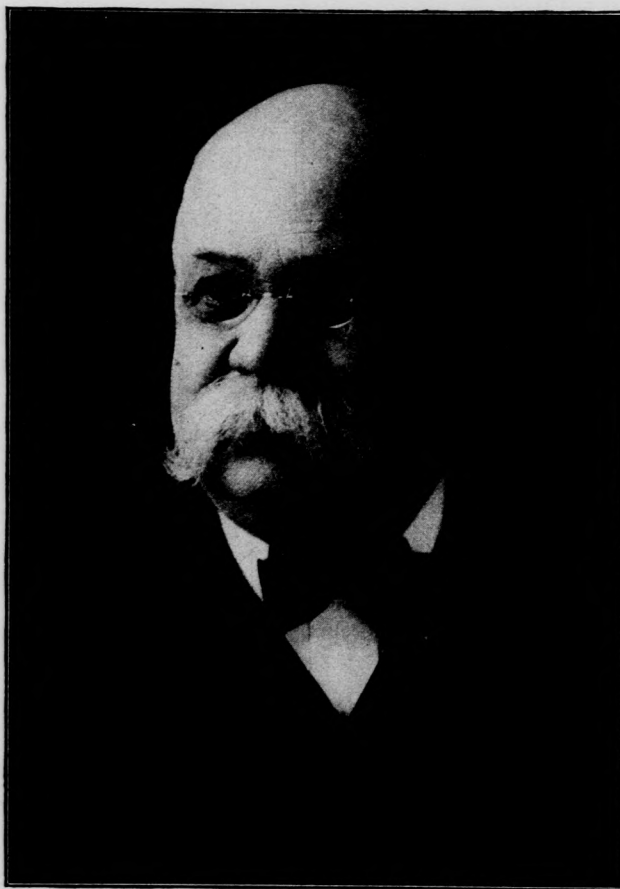
A member from one of the East Shore districts secured an appointment on the fisheries committee—a very desirable appointment when the sum receivable for services as a member of that committee is considered. He desired to multiply the emolument that would be his. A new man, an expert accountant, had been elected to occupy a seat in the Legislature by the voters of a Western county. Recognizing the worth of the young man, the presiding officer made him a member of a committee to visit one of the public institutions in the territory above the Straits. The member from the East shore approached the young man from the West and suggested that he accept service on one of the travel committees appointed for service near Lansing. The young man had an accommodating disposition and agreed to do so and permitted the member from the East shore to take his place on the trip to the Upper Peninsula. The East shore man reaped a substantial sum as the result of his cupidity. Later the young man learned that he had exchanged a good appointment for a poor one.

Men engaged in small lines of business eagerly seek occupancy of seats in the Legislature. If they are able men they are not small in business. A seat once acquired by such men is never voluntarily surrendered. Session after session they are returned to their seats by their constituents. Men of prominence in the business world and the professions do not care to engage in the legislative branch of service to the State.

Special committees appointed from time to time are empowered to investigate the State's many—and a considerable number of unnecessary—State institutions. During the current year the soldiers' home, the cement plant at Chelsea and the prison at Jackson were duly investigated by special committees. What did such investigations amount to? Nothing of value to the State. Poor old Colonel McGurkin was bounced; "Doc" Dodge and Bill Remus, a poor little chemist, were fired by the governing board. That's all. The Legislature refused to consider the report of the investigating committee.

Auditor General Fuller's report contains interesting facts concerning the expenditures of the Legislature made during the regular and special sessions held in 1925 and 1926. His report for 1927 is now in the hands of the State printer. As salaries members were paid \$900 each, \$800 for the regular and \$100 for their attendance upon a special session, at the rate of \$5 per day. Liberal amounts were allowed for mileage and expenses incurred while traveling as agents of the State. Twenty-five committees of the House visit State institutions. The word visit is used advisedly. Their service is of

(Continued on page 71)



Arthur Scott White.

crooked or injudicious in its import is presented for consideration, it is quickly challenged by the minority, if it has the strength needed to support a demand for the yeas and nays. That demand often prevents the enactment of bad bills. Majorities do not study bills presented for consideration as closely as do members of the minority. Minorities busily engage in searching for loop holes or defects in the bills reported for action by committees from time to time. An ideal legislature would be composed of two-thirds of a major and one-third of a minority party.

Under the constitution of 1850 the time for the introduction of bills was limited to fifty days. Under the present constitution bills may be intro-

duced on any day, or within an hour of the close of the session. Much bad legislation is the result. Bills introduced during the last days of a session are not given the consideration their importance deserves. Quite frequently such bills are enacted unread and without a roll call. By many a seat in the Legislature is considered a desirable position. Farmers especially love to serve the dear people and pocket the emoluments of their office. The per diem and mileage is not so bad. The farmer has but little to occupy his time during the winter months. His pay is \$800 for a regular session, with mileage going and coming computed at ten cents per mile. If he is a thrifty individual he saves a considerable part

Thanking You
for your Patronage and
Co-operation in

1927

and

Wishing You a Happy
and Prosperous

1928



HOLSUM

RESOURCES OF RECREATION.

We Must Begin Progress Toward State Forest Reserve.

We people of the North American Continent have the moving habit.

We are constantly on the go, and no sooner do we reach where we are going than we look around and ask: "Where do we go from here?"

This wandering spirit may not be our exclusive property, but we have the means of gratifying our desire in a measure far greater than is found in any other country on the earth.

It is stated that for the year 1926 the automobile registration records disclosed that for every five and a fraction of our population there is one automobile licensed, not counting the commercial cars, used purely in business. Nearly one pleasure automobile for every single family. Small wonder, that we have become a nation of wanderers.

It is a splendid idea, this growing habit of visiting around. It makes neighbors of the whole Nation. We tuck the family into the flivver, pack a camp outfit on the running boards and set out, with no definite objective, to see the country.

We may stick close to the main highways and catch a glimpse of the home life of Cleveland, Buffalo, Albany, Boston and New York, and we may tarry in Philadelphia, Pittsburgh, Columbus and Toledo on our return trip. We have had a passing glance at that portion of the United States which is called home by one-half of our hundred and fifteen million people. And, we need not have been away from home more than the regulation two weeks.

Next year we may vary the program. Instead of sticking to the paths of civilization we may choose the wilderness. It does not matter. We find the going good. The road are paved or gravelled and we bowl along at thirty, forty, fifty miles per hour for hours on end. If we like the wilderness and the solitude, the beauties of nature rather than the canyons of brick and stone fashioned by man, we of the State of Michigan have that opportunity at our very door-step.

We could wish that more of our Michigan tourists might spend their summer wandering days in the upper counties of the Lower Peninsula, and on the roads and through the woods of the Upper Peninsula of Michigan. Two weeks spent in becoming acquainted with the boundless resources of this State in its opportunities for development of healthful recreation would bring a realization of the fact that what we, the people of Michigan, have lacked is an appreciation of the real value of this great asset.

We have been so very busy developing our industries and building up our cities that we have lost sight of the fact that the summer tourist "crop" is the main source of revenue of possibly one-third of the counties of this State. How many of us realize, for instance, that if it were not for the summer tourist and the money they bring into the State each year the volume of business which our wholesale

merchants enjoy would be lessened by some millions of dollars; the sales of automobiles would be curtailed; in fact, the channels of all trade and commerce would dwindle appreciably, for it is estimated that the summer tourist business is worth to the people of this State a gross sum of at least one hundred million dollars, and some well-informed economists place the sum at double that figure.

Whether it be one hundred million or two hundred million or more we are well assured that this is an industry well worth preserving and encouraging. And we may as well be frank and face the facts.

Our policies of conservation as practiced in the past have not tended to either encourage or preserve the tangible asset of recreational resource with which the State is so abundantly possessed.

Conservation, to most people, means nothing more than opportunity for fishing and hunting. It must be admitted that throughout our history the efforts of our State government in its conservation policies has been such as to foster that idea. Of late years there has been some evidence of an awakening to the true meaning of the term, but we have not, as yet, originated or outlined any really constructive policies. In the six years during which we have had a Department of Conservation there has been no proposal come from the Commission of Conservation itself looking to the foundation of a building program—a program aimed not only to preserve what we have left of our once incomparable resources of nature, but to build up that asset.

The adoption, in 1921, of the commission plan of administration of the State's activities in behalf of the fisherman and the hunter was a recognition of the fact that conservation means much more than merely the protection and preservation of fish and game. By that act of the legislature it was recognized that reforestation was a problem; that the increasing volume of abandoned and waste lands was another problem; that forest fires were on the increase and that the cost of protecting against those fires was becoming a heavy burden. In general, it was an admission that the old ideas were wrong and that there is a real meaning to the word conservation.

But the old fish and game commission, with its force of politically-appointed wardens, still lived in the Commission of Conservation. That branch of the State government had, since the organization of the department more than fifty years ago, been an active force in partisan politics. It remained unchanged when the change was made to the commission form of administration. The activities of the Director of Conservation, of the Secretary of the Commission, and of various members of the commission itself in behalf of a certain candidate for governor in the last campaign are matters of record. May we be permitted to hope that at last the old order has changed and that in this department, at least, we are to see a sincere effort made to make of this department of our State govern-

ment a non-political organization, from commissioners all the way down to the least employee.

For on this department devolves a duty second to no other in its demand for clear, constructive thinking and decisive action.

In order for us to understand something of the condition which confronts us it is necessary to refer briefly to the rise of Michigan as a state. When Michigan was admitted to the Union there were no large towns. Detroit then, as now, was the largest urban community and was then the frontier post whence the trappers and Indian traders departed on their trips of exploration of an unknown wilderness.

The principal industry was the trapping of fur animals. From Grand Rapids and Flint, Northward to the Straits of Mackinaw was an unbroken forest. A large percentage of this forest was pine, with here and there hardwood areas. It was not until after the civil war that the pine became valuable. Not until the great emigration movement from the older settled states to the prairies West of the Mississippi river brought an insistent demand for lumber. Then, and for thirty years, the sound of the saws was never stilled. The mills chewed and bit into the great white pine logs which had floated down the streams from every section of the pine belt, and presently the inexhaustible supply of pine had disappeared. That which it had taken nature centuries to grow it had taken the lumbermen less than thirty years to destroy.

Destroy is perhaps not the word, for while a great part of the lumbering operations of the early days was nothing less than destruction, it must be remembered that the pine trees of Michigan made possible the taming of the Wild West. The prairies were brought under cultivation and the richest agricultural storehouse in the world was made to bear fruit. The pine trees of Michigan built the farm homes of the West; they built the towns and the cities of that day. They served a most useful purpose and helped to spread civilization and prosperity across the continent.

The foundations of many great fortunes were laid in the pine woods of Michigan. And when the pine had disappeared there remained the hardwoods. Not until within the past twenty-five years had there been any considerable demand for hardwood lumber. But then, when the need arose, the destruction of the hardwood forests was accomplished in a much shorter space of time than it had taken to clear the land of pine.

To-day there is in the whole of Michigan practically no virgin timber. There is absolutely no pine left. A few thousands of acres of hardwood in the Upper Peninsula. A few more years and that will all be gone.

What is there left? Some millions of acres of abandoned lands, most of which have been swept time after time by fire until the eyes ache with the monotony of mile on mile of blackened stumps and skeleton brush. The land endeavored bravely to repopulate the slain forests, but when the lumberman

finished with his cut he left such a tangle of brush and debris that a spark of fire flashed almost in an instant into a conflagration which swept all before it. It may be said that at one time or another fire has swept almost every acre of the cutover lands of both the Lower and Upper Peninsulas.

And now that the timber has been harvested the lumbermen have no further use for the land. They cease to pay taxes and, after five years of such delinquency, the land reverts to the State. That is to say, the law says that the State may take title to such lands, but we find that the law has not been enforced. We find that instead of the State having title to some five or six million acres of abandoned lands, we have actually taken title to a little more than eight hundred thousand acres. The kink in the law which has permitted abandoned lands to lie around for years without an owner is that the auditor general must first make an examination of the records to see that certain acts have been complied with, before title may pass to the State.

The law does not say that the auditor general shall make this examination within any specified time. It leaves the time to that official's own good judgment. In consequence the auditor general does not act. He has what he considers a valid excuse for not so acting. It is his duty, as he sees it, to keep as much of the real property of the State on the current tax rolls as possible. So long as the State does not carry out the full intent of the law and take a deed to these abandoned lands, anyone who wishes may make a bid for such lands and by payment of a sum covering the amount of the taxes due, together with interest and penalties, receive from the auditor general a deed from the State. Thereupon the land is restored to the current tax roll and, until the tax-title owner sees fit to cease payment of taxes, may remain a source of revenue to the State and the counties and townships where such land is located.

If all of the land bid in by the tax-title purchasers were permanently restored to the tax rolls we should perhaps not have so much reason for objection to a continuation of this practice. But the fact is that instead of the total of tax-delinquent and abandoned lands showing a decrease from year to year, the contrary is true. Within five years the total acreage of delinquent tax lands in the State has risen from 5,308,087 acres delinquent in the tax year 1920, to 7,655,348 acres in 1925, a mere 2,347,261 increase, or more than 44 per cent. Instead of any considerable acreage of this land being restored to the tax rolls we find that the total bid in each year is far less than is being permanently abandoned by the owners.

Who are the purchasers of State tax lands? Of late years, and more particularly within the past three years, there have been many thousands of acres purchased and turned into club reserves—hunting and fishing clubs—which are held for the benefit of club members only. Such lands will no

HEKMAN'S

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

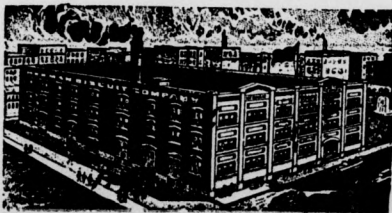


*first
and
Last*

HEKMAN Crackers
appetizing, fresh,
nourishing, companions
to the first dinner course



**HEKMAN Cookie-
Cakes**, a selection
of tasteful and
appropriate dainties
for the last course
of the dinner.



Hekman Biscuit Co.
Grand Rapids, Mich.

doubt be continued on the permanent tax rolls, and the State, the counties and townships will thereby benefit. But another class of purchasers is becoming more numerous as the second growth timber reaches a stage where it is of commercial value. These are the "timber scalpers," men who make it their business to know every tax delinquent description in their territory and who, when such lands have become five years' delinquent for tax, bid them off, pay up the taxes and penalties, and then proceed to scalp every stick that will make stove wood. They leave behind them a mass of tangled brush, which constitutes the worst fire hazard possible, and then refuse to pay taxes and the land again becomes the property of the State. In the meantime, however, any tiniest spark of fire dropped in that tangle of brush in a dry time, and not only that forty or eighty, but adjoining sections are burned off clean to the ground. Every living thing, even the seeds of the grass, is destroyed and not only the vegetation, but most of the animals which made their homes in the growing woods. There, also, is the answer to the disappearing grouse, the noblest game bird that flies. More grouse, or partridge, if you prefer the common name, are destroyed by fire than by the guns of all the hunters combined.

Forest fires do more than destroy vegetation, animal and bird life. The soil which has been thus denuded dries out rapidly. The streams that were fed by a thousand tiny springs when the woods covered the land, dwindle and dry up. The waters become so warm that no game fish can live therein. The trout disappear. There is left of all the abundant life of the woods and waters nothing but noxious weeds, and a few suckers in the streams. The wilderness becomes supreme.

What has the State or the counties and townships gained by the present methods of handling these abandoned lands? The net result is that our liability for forest fire protection is rapidly increasing, with no prospect of being reduced. We know that our opportunities for fishing and hunting are fading away, year by year. Soon we shall have no fishing and no hunting, except in those areas owned by clubs and associations, and there the general public will have no rights. That means, too, that the attractions of our State for tourists will wane, and instead of the millions of revenue which we now enjoy from this source that stream, too, will have dried up.

It is well to bear in mind that the State is responsible for the protection from the forest fire not only of the eight hundred thousand acres now owned by the State, but of the millions of acres which pay no taxes and which the State might now have title to, if our policies were changed. Inasmuch as this bill for fire protection must be borne by the State, and the land which is protected pays no part of the cost of such protection, why should the State not take possession at once?

We learn from the biennial report of the Department of Conservation that the cost of forest fire protection

for the year 1924 was \$236,721.61. We are informed by the Director of Conservation that the cost of forest fire protection for the fiscal year ended June 30, 1926, was \$393,470.86. The cost of protection has risen in two years more than 66 per cent. In dollars the increase was \$156,749.25. Appropriations by the legislature from the general tax fund was for the year 1924 \$225,000. The difference between the appropriation of \$250,000 in 1926 and the expenditures of \$393,470.86 was taken from the license fees paid by fishermen and hunters. In the light of present conditions, can we say that it is right and just to tax the hunters and fishermen for the protection of lands which are thus handled?

Continue the present policies for another decade or so and hunters and fishermen may lay the gun away, spread a rug before the open fire for the old dog to lie on and dream, a dream of golden days in the woods, now vanished. Let the windings on the beloved rod dry loose, the guides drop off, the flies moulder to dust, food for the moths. Your days are numbered unless we stand shoulder to shoulder, united in a spirit of self-sacrifice. We must accomplish much if our undertaking is to be of material benefit. We shall have to overcome the indifference of big business, which cares little whether or not there are birds to shoot or fish to catch. We shall have to carry the word to every school house and to every school child and so to every home. And we shall have to sink our differences of opinion as to bag limits, open seasons and all of the minor details which have seemed so important to us heretofore, and which truly mattered little. And we shall have to get in behind our State officials and impress them with our determination to back them to the limit in any policy of constructive conservation.

By that we do not mean to imply that we should tamely submit to rules which we may believe to be wrong. But we should obey the rules so long as they are the rules, and we should insist on their being obeyed by others. The rules may be changed, but not evaded.

It is, of course, vitally necessary that that we have an administration of our department of conservation efficiently and intelligently directed. We may be able to learn much from the experience of other states and the director of the department of conservation should be willing and eager to learn. It is evident to the average mind that we have not had such an administration since the department was organized. There have been no constructive policies originated by the Commission of Conservation since its inception. It was hoped that the change from the old-time method of political management to the commission form would bring about a betterment of conditions, but the hope was idle. Politics continued to rule. There has been notable advancement in but one direction, and that in the establishment of State parks. Of State forests we have little to be proud of. Of State game refuges the less said the better. This has

not been because of lack of interest or lack of ability on the part of the heads of departments, but because, underlying the whole fabric of the department the machinery of politics still operated.

Take the State game farm as an illustration. This enterprise was established, at what cost we do not know. Nor do we know what it has cost to operate that farm. We do know, however, that whatever the cost, it was much too much. What has been accomplished on the State game farm is that a few thousand ring-neck pheasants have been reared, to be sprinkled over the farms of the Southern portion of the State, and just as soon as the farmers learned what a delicious table bird this ring-neck is, he hastened to make his farm a private game preserve, for the use of himself and his invited guests. A few thousand eggs have been distributed in the same quarter, and the sportsmen have paid their dollar and a quarter for the privilege of hanging on the farmer's fence and watching the fabored few bag their birds.

The sportsmen have paid for the game farm. They have paid for the costly experiments that have been carried on there, but few, very few have been privileged to participate in the kill. He must either become a trespasser on the farmer's land or march on until he finds a liberal farmer.

Why maintain an expensive plant for the production of game, when we have no proper place to plant that game where the average sportsman may legally take his limit?

Unless and until the State establishes game reserves, with public shooting grounds convenient thereto, we should cease our game farm activities.

If we are wasting a few paltry thousand in maintaining the game farm we are wasting up into the hundreds of thousands in the manner of conducting our fish planting operations. Take the rearing and planting of brook trout, for instance. The State secures the trout eggs by rearing adult fish in the hatchery ponds, and when the fish are "ripe" they are stripped of their eggs and milt and the eggs are hatched in the hatchery troughs. The State also buys large quantities of brook trout eggs every year and real money is paid for such eggs. The eggs go into the hatchery troughs in the fall and are hatched in late winter. As soon as the fry have eaten up all of the food contained in the egg from which they were hatched, they must be taken from the hatchery and distributed. This happens in late February or early March, at a time when the country roads are choked with snow and the woods are impassible for any save a man on snow shoes. We are speaking now of the best natural territory for brook trout. The fry are distributed on requests from sportsmen all over the State, who are willing to do the hard work of planting. That is to say, this has been the practice in the past. To some extent this has been improved upon in the past few years, but the net result is almost the same.

Without fear of successful contradiction we can say that at least 75 per

cent. of the hatch is wasted. That is to say, if ten million fry are hatched and distributed for planting, but two and one-half million live. Perhaps two million may grow to eatable size. That is one-half a trout almost, for each inhabitant of Michigan. There must be at least 100,000 trout fishermen in Michigan, to say nothing of the tourists. The limit for a day's catch is twenty-five trout. There go your two million plant and another half million for good measure in one day. And the open season for trout is four months long—124 days to be exact.

What does it cost to maintain our fish hatcheries? A pretty penny, if we consider what we are getting for it. We spent for operation and maintenance of the fish hatcheries in the fiscal year ended June 30, 1926, the sum of \$219,667.68. The general tax payer contributed \$198,000 of this from the general funds of the State. The non-resident tourist fishermen paid \$188,565.43 for the privilege of fishing in Michigan waters in the same period.

Of course, the hatcheries produced other species than brook trout, and it is well to remember that, so far as the operation of these hatcheries is concerned and the handling of the fry as well, they are well and economically administered.

The trouble with our fish hatcheries is not that we cannot produce the fry at reasonable cost, but that we have no place to plant either fry or fingerlings after we have produced them. By that I mean that the open waters are becoming extinct along with certain species of fish. While the adult cost of our fish may be high, we might still be content if it were not for the fact that the best of the trout streams and much of the best bass waters are being gobbled up by private fishing clubs, or destroyed by the hydro-electric developers who are damming our best bass streams and damning the fishing at the same time.

An efficient, business-like administration of our Department of Conservation demands that we cease to spend our good money for the benefit of the private owners of the streams and that we ask that the hydro-electric dammers be a little more reasonable in their use of the waters of our streams.

The decision of the Supreme Court in the Collins-Gearhardt case was a notable achievement in behalf of the general public. But that decision only affects those streams which fall within the interpretation of the term navigable. The best of our trout streams can by no stretch of the imagination be called navigable.

Is it not high time, then, for the fisherman and the hunter to take thought of the future, and as the first step in a policy which will preserve those rights, demand that these lands which lie outside of ownership be taken over by the State and a beginning made on the establishment of State forest areas, which shall also act as reservoirs for supply of fish and of game?

It has been within the power of the Commission of Conservation since its organization, six years ago, to have

Standards to Success

When we established the Michigan Hardware Co., 15 years ago, we laid down for our guidance the following iron clad rules:

1. To sell goods to hardware dealers only.
2. To handle only the best goods obtainable.
3. To make no special prices which would not be granted to every customer.
4. To insist on prompt payment of all invoices.
5. To decline to assist in establishing a new merchant in a field already fully occupied by regular hardware dealers.
6. To keep our own stock so complete that we would be obliged to back order goods as infrequently as possible.
7. To employ only the highest type of salesman and to stand back of our road representatives in every way possible.

These rules, firmly established and steadfastly adhered to, have given our business great strength and enabled us to expand our sales and enlarge our list of customers beyond our most sanguine expectations. We have constantly expanded our territory and now have eleven salesmen, as follows:

W. L. GRAHAM	-	-	Kalamazoo
EMERY M. JOHNSON	-	-	Detroit
M. J. Kiley	-	-	Grand Rapids
J. E. HEFFRON	-	-	Grand Rapids
V. G. SNYDER	-	-	Cadillac
A. UPTON	-	-	Petoskey
L. L. TAYLOR	-	-	Lansing
H. E. DEWEY	-	-	Alma
CHAS. WILL, Jr.	-	-	Grand Rapids
LYMAN M. KATZ	-	-	Grand Rapids
CLYDE E. RICHARDS	-	-	Yale, Mich.

Michigan Hardware Company
Largest Wholesale Hardware House in Western Michigan
Grand Rapids, Michigan

originated this movement. The members of that commission had all of the information as to what was happening to the tax delinquent and abandoned lands. Instead of the beggarly 800,000 acres to which the State now has title, we might have had three or four or five million acres, merely by insisting that the law be enforced. It is not too late. The sun has not set on our opportunity. We have lost, it is true, some of the best of these lands for private clubs. Out-state sportsmen have been quick to see the way things were going and have seized the opportunity to buy up this land while it was yet cheap. The Legislature also saw what was coming and in the session of 1923 attempted to curb the club idea by the enactment of the Little-Karcher act. This act attempted to limit the number of acres which might be owned by such a club or association to 15,000 acres. The consensus of opinion among the legal fraternity is that about all that the act accomplished is to give some constitutional lawyers a job. However, so far as we know, there has been no effort made on the part of the Department of Conservation to curb the purchasers of lands for this purpose, even though there are many instances of its violation in the past two years. One Chicago club has, we understand, acquired 200,000 acres and announced the formation of a rich man's club. Another of 40,000 acres was sold by the representative of one of the larger lumber companies for the same purpose.

All of this to show you that it is time for all of us to open our eyes and our ears; to pull off our coats, and if necessary our vests, and to insist that something constructive be done.

The very first thing we should insist upon is that the State at once proceed to take title to every acre of abandoned lands now on the delinquent tax lists. No more dallying. No more hoping for the angel of redemption to appear and replace that land on the tax roll. We have seen that the redemption angel, in the shape of the timber scaler, may be a destroying angel, so why take any more chances.

To take over immediately such lands will not cost the State a penny. But if finally we are to secure any lasting benefit from such holdings, we shall face the necessity for raising a large sum of money. The question may arise, "Why, if the State can immediately secure title to some four or five million acres of land without cost, will it be necessary to raise a large sum of money?"

If we are to establish State forest areas, using these lands as a nucleus, it will be necessary to purchase a considerable acreage in order to consolidate these lands in a solid block. It would be folly for the State to attempt any extensive program of reforestation on scattered forties or eighties, or even on solid sections. Our forestry experts will tell us we should not experiment with less than ten, and preferably 100,000 acre blocks. Therefore, it will finally be necessary to purchase many thousand acres of lands on which the owners have paid the

taxes, in order to make possible a consolidated tract of sufficient size.

First, however, the Department of Conservation must make a thorough investigation of the lands which will come to the State. The location of each and every parcel must be plotted on the map. Where there are adjoining parcels privately owned, the names of the owners must be secured, the assessed value at which the land is taxed, and all other information necessary to the project. To secure all of the information needed will take a large force of investigators. The Legislature must be asked to make an appropriation for this purpose. We shall have to take quick action if the tax title buyers are to be headed off this year.

Later on the big job will come. After we have learned how much land we shall have to purchase, and what the cost, then we shall have to present a plan for raising the money. It may be five millions or twenty-five, but whatever the amount, it is clear that we shall have to use the credit of the State to procure the money. In other words, we shall have to prepare for a bond issue. That involves an amendment to the constitution and a submission of the proposal to a vote of the whole people.

There will be many to say immediately: "No bond issue for such purpose can ever pass a vote of the people."

Of one thing we may be sure: A bond issue will never be approved by the people unless they know exactly what the proceeds of such an issue are to be used for and why. A bond issue will not be approved unless it is put before the people and then not unless the reasons are clear and clean. We shall never know until we have tried just what the intelligent voters of the State of Michigan will do with such a proposition.

If an issue of bonds is the best method of financing the proposition, then let's not say in advance, "It can't be done." Rather let us pull off our coats and roll up our sleeves and begin to really do something. Let us make conservation something more than conversation.

Are we willing to admit that we, the people of Michigan, are any less awake to the necessities of constructive policies of conservation than are the people of Pennsylvania? And are we so faint-hearted that we should balk at the necessity for raising a considerable sum of money to make such a policy operative?

The people of the Keystone State have had practical experience of the value in dollars and cents of preservation of forest growth, of providing a home for wild life. Pennsylvania has purchased 1,100,000 acres of cut-over lands at an average cost of \$2.28 per acre. They have no such situation in respect to abandoned tax lands as exists in Michigan. Where we have four or five millions of acres coming to the State without the expenditure of a penny they have had to purchase lands. Since the year 1919 an additional 90,000 acres has been purchased by the department of conservation out

of funds contributed in license fees of hunters and fishermen, at an average cost of about \$3 per acre. And now, by legislative action, a proposition is to be put before the people of Pennsylvania to issue bonds in an amount of \$25,000,000, for the purchase of not less than 3,500,000 acres additional. They propose to throw this aggregate of 4,690,000 acres into State forests, all of which may be available as fishing and hunting territory, but with reforestation as the tangible asset of greatest value. The total cost of the lands alone will be approximately \$27,778,000.

And the State of Michigan may take possession of as much or more acres merely by enforcing the law, and may transform what is waste and a liability to the State into increasingly valuable growing forests, with all of the by-products of recreational opportunity that go with it, merely by purchasing sufficient lands to consolidate the owned lands into solid areas.

Of course it is a big program, and we shall need to concentrate our forces throughout the State if we are to succeed. We should have the wholehearted co-operation of the State administrative forces and of the big business men of the State at the inception of the movement. We may secure that support by evidencing our earnest belief in the possibility of accomplishing the work.

There are other questions to consider in the adoption of a State forest reserve policy. We shall have to provide: (1) For the payment of a tax to the counties and townships in which these lands are located. (2) For an increased income for the Department of Conservation, to meet increased cost of operation and maintenance of these large forest areas. (3) The interest on the bonds issued, and a sinking fund for retirement of the bonds will require more funds. (4) If these forest reserves are to act as game refuges, with public hunting grounds in connection, the cost of game propagation and protection will be increased. How shall the needed funds be secured?

1. The need of a continuous revenue by the counties and townships where these forest areas lie, is imperative, and cannot be longer ignored. Because of the continuous increase in tax delinquency in these counties, they have been brought to the verge of bankruptcy. In order to provide the revenue which they must have to sustain their county and township governments, it has been necessary to raise valuations throughout these counties until the producing lands are no longer able to bear the load, and farmers who might otherwise be able to eke out a living, if not attain prosperity, will be compelled to abandon their farms because of inability to pay the increased taxes. That means sure bankruptcy, and it is not to be thought of for an instant, that a State so rich in resources and material wealth, should permit that to happen. This is a matter which concerns the people of the State as a whole. Therefore, upon whatever basis it is proposed to tax the lands converted to State ownership and put into forest reserves, the

tax should be paid by the general taxpayers of the State as a whole.

2. Inasmuch as the creation of these areas of forest reserves will, under proper handling by the Department of Conservation, tend to increase the supply of both game and fish, it is equitable, right and just that those who choose to engage in the sports of fishing and hunting should pay for the operation and maintenance of these areas. The revenues of the Department are insufficient for that purpose, as at present ordered. The hunters have for some years willingly paid a small annual fee for the privilege of hunting game. Visitors from other states are not only required to pay for the hunting privilege, but they also are required to pay a license fee for fishing—\$2 for all fish other than trout and bass, and \$5 if they fish for trout or bass. A reasonable fee for resident fishermen is not objectionable to the sportsmen. In fact, they it is who have endeavored for many years to impose such a tax upon themselves. A rod license, or fishing license, for all residents 17 years of age and over is, therefore, necessary.

3. It is estimated that a reasonable fishing license fee as proposed under (2) above, will provide sufficient funds to pay interest on the bonds it is proposed to issue, and to provide a reasonable sinking fund for their retirement.

4. Game propagation and fish production can be carried on by the game and fish departments on a largely increased scale, if the Department of Conservation is relieved of the necessity for purchase of lands, which the department has been obliged to do in order to establish the few small game refuges organized within the past year. And in these departments the commission will be compelled to stay within the limits of the revenues available.

In order to accomplish any part of such a program there must be a radical revision of the tax laws pertaining to abandoned lands. The Legislative program is, therefore, somewhat complicated and requires that the best talent existent be employed in the drafting of the necessary bills. The law as it now stands compels the State to offer any and all lands to which it may have secured title through tax delinquency, for homestead or sale. It is the conviction of most of those who have made a study of this question that the homestead laws should be repealed; that land once acquired by the State, whether through tax title or otherwise, should not be offered for sale except under certain conditions, and that those certain conditions should be expressed clearly in the law. The question is most complicated and to stand the test of constitutionality, the bills must be drafted by one who has a thorough knowledge of our constitutional limitations.

There will be some opposition to the State taking ownership of these abandoned lands without paying to the counties and townships that portion of the delinquent tax which would be theirs if an individual purchased the lands, and paid up the taxes, with interest and penalties due to date. It will also be claimed that all such State

lands should go on the tax rolls at a certain valuation, the amount of tax to be paid to depend upon the tax rate of that certain county.

The first proposition is not to be considered as either feasible or equitable. It is stated that the average of the counties and township equities in delinquent tax is approximately 78 per cent. of the total tax due on any certain piece of land. It is also stated on authority that the average of delinquent tax, with interest and penalties, will amount to between three and four dollars per acre. This is, of course, merely an estimate, but it is the judgment of the men best informed in the matter.

On the above basis, taking Otsego county as an example, the following would be the case: Otsego county has a total area of 368,640 acres, of which 126,241 acres were delinquent in 1925. If, for instance, but 50 per cent. of the delinquent acreage were to be taken over by the State, as abandoned lands under the law, and if the acreage of the delinquent tax, interest and penalties on such lands was but \$3 per acre, the State would have to pay to the county of Otsego the sum of \$147,702 to clear the title of the land, and then would be required to pay a current or annual tax thereafter.

It will be seen, therefore, that if there is an amount of from four to six million acres to which the State might take title, and the average of delinquent tax, interest and penalties were \$3 per acre, and the average share of the counties and townships were 78 per cent. of this, that we should have to pay to the counties an amount of from \$9,000,000 to \$14,000,000 before the State might take title to the land. If to this is added the sums that will be needed for purchase of privately-owned lands we should have to raise anywhere from thirty to fifty millions.

Such a proposition is not equitable. What it is proposed to do is not to enrich these poor counties, but to save them from certain bankruptcy. And if the present system of handling of these delinquent lands is continued, the bankruptcy of these counties is inevitable.

It has been proposed that two or more county governments might be consolidated, where poor counties are adjacent. While the proposition is economically sound, it would raise a storm of protest and could not be accomplished save as a last resource.

If, however, these counties can be assured of a future stable revenue for the maintenance of their county governments, it is entirely feasible to consolidate one or two or more townships, with resultant saving of cost of maintaining the township governments.

It will be asked: "Why, if the State can take over so many millions of acres of abandoned lands without cost, will it be necessary to raise millions for the purchase of additional lands?"

If these abandoned lands were in solid blocks of thousands or tens of thousands of acres there would be no necessity for purchase of more land. But almost invariably the abandoned lands are in scattered tracts. Some-

times it comes in units of sections or a number of sections. Again it may happen that in one section of 640 acres (which is 16 forties) half may be privately owned. It is possible that none of the State-owned forties adjoin. Before a forest reserve may be created it becomes necessary to purchase the eight privately-owned tracts.

No forest reserve should be created by the State that is not a unit. That is to say, within the borders of which there is even one forty acre plot privately-owned.

Therefore, it becomes necessary to purchase enough lands to create a solid block, wherever a forest reserve is established. How much is a question that no one can answer at this time. But we should know certainly within a comparatively short time, provided the State acts now to acquire title to all of the abandoned lands.

When it becomes known that the State has at last adopted a forward-looking policy of dealing with this land question, it may be predicted that many thousands of acres will be offered free of all cost by the owners of record. We know that this is true for the reason that some large landowners have already signified their willingness to so act.

It would, no doubt, be interesting to refer in detail to the activities of the Department of Conservation, particularly as regards the financial condition of that department. Such information is available, however, in the biennial report of the department for the years 1925-1926. It is a book of some 427 pages, profusely and interestingly illustrated, and goes into much detail as to the operations of the different departments. Broadly speaking, the Department of Conservation received a total of \$834,000 in legislative appropriations for the fiscal year ended June 30, 1926, and \$685,649.50 from hunters', fishers' and all other license fees, etc., a total of \$1,519,649.50. There can be no question but that the department was operated in a very efficient manner during the past two years. Contrary to general expectancy, there was a surplus of funds at the close of the fiscal year instead of a deficit, as is usual in most governmental affairs.

Whatever this favorable balance may be, however, it will not be wasted. The department has need of every dollar.

We have but touched upon the more important matters demanding our immediate attention. The subject is so broad and the effects of action or non-action might be so liberally enlarged upon that no matter how deep your interest a discussion at greater length would but swerve to tire and confuse you. In closing let us stress again the vital importance of doing something, and doing it now. We have chased ourselves around the fire-blackened stumps of our Northern Michigan wilderness for too many years.

Now let us begin to hew a straight path through that wilderness to the open highway where we may begin to progress toward a real conservation of our resources of recreation.

Fred K. George.

Uncle Sam To Make Survey of Candy Industry.

Congress has appropriated \$10,000 for a survey of the candy industry under the Department of Commerce and preliminary conferences have been held to discover a line of approach to the subject. Incidentally the industry itself, principally the large manufacturers of confectionery, will co-operate with Uncle Sam in his survey and will spend much more in the work than the Federal Government is investing.

What the candy industry wants to learn is just where are the centers of candy consumption and the type of candy consumed in these centers and in the scattered zones of consumption. It is hoped by surveying this situation, which it is felt can be done more effectively by a disinterested government agency than by a trade association, to avoid waste in advertising the places where the sweet tooth is an unique exhibit and to stop shipping chocolates into territories where hard candy gets the call nine times out of ten.

By taking the statistics of distribution and applying such known factors as racial characteristics, economic conditions and social habits, the candy men believe they will be able to chart their business affairs much more accurately than they are now able to do. Results: Better service to consumers; savings to the manufacturers, wholesalers and retailers; possibly, reduced prices to the candy eaters.

There are some perfectly obvious facts in connection with the candy business, but the industry as a whole cannot analyze them. One of them is that there is a tremendous consumption of candy in small quantities—the bar candy trade has reached astounding proportions, for instance. The output of chocolate bars alone in 1925 was 316,860,000 with a factory value of \$182,263,000.

One of the mysteries of the candy business, speaking of the bar trade, is why one area will consume nothing but plain chocolate, while another area close by will not have its chocolate unless nuts are mixed with it.

The impression prevails in many quarters that the fancy package of candy; that is, the candy which sells for a dollar or more a pound, is dominating the confectionery trade, but this is far from the fact. The census shows that even chocolates are sold in bulk in larger quantities than in fancy packages, although the quality is lower. Nor has hard candy disappeared from the pick, for the record discloses that 190,000,000 pounds of this variety were produced by the reporting establishments in 1925.

Statistically minded also have been interested in the fact that the census bureau reports 28,000,000 pounds of salted nuts distributed in that year. Fudge and other so-called pan products, sold over the country and not in packages, reached the rather astounding figures of 59,000,000 pounds.

When it is considered that the census bureau takes account only of major establishments and omits the thousands of small candy makers, it may be seen that the sweet tooth of the

American public is a rather costly article in the aggregate.

The candy industry itself, in the manufacturing end, has a capital investment of \$250,000,000. The industry employs in production and in distribution 250,000 persons who are dependent upon it for their living. A development which has come with the automobile and good roads is the jobbing distributor who travels in a truck and delivers to retailers immediately when he takes an order and who has now reached 20,000 in number.

Words Weighed.

Let us weigh what we call words. Words are phosphorescent. Long, long after words have been launched they leave a lingering light.

Words sometimes are leaden bullets. These words cannot be recalled after they leave your mouth. If you want to shoot off your mouth, load the thing with sweet roses and leave your destructive or deadly bullets for some other fighter to fire.

When you feel you are chock full of nasty, mean words, walk over to the side of the ship, stick your forefinger far down your throat and feed the fishes with your bile.

Almost all of us can trace our troubles to words. I talk too much and so do parrots. This subject of words is a big one. Words are what we talk with, but the syllables in words are what we are measured by.

Syllables in words give a slant to our real meaning. The same word said with a smile in a syllable pleases like syrup on a plate of wheats; but let a voice harshly hit a syllable of discord, and the syrup ferments—the plate of wheats becomes as acceptable as biscuits made of plaster of paris and buttered with axle grease.

There is much legerdemain language. The gossip juggles words until they have two meanings, and now I am getting to my point.

A gossip will take well-meaning words and inject into some syllable a corruption that is contrary to the meaning of the author of the words. The gossip can so play with a block of words—with the original sentence that meant well—until it has a harmful meaning.

When a person shoots a volley of words at me, my eyes train on the talker's two eyes, my ears flap forward while I listen for the accent on each syllable. In this simple manner the words employed by my friend often waste their breath in the desert air, but the glint in the eyes and the sound of each syllable stick in my memory like a barnacle to the hull of a wood-bottom schooner.

Compelling, convincing words depend more on the way you say them than on what you say with them.

Frank Stowell.

Cheese Played Vital History Role.

Even in early times cheese was an important item of trade in North European countries. In the thirteenth century cheese was used by the farmers in Finland for paying their church dues. In the fifteenth century they used it for paying their taxes.



The Mill Mutuals Agency

Lansing, Michigan

Representing the

Michigan Millers Mutual Fire Insurance Company

(MICHIGAN'S LARGEST MUTUAL)

and its associated companies

COMBINED ASSETS OF GROUP

\$39,611,125.56

COMBINED SURPLUS OF GROUP

\$15,871,080.66

Fire Insurance—All Branches

Tornado

Automobile

Plate Glass

**20 to
40%**

**SAVINGS MADE
Since Organization**

WOEFUL WASTE AT LANSING.

(Continued from page 62)

little or no value to the State. One committee recently spent a week enjoying the attractions of Washington. Their visit to the National capital cost the State \$303.55. It was expected the committee would be able to enlighten members of Congress as to the damage done the State by the operation of the Chicago drainage canal—a subject upon which the average member of Congress is more fully informed than were members of the junket committee. Taxpayers paid in 1926 the sum of \$4,663.51 on account of the expenses incurred by the travel committees. The fish and fisheries committee expended \$1,125.25; the committee on the State hospital at Newberry \$361.64 and the committee on Northern Normal School got away with \$414.12. For visits to the State house of correction and branch prison the State paid the standing committee on that institution \$486.44. Fourteen standing committees of the Senate visited State institutions at an expense to the taxpayers of \$2,080.38.

The figures quoted above are sufficient to prove that the Legislature elected by the people in 1924 was recklessly extravagant in the expenditure of the public money.

Employees of the house number sixty-five. One-half of that number would be sufficient to perform the service for which they are appointed by the speaker. Such employees were paid from \$4 to \$7 per day and a liberal allowance for mileage. Such employees "wash the windows, scrub the floors and polish up the handles of the big front door." The house of 1899 employed sixty-three. Evidently the thirty-two Senators needed more help in 1925 than did the same number of Senators in 1899. The latter employed forty; the former sixty-two persons. Each Senator had two employees at hand to do his bidding. The total operating expenditures of the Senate and house for the regular session of 1925 was \$240,113.77. For the special session of 1926, \$48,000 was expended.

The time spent by members of the Legislature at Lansing averages about three days per week.

A vast sum of money might be saved by the speaker and the Lieutenant Governor if they could be induced to defer the appointment of employees at the opening of the sessions or by making such appointments only as need. Under the present system of operation 115 employees have practically nothing to do except to draw their salaries and their breaths during the opening weeks of a session.

Arthur Scott White.

Retailers Stand Behind Goods.

There may have been a day when the average retailer or his clerks could hide behind the excuse that they did not exactly know the nature of the goods they had sold when the latter came back to them with the complaint of the purchasers that they did not give entirely satisfactory service; but not so to-day. There are few responsibilities in this world which can be successfully and satisfactorily shirked;

nor is that one of them. The manufacturer is ultimately responsible for the poor service of his goods, but ordinarily that responsibility is first the retailer's. It is his burden. He carries it right on his back. It is from him that the consumers' satisfaction should be and is sought and from him that it should come.

A Modernism.

The fact that the radio has been officially recognized as a medium for advertising, was borne in on publishers, advertising agencies and business houses in general, by the ruling of the Comptroller General of the United States, who declared that hereafter Congress must give specific authority to support expenditures of appropriated funds for radio advertising by Government officials. Radio communication was described by the Comptroller General as a modernism, and he added that Congress had shown a disposition to control the use of Federal funds for modernisms.

Building Programs.

The costs imposed by requirements of education in the building and equipping of schools in this country have increased 675 per cent. in the last quarter century. This means that building construction, a stabilizer of employment and the largest consumer of some raw and finished products will continue to receive the support afforded by this branch of construction. This is made certain by the figures given by the Department of the Interior on the increase in the number of pupils which must be accommodated.

United States First in Fruit Production.

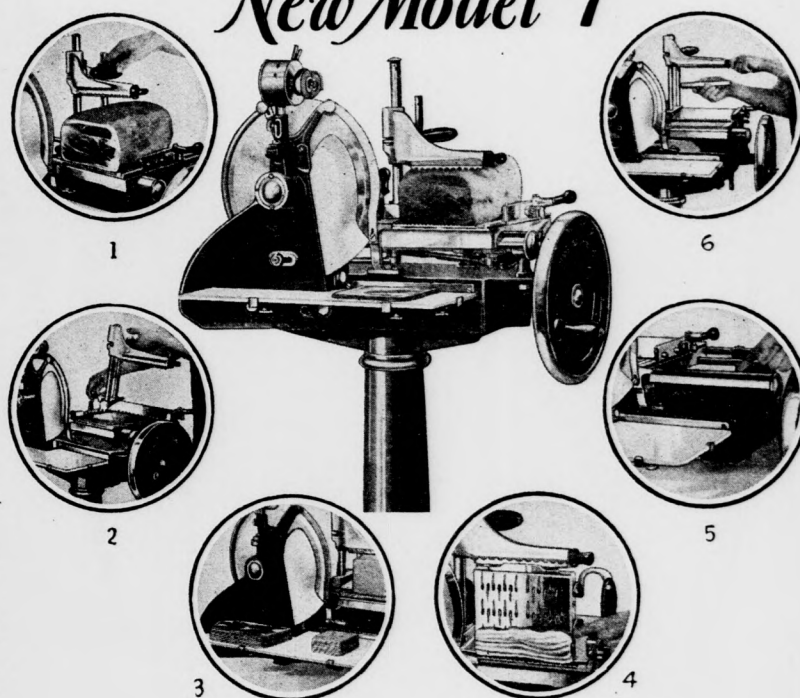
With the exception of figs and dates the United States is by far the largest producer of dried fruits throughout the world, our output accounting for 50 per cent. of the raisins, 70 per cent. of the prunes and more than 90 per cent. of the dried apricots, peaches and apples consumed.

Figs and dates are produced in practically negligible quantities and each year we are importing larger quantities of these two items.

A campaign to determine the popularity with the public of "cane cream," the new sugar cane product developed by the Bureau of Chemistry of the United States Department of Agriculture, is being carried on in Dallas, Texas, and vicinity. This product is made entirely of the juice of sugar cane and has the distinctive cane flavor. It was developed by the department chemists in an effort to find a market for surplus sugar cane products in years of heavy sugar production and to extend the cane growing industry. A Louisiana sugar company was induced to make a test of the possibilities of this new product. If the first venture in putting cane cream on the market produces satisfactory results, it will be introduced in other territories.

Self-importance doesn't help you to become important.

Six of the New Patented Features on the New Model 7



1 This automatic meat holder stays right on the machine and permits instant changing of meats—a touch of the fingers sets or releases it.

2 The new release lever permits instant removal of the meat table for cleaning and is as instantly replaced.

3 The new enlarged receiving tray is non-breakable and has enough increased surface to provide a large storage space for slices.

4 This new patent end grip is quickly attached. It fits right on the meat table without removing the meat holder.

5 No juices, grease, pieces of meat or dust can fall on this slide rail. Likewise the operator's hands or cuffs cannot become soiled.

6 This new reversible plate has a toothed side for holding hard substances and a smooth side for soft products.

Now, a meat slicer that meets ALL requirements; permits instant changing of meats, insuring quick, easy operation without sacrificing any requirements essential to a perfect slicer or perfect service.

It produces a uniform velvety slice that is unequalled. The price is unusually attractive. The machine must really be seen to be appreciated. Prepare to offer this new superior sliced meat service to your patrons at once by writing and asking for a free demonstration. Such a request carries no obligation whatever.

U. S. SLICING MACHINE CO., La Porte, Indiana

U.S. SLICER
The World's Best

WOLV CORDOVAN SH

are adver
The Country

Here are the Lead
Campaign, repe
Wolverine to 1,309,

HERE is encouraging news for every Wolverine dealer. The Wolverine 1927 spring advertising campaign has brought results so satisfactory that we are going to continue this big sales drive in the Fall. Investigation shows that Wolverine had a larger sales increase this spring than any other work shoe on the market. And our Fall Campaign will continue to make the snowball bigger, bringing more profits to Wolverine dealers.

The two page advertisements illustrated here have appeared in The Country Gentleman in October and November respectively. They are bound to attract even more attention from farmers than the ads run last Spring.

Consider these full page ads as auxiliary salesmen for your store. Every issue of Country Gentleman that enters your locality—and it enters homes of your best trade—means many more salesmen rounding up customers for you—bringing work shoe buyers into your store to see for themselves the convincing superiorities of Wolverine Work Shoes.

How to Cash In on This Big Sales Campaign

We are spending thousands of dollars this year to increase the rapidly-growing family of Wolverine customers. Will you meet us halfway in our efforts to help you build a big work shoe business? It requires very little effort on your part. And the results you will find



WHY a Million Farmers Have Changed to HORSEHIDE Work Shoes!

A SECRET tanning process perfected by Wolverine now gives you longer-wearing and more comfortable work shoes. For now the most durable leather in the world—Shell Cordovan Horsehide—has been made available for work shoe wearers! No wonder over a million farmers have switched to Wolverines! Imagine leather that wears like iron through the hardest day's work—yet at night is as soothing on your feet as a house slipper. Soak it in water, snow, slush and mud—it quickly dries plump and soft as buckskin. And watch it fight the acids of dairy barn, manure pile or clay soil—acids that quickly eat the resistance out of any ordinary work shoe.

Shell Cordovan Horsehide (horse butt leather) wears longer because it includes the reinforcing shell beneath the hide. This shell smooths off and shows no wear for months. That's why Wolverines often outwear two or three ordinary work shoes. It's the Wolverine tanning of this shell that makes this wonder-leather dry soft and plump... wear longer and bear up against acids better than any other shoe. And only Wolverines are made of genuine Wolverine Shell Cordovan Horsehide. Reliable dealers everywhere are now showing Wolverines in a variety of styles to fit every farm or industrial job. They cost no more than the shoes you now wear—really less, for they last so much longer! Look for the name "Wolverine" die-cut at the ankle.

SHOE DEALERS!

We have a plan that shows you how to increase your work shoe sales with small investments. Follow the lead of 1,300 dealers who have stocked Wolverine work shoes. Write today for catalog, price, samples, and selling plan.

WOLVERINE
WORK SHOES
Wolverine Shoe & Tanning Corp.
MICHIGAN



Only
WOLVERINES
Have These Features



Dry Soft After Soaking
This shoe has been soaked in water for 24 hours. It is now dry, soft, and plump. It will wear longer and bear up against acids better than any other shoe.



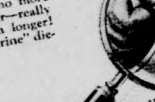
Resists Acids
No shoe in the world is so resistant to acids as the Wolverine. It will wear longer and bear up against acids better than any other shoe.



Good-bye, Rips and Tears
No shoe in the world is so resistant to acids as the Wolverine. It will wear longer and bear up against acids better than any other shoe.



See That Shell
No shoe in the world is so resistant to acids as the Wolverine. It will wear longer and bear up against acids better than any other shoe.



How to Tell
Shell Cordovan Horsehide
No shoe in the world is so resistant to acids as the Wolverine. It will wear longer and bear up against acids better than any other shoe.

YOUR BEST CUSTOMERS

—are readers of the
Country Gentleman

The circulation of The Country Gentleman numbers 1,309,031 farm families.

These families represent **BUYING POWER**. They are the influential people in practically every farming community and small town. It will pay you well to cultivate them, for they are greatly influenced in their buying by the ads they see in Country Gentleman. And stores that display Country Gentleman-advertised products are the stores that they choose to trade with.



WOLVERINE HORSEHIDE SHOES introduced in Gentlemen

Introducing Guns of the Fall
telling the story of
031 farm families

decidedly worthwhile: Here's all we ask:

The most important factor of success in a national advertising campaign in the way the dealer ties up with it. Advertising alone will create many sales, yes. But you can create many times the demand in your locality by letting Country Gentleman readers — and others, too — know where they can buy Wolverines. The Wolverine story has proved that it excites interest and curiosity among work shoe wearers. And we have created the following local sales aids that will accomplish in your locality what they have accomplished for us throughout the nation. These sales aids are:

1. Complete local newspaper ad plates. We now have ready for you two ads, (7-inch double column) with space below for your name, for use in your local newspapers.
2. Window display material.
3. Direct-by-mail circular letters, all ready for mailing.
4. Circular letters, all ready for mailing. One letter (AA) is a general circular letter, explaining the merits of Wolverine Shoes and suggesting that the customer call at your store to see them. Another letter (AC) follows up customers months after they have bought Wolverine Shoes and brings them back for another pair.

Use the Convenient Coupon

Make up your mind now to get the maximum power out of this big sales campaign. Send for the above sales helps now and put on a drive on Wolverine shoes. The October ad was out September 29th. The November issue appeared October 27th. Have this advertising material on hand. Get your supply now with the coupon at the right.

Now... a Wolverine Horsehide Shoe that's Scuff Proof too!

TALLY up another score for Wolverine! Now a NEW Wolverine Shell Cordovan Horsehide shoe is ready for you with a plus feature added—it is made scuff-proof through a new and exclusive Wolverine tanning process.

An all-purpose, all-around, every-day shoe—decidedly trim and neat in appearance, too. Every whit of leather in upper and sole is genuine Wolverine Shell Cordovan Horsehide. A thousand miles wear in every pair! An excess measure of comfort that has made Wolverines first choice of more than a million farmers and work shoe wearers throughout the country. And "buried seam" sewing that makes rips and tears just about out of the question.

As tanned by the secret Wolverine process.

Wolverine Shell Cordovan (taken only from the horse's hips) is the sturdiest and longest wearing leather ever made into shoes. It will often outlast ordinary leather two to one. So Wolverine shoe wearers report two and three years' wear for one pair as not unusual. Yet Wolverine prices are so reasonable that plenty of Wolverine wearers would pay twice the price rather than to you for this new scuff-proof shoe.

You'll quickly want to know more about this new Wolverine all-purpose shoe. Visit your dealer and tell him you want to see it. If you don't know your nearest Wolverine dealer, write us for his name.

WOLVERINE WORK SHOES WORK GLOVES

The "Hoods" of Your Shoes

Shoe Dealers...

Here's a new card offer asked to the dealer making Wolverine line. Get in touch with us. 15-AN-1000. Send us your card. We'll send you the Wolverine line. It will pay you to do likewise. Write today for catalog, samples, terms, etc.

Local Ads FREE!

Yes, I want to cash in on the Wolverine Fall Advertising Campaign. Send me the advertising material listed below:

- (a) Two seven-inch double column ads (complete plates).
- (b) Large, attractive window display cut out. (If you already have one, scratch out this line.)

And (c) Circular letters on a co-operative plan.

Name _____

Address _____

City _____ State _____

THE GLORY OF GRAND RAPIDS.

Beautiful Tributes to Michigan's Foremost Citizen.

One of the greatest pleasures which has come into my life is the inclination and ability to pay tributes to men who are deserving of such recognition and commendation while they are still living. It has been my good fortune to be able to indulge in this ambition frequently, but in no case has the exercise of this prerogative given me more genuine pleasure and satisfaction than I will receive this week from the publication of a symposium on Charles W. Garfield, contributed by some of his myriad friends. In pursuance of this plan, I recently sent the following letter to about twenty close personal friends of Mr. Garfield.

The 44th anniversary edition of the Michigan Tradesman will be published Nov. 16. Mr. Garfield has already written a characteristic article for that issue on Burton Farm.

Because Mr. Garfield has written dozens of helpful articles for our paper, it occurs to me that it would be a gracious act for me to request his friends to write something about him which I could publish as a symposium in our anniversary edition.

I would like to have this come as a surprise to Mr. Garfield, so if you will kindly refrain from mentioning the subject to Mr. Garfield until after Nov. 16, I will appreciate it.

I don't care what side of Mr. Garfield you discuss—he is good as gold on all sides—and I do not propose to limit you as to space. Write me what you think of him and why you love him and I will group the contributions together and undertake to make an acceptable presentation of the subject.

The response was instantaneous and spontaneous and the result is herewith presented to the readers of the Tradesman in the belief that they will enjoy reading every word written about the wonderful man who has done so much to contribute to their edification and pleasure.

E. A. Stowe.

I have known Charles W. Garfield for nearly forty years. I know of his spirit of helpfulness to young men; of his wide range of interests; of his high ideals in personal life, in business and in civic affairs; of the astonishing list of his services to city and State and Nation. of his varied experience; of his great contribution through his membership on the State Board of Agriculture; and of his remarkable mental vitality. But there are two qualities in his makeup that to me are outstanding.

Mr. Garfield is essentially a lover of humankind, not in the abstract but as persons. He likes individual contacts and interests himself in individual problems. He has deep and understanding sympathy with individual people young and old, high and low, rich and poor. He is a good adviser of people not because he likes to give advice but because his own intelligent sympathy evokes confidence and trust.

And then I have long regarded Mr. Garfield as exemplifying as nearly as I think it is humanly possible the spirit of the Man of Galilee. His love of people is not merely a personal liking for them. He has charitable thoughts, he sees the best in men, he believes

in the dignity of the individual and the possibilities of every human being. He carries the idea of brotherhood into all the relationships of life, and he makes no exception.

Kenyon L. Butterfield.

East Lansing.

I am pleased to hear that you intend to collect and publish some tributes of respect and regard for Charles W. Garfield from his many friends, and especially that you are doing this while he is living and can enjoy them.

Among the prominent characteristics of Mr. Garfield which have appealed to me are his love for the beautiful, the good and the true in nature and in life, and his devoted friendship for those he loves. The latter trait has appealed to me because for years I have felt his influence and helpfulness in my life. I first knew Mr. Garfield fifty years ago and our acquaintance soon ripened into friendship. Later, in association in public work, we found a mutual agreement in matters under consideration that was very pleasant. His judgment is so accurate and his tolerance so unbounded, his opinions always command respect. I could say much more concerning Mr. Garfield's lovable traits and of his value to the community, but others will mention them. I hope he may live many years longer to round out his life of usefulness.

Ira A. Butterfield.

East Lansing, Mich.

It seems to me that Mr. Garfield's life typifies the value of simplicity in living. His choice has always been for the natural. He loves flowers and shrubs and forests and farms; he wants them all to have a chance to develop and grow under the best conditions. This makes him wish for the like opportunity for human beings. He thinks they too need sunshine and fresh air and plenty of nourishment. Hence he is interested not alone in parks and playground, but in city planning and zoning which may give residential quarters freedom from many of those disturbances and annoyances which pertain to business and industrial activities. It has prompted him to work earnestly for a city government which would assure such conditions for its citizens. The value of such ideals is fully demonstrated in his own character which has strength, ruggedness and repose.

Clay H. Hollister.

Grand Rapids.

Mr. Garfield's many friends love him—

Because he is lovable.

Because he is winsome.

Because he is clean and wholesome.

Because he is a good citizen.

Because he is public-spirited.

Because he is Catholic-spirited.

Because he is inspiring and helpful.

Because he is neighborly and highly social.

Because he is reverent and charitable.

Because he is intensely loyal.

Because of his interest in children and youth.

I. Van Westenbrugge

GRAND RAPIDS—MUSKEGON

Distributors

NUCOA

"BEST FOODS"

Mayonaise — Thousand Island — Relish Spread

"Fanning's Bread and Butter Pickles"

KRAFT  **CHEESE**

Alpha Butter — Horse Radish — Sar-a-Lee

We cover Central-Western Michigan with weekly truck delivery service.

QUALITY -- CO-OPERATION -- SERVICE

Buffalo Luggage

"Well Known In Michigan"

Our New 1928 Catalog is "Hot off the Press" and a copy is yours for the asking.

BUFFALO TRUNK MFG. CO.

127-139 Cherry St., Buffalo, N. Y.

HUGO BOETTCHER

Michigan Representative

415 Genesee Ave., Saginaw, Mich.

VAN EERDEN COMPANY
WHOLESALE PRODUCE

We Specialize in Greenhouse Products

Phone 94370—94379

201-203 Ellsworth Ave., S. W.

GRAND RAPIDS,

MICHIGAN

FOR QUALITY, PRICE AND STYLE

Weiner Cap Company

Grand Rapids, Michigan

Postma Biscuit Co.

QUALITY
RUSKS and COOKIES

Grand Rapids, Mich.

Because he is a lover of Nature.
Because he seeks to preserve the beauty spots of Nature.
Because he exemplifies true religion by gracious living.
This is only a partial list of Mr. Garfield's attributes and good qualities given by his friend. W. C. Latta.
Lafayette, Ind.

Indeed it is a liberal education of high minded manhood to be associated with such a man as Charles W. Garfield. His name is printed in the journals of Michigan without descriptive qualifications which will some day be called Fame.

By length of service he has occupied a modest place in the history of Grand Rapids during his time. The country was always his ideal of home. There he saw the rising and setting of the sun; he became acquainted with the stars and clouds, the constellations were his friends. He heard the rain on the roof and listened to the rhythmic sighing of the winds. He was thrilled by the resurrection of the spring time, touched and saddened by the autumn, the grace and poetry of death.

Every field was a picture to him, a landscape; every flower a tender thought, and every forest a fairyland. Words cannot contain our love for him. There is no gentler, stronger, manlier man than he. M. L. Dean.
Boise, Idaho.

It is my great good fortune to have

known Charles W. Garfield for twenty-three years. I learned to admire and to love him through working with him intimately on two important projects in the life of this city—one in connection with the Municipal Affairs Committee of the Old Board of Trade and the other the Campau Centennial Celebration of last year. The Municipal Affairs Committee helped to bring many things to pass, creating a public opinion for more parks and playgrounds, for a pure water supply, for a tuberculosis sanitarium, the block system of house numbering, etc.

And these things are only a very few items in the catalogue of his forward looking work in this city. But in these two projects I had the opportunity of observing his wonderful capacity for inspiring the active co-operation of a large number of the people of Grand Rapids. We are all always glad to work with him in any cause he undertakes to promote, simply because of our confidence in his unselfish motives and the soundness of his judgment. We love him because we believe in him and trust him absolutely. I have heard many a man say: "I can never refuse when Mr. Garfield asks me to help."

One knows in a casual way many persons whom he meets in his daily routine; but most of these people one never really knows. It takes a camping trip with a lot of discomforts to get the real caliber and temper of a man. Such a trip will always bring out any yellow streaks in a man's make-up, if he has them. Mr. Garfield

passed that rigid test most brilliantly in the trip to the projects of the State Forestry Commission (of which he was the chairman) in Roscommon county in August, 1905.

We left Grand Rapids on the evening train for Bay City, crawled into a sleeper there about 11 o'clock, got off the train about 4 a. m. and spent the remainder of the night in a hotel at Roscommon, where most of us could not sleep because of the bed bugs. Another night we slept in a barn at Higgins Lake, another in an abandoned logging camp near Pup Lake, another in a driving rain tenting in the mud on the banks of Wolf Creek, after traveling a whole day without passing a single house which was inhabited, and finally driving nearly all day through a chilling snow storm to Harrison in Clare county. In all that journey with all its discomforts (which made some of the party ill) Mr. Garfield was always the cheerful optimist we know here in Grand Rapids.

What is the driving power, the impelling motive that dominates Mr. Garfield's life? As I size him up his philosophy of life is something like this:

"Our chief business in the world is to make it a better place for people to work in and to live in. People are the greatest economic asset of a city, of a State and of a Nation. A fire may destroy Chicago, but the spirit of its people makes it a greater city. An earthquake may shake down San Francisco, but the spirit of its people makes it a greater city. Parks, play-

grounds, boulevards, city plans, State and National forests, civic beauty, high moral standards, an appreciation of our historic background, all help to develop the community's greatest economic asset—its people."

And for all of these things, and more, Mr. Garfield has been a tireless worker and leader.

It is the glory of Grand Rapids to have as its first citizen a man whom we all love and respect, first of all for the personality of the man himself and second for what his leadership has accomplished and is accomplishing for the people of the present and of the future. It is men—men like Mr. Garfield—who make a city great, great not necessarily because of its size and its wealth, but great because of the quality of the souls of its citizens.

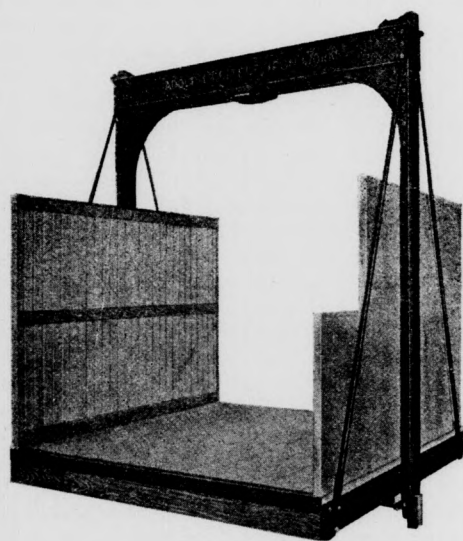
Samuel H. Rank.

Grand Rapids.

Charles W. Garfield is one of the great men of Michigan. He has always been a good influence. He has been foremost in promoting every public welfare movement. He has influenced many young men to greater ambition, to higher achievement, and indeed to a higher life.

The State of Michigan is indebted to Mr. Garfield in many ways. He has been one of the supporters of public education. He was one of the first men to have a vision of intelligent forest conservation. The example of his life and works has been an inspiration.

(Continued on page 84)



A Typical Leitelt Freight Elevator Car. This car may also be furnished with steel enclosure, steel floor or other equipment to meet particular requirements. Standard designs have been developed for garage and large factory requirements.

Is All Your Floor Space Accessible

You may have a basement or an extra floor which you cannot use to advantage with only the stairway available for handling the material. That space may be made valuable to you by using an elevator which will meet your particular requirements. Why not call upon us to study your conditions? We have worked out similar problems to the advantage of many building owners. This service is available without cost or obligation to you. It may result in making that extra floor space of real value to you.

Elevators for Every Requirement

LEITELT IRON WORKS

Founded 1862

Grand Rapids, Michigan

OUR HIGHEST SENSE OF DUTY.

It Is To Sustain and Support Our President.

The President of the United States occupies one of the most responsible positions in the life of the world. It is not enough to say that it is the most exalted position in this country. Everybody knows that to be President of the United States is to reach the highest pinnacle of fame in this country. It is just as true that the President of the United States is affecting our international relationships as it is true that he is affecting our National relationships. What he says and what he does must be reckoned with in every capitol of the world. There has been a great deal of loose talk in recent years about foreign entanglements. There is a very large element of our population who suppose that we can be kept free from so-called foreign entanglements. There is a sense, of



J. Edward Kirbye.

course, in which we can and we should be kept free. We want our own Nation to be self-determining. We expect the people of the United States, even to the smallest hamlet, to learn the meaning of self-determination. It is the bed rock upon which our Government is founded. We try to establish lines, sometime ineffectually, between our various political units. American civilization is safest when even the rights of its smallest political unit are recognized. To destroy completely the rights of the smallest political unit and keep that destruction moving upward would ultimately make us either a National bureaucracy or a National socialistic state—either of which would be bad. We try to preserve not only the entity of our smaller political unit, but of each succeeding unit in the scale.

We have defined National right and National duty in the terms of interstate relations. We have defined the rights and duties of the state in the terms of relations within its boundaries. In a general way, therefore, we have developed a code of laws defining our rights and duties, within these various political units. We do not expect a citizen of the State of Illinois

to have anything to say as to the determination of the affairs that strictly belong to the State of Michigan. We have taken our stand upon the principle of self-determination. Self-determination means the exaltation and recognition of the rights of the individual within each unit.

Just as we seek to preserve self-determination in the various political units making up our National life, so we must seek self-determination for our Nation in its relation to the other nations of the earth. In other words, the things including both rights and duties which we can call distinctively our own must always be preserved for us. Our domestic problems are our own. Our handling of the races which make up our body politic is our own. We must, therefore, define accurately and clearly the issues which are distinctively domestic. We cannot allow any outside influence to determine our rights and duties on our purely National problems.

But we need to remember, also, that the modern world is constantly being brought closer together. Its interests are constantly interlocking. There was a time when the various states of the Union had a very much more independent life than they have to-day. There was a time when each state was practically a complete sovereign unit; but when we began to build railroads and highways reaching from one end of the country to the other and when we began to exchange our products, inter-state relations developed and came into being as the chief factor in our relations as a people. That does not mean, however, that Virginia ceases to be a State with its rights and duties. It simply means that those rights and duties must now reckon with other influences which are as inevitable as the sun which gives light and heat.

There was a time in the early days of the Republic when our international relationships were entirely different from those of to-day. We were an isolated people. The expanse of two great oceans separated us from the dominant civilization of the world. Then came the steamship and the laying of the Atlantic cable. Then came increasingly world intercourse. Every nation sought to extend its trade and sent the products of its factories and its farms wherever a market could be found. As these things developed methods of transit improved. I remember when I was a boy of meeting people who came on a visit to Michigan from Central New York. They talked of the trip Out West. They had come a long distance. I remember a family that left our township and went to Kansas in the early days. Only two or three letters filtered back each year. It was a long distance. My old great grandfather was several days coming from the town of Detroit with an ox team to Shiawassee county. When I was a boy the county seat was nine miles away; it was a long distance; it took the stage all day to make the journey and return. The golf course for the people of that county seat town is now in that community and the trip is made in twenty to thirty

minutes. The same things have taken place and are taking place in the life of the world. London is nearer New York now than was Grand Rapids and Detroit seventy-five years ago.

The most casual thinking will convince anyone of the changes which have gone on during the past years. We are no longer an isolated Nation. Hundreds of steamships carrying our population and products are leaving our ports every day going to other world centers or world marts of trade. Six years ago I was on a steamer in the Mediterranean when I listened to the results of the Dempsey-Carpentier prize fight. The things that are happening in the United States to-day will be published in every great world center to-morrow. Isolation is ceasing to be a fact. It has ceased almost entirely to be a fact, so far as the United States is concerned. It would be utterly impossible to take the influences of the United States and confine them entirely to our shores. If we attempted to practice isolation for a month, it would produce a panic such as we have never seen in the United States.

We must remember, therefore, that the President of the United States must measure all of these influences. He tries to improve not only the conditions of a distinctively national import, but he is brought face to face with those of an international character. As civilization has moved upward with its fundamental principle of self-determination, it has at the same time developed rules for orderly procedure. You can see that an isolated community in Michigan a hundred years ago tried to develop rules for that community. When that isolated community became a part of the State of Michigan then it subscribed to the rules of the larger political unit; and when Michigan took its place in the sisterhood of states of the American Union it contributed its share in the making of rules for the Nation. We recognize that as the sensible thing; in fact, we would consider that isolated community a band of outlaws if it had not contributed its share in this orderly development. What is to be said, therefore, of a people who on finding itself with its trade and its people, its educational and religious influences beyond its own geographical boundaries and then taking the position of a bandit or an outlaw? There are a lot of people in the United States who seem to think this should be the attitude of our great Government.

We may talk a great deal about world war, but we need to remember that unless we can get the various peoples making up the world to agree to rules of orderly procedure and to carry on the business of the world according to these rules that cataclysms are bound to come. It seems to me that we are bound to recognize the necessity of some sort of a world machinery which will endeavor to guard the interest of orderly procedure. It is perfectly absurd to argue the necessity of a supreme court for a state or a supreme court for a nation and then not realize the necessity of a supreme court dealing with international prob-

lems. For the United States of America not to give its adherence to an international tribunal of justice is to place itself on the lowest level of thinking. We must not expect the machinery for international procedure to develop rapidly; it will take time. It took nearly a half century to develop the Supreme Court of the United States. Nor must we expect any international court to guard us against all wars. It will probably settle hundreds of questions which would have been provocative of war, and in that sense it will make an important contribution to the maintenance of world peace. The adoption of a judiciary in the United States and bringing it to as high a state of perfection as we have done has not prevented local controversies and even some fighting. That it has made all life safer and more peaceful no one can doubt. That it will make the life of the world safer and more orderly no one can doubt. But this machinery, the same as the judiciary of the United States, has no power to change prejudice, irrational hatreds or national enmities. It may exert a tremendous influence in holding them in check, but if the Frenchman insists on hating the German and the Turk insists on hating the Armenian and the Greek insists on hating the Bulgarian there is no judicial machinery which can change those facts. We may arouse our own prejudice against the Japanese or Negro. When once we can get the races of the world to recognize their rights and duties in relation to all others and it can become an established rule of order to which we must give consent, then we can hope for world peace. Our own attitude should be that of sympathetic co-operation. That co-operation does not necessarily mean that we are to dabble into the domestic affairs of other races or other nations, any more than we expect them to dabble into ours. It does mean that in all affairs affecting the international life we give our sympathetic as well as practical help. We should assume our share of the responsibility. To place ourselves outside that sphere of influence must be taken either as an exhibition of egotism or an exhibition of fear. It is not an easy job; it is the most complicated problem with which we have to deal.

The lack of a body of international law, with the lack of an international legislature and the lack of rules, means that it will take a long time for custom to crystallize itself into law. It will take a long time for passion to assuage and for trust to develop. We will be beset by fear. It is not more than 100 years ago that a lot of people were fearful of courts. The strong men of the tribe were as fearful as the weak men. As fine as courts have been, many mistakes have been made and fear has not been entirely eliminated. Let us remember that the same things obtain to-day as we discuss the league of nations and the international court of justice. The problems are not easy to solve—they never will be entirely solved. There will be a great many mistakes; but, on the whole it is a step in the right direction and

Best for Retailer and Consumer

PERFECTION FLOUR

Best Quality Blended Flour

RED ARROW FLOUR

The Finest Bread Flour

THEY GET THE BUSINESS

WATSON-HIGGINS MILLING CO.

THE VINKEMULDER COMPANY

GRAND RAPIDS, MICHIGAN

Founded in the year 1888



Receivers and Jobbers of Fruit and Vegetables

Carlot Shippers

"Vinke" Brand Michigan Onions and Potatoes



AN OLD AND DEPENDABLE PRODUCE FIRM — NATIONALLY KNOWN

helps to guarantee security and peace for mankind.

How easy it is for us to make judgments on international questions without knowing very much of the facts. Take, for illustration, the republic of Mexico. What is the situation there? Few of us know all the facts. The State Department, under the care of the President, probably has more of the facts than anyone else. There seems to be one thing upon which all agree. The government of Mexico is seeking to separate itself from religion as well as from outside influence. If they were the people of any one state of this Union, we would probably sympathize with their aspirations. Why should there not be a complete separation of religion from the state? Why should there not be a complete separation of religion from the education of the children of the state? We take our stand on that. Why not appreciate the right of self-determination in Mexico as well as in Michigan? One of the difficulties is that our religious people go into other nations, considered more or less backward, and then expect to have privileges which the government of that state are not willing to accord. Who is to determine what that government shall be, excepting the people who make it? Take for instance the republic of Turkey under the presidency of Kemal Pasha. Religion cannot be taught in the schools of the republic. That applies to Mohammedanism as well as to Christianity. The Congregational churches there have had religious schools in Turkey for a century. Are they to obey the law of the new state? The Government of the United States has its representative in Turkey. He looks after not only schools but business. The American Tobacco Co. has great interests at Sam Soun on the Black Sea. Those great tobacco fields, with thousands of employes, are within the republic of Turkey. and so you can multiply the problems of every nation with reference to every other nation until you have gone around the world.

What is to be our attitude? Shall we not claim for every sovereign nation the same rights that we claim for ourselves? Shall we not impose upon ourselves the same duties which we expect them to perform? If you were President of the United States and were chiefly responsible for the administration of these complicated affairs, you would hold to principles similar to these: To do justly, to love mercy and behave humbly is a good policy for government; but to practice this is more difficult than it seems.

Supposing you tried to apply this principle to the settlement of the debts of other nations to us. What seems to be justice to one becomes a seeming injustice to another. Our Government determined on capacity to pay as a general standard. A group of men representing the best brains of America spent months trying to determine a fair basis. We settled with Italy on the basis of capacity to pay; but Great Britain has agreed to pay us a great deal more, proportionately, than Italy. Inasmuch as these debts are all interrelated you can see that

many people in Great Britain feel that that country has not been treated justly. What is justice? What is right? It is a very difficult question to answer in the light of practical complications. It is such difficult problems as these that the President of the United States with his Secretary of State must face. I think it is quite safe to say that the majority of people of the United States would like to see the armaments of the world reduced to the minimum. At heart we are a peace loving people; but when you come to the practical application of the things we want, it is very questionable indeed whether we would venture upon the enterprise. As it is now, each nation seeks to maintain an army and navy to guard its particular interests. It determines for itself what that army and navy should be; we must determine for ourselves what our army and our navy will be; notwithstanding hundreds of questions which are purely international in character, there is no police force to see that the mandates of an international court are followed. There is nothing but the organized opinion of mankind; that is very effectual in most instances, but there will come times when it will be necessary to enforce decrees. Who is to furnish this police force? Where is it to come from? Who is to say when it will be exercised?

These are the questions which the President of the United States must face as he looks over the international arena. These are the questions which every other nation must face. How are you to produce machinery for an international order? Who is to be back of it? How are you going to have international order without some machinery representing the opinions of mankind? Since the kaiser's war there have been more attempts to get the international affairs of nations upon an orderly basis than ever before. No one seems to know whether the majority of the people of the United States are sympathetic with these aspirations or not; some journals claim that we are not. The primary in Illinois seems to indicate that the people of that State are unfavorable even to a world court, notwithstanding that it is a principle of both the major political parties of the country. If that represents the majority of sentiment in the United States then we might as well cease all efforts in the way of disarmament and talking peace for the world. for on our part it is very shallow pretense and hypocrisy of the lowest order. On the other hand, if we are sincerely desirous of peace for ourselves and peace for all the world then we will be sympathetic as well as co-operative with every common movement leading in that direction. The President of the United States has sought to do this. He has from time to time asserted our friendly interest toward the other nations. We have no need to fear; we are strong. We should not allow the shallow theories of politicians who play upon fear and prejudice to determine our judgments. We should meet our duties; we should face our responsibilities; we should refuse to interfere with the purely do-

mestic affairs of any other nation, just as we do not expect them to interfere with ours. If civilization means anything it is an organized effort in the direction of law and peace. It is the establishment of rules by which we restrain ourselves, as well as determine for ourselves our rights and duties. International law and order are as essential in these days as National law and order. The President of the United States sees these things more clearly than anyone else. The responsibility for direction of our ship of state in international waters is his. We must depend upon his wisdom, instead of taking the opinions of every politician who is playing a game, or other men who have selfish interests to serve; we should find out what the President is doing through his Department of State, and then form our judgments. We will probably find that the highest sense of duty toward all the interests involved is actuating him as he guides the ship of state in international waters.

J. Edward Kirby.

Ten Pointers For Retailers.

A big retailer who has spent the greater part of his advertising appropriation in good newspaper copy, gave 10 points which had helped him to become a successful business man through advertising. The 10 points:

1. I advertise regularly. Every issue of the paper takes my story to its readers.
2. I make every advertisement look like mine. Years ago I adopted a distinctive style, and have stuck to it. I use plenty of white space; my advertisements are never hard to read.
3. I put into newspaper advertising a definite proportion of my gross sales. I fix this at the beginning of the year. My rule is to make it 3 per cent. of the previous year's gross, with more if special conditions justify it.
4. I brighten my advertisements with frequent illustrations, either humorous or practical. This costs me little, for I subscribe to an advertising cut service and keep the cuts as I buy them, listed to use again some time.
5. I am careful never to over-promise. When I make claims I back them up with reasons. Then, when I really have an unusual bargain, people believe me when I "whoop'er up a little."
6. I think advertising all the time. I buy goods that will advertise well. Sometimes I buy goods just for their advertising value.

7. I get a good display for my advertisements by seeing that the copy is in the newspaper office in plenty of time.

8. Whenever possible, I carry the Nationally advertised goods that are advertised in my own home paper. I feature them. Sometimes they give me a smaller margin than fly-by-night concerns, but I find that I sell faster and make more money in the end, besides pleasing more customers.

9. I always play my window and counter displays to link up with my newspaper advertising. Each helps the other.

10. My salespeople back up my advertising. They often help with sug-

gestion for it, and I see to it that they always read it.

Canada Uses Many Lemons and Oranges.

The Canadian imports of oranges and lemons during the twelve months ended March 31, 1927, show an increase over those for the corresponding period of 1925-26, but imports of grapefruit declined, according to trade statistics just released by the Canadian Department of Trade and Commerce. Imports of oranges amounted to 2,263,000 boxes, as compared with 1,730,000 boxes in 1925-26. Imports of lemons amounted to 386,000 boxes, as against 346,000 the year before, and grapefruit 2,545,000 boxes as against 2,655,000 boxes the preceding year.

The United States is the principal source of supply for the Canadian citrus fruit imports, having furnished during the past year 95 per cent. of the grapefruit and oranges and 82 per cent. of the lemons. Canada imports small quantities of oranges from Japan, Mexico and Spain and considerable quantities of lemons from Sicily.

The per capita consumption of citrus fruit in Canada is still considerably below that in the United States. Over three-fifths of the total population of Canada is concentrated in the highly industrialized areas extending along the lower lakes and the St. Lawrence River.

Make Sales Genuine Is Advise To Dealer.

Conduct a special sale successfully: By determining definitely the goods to be offered and the reduction or special prices to be given, and the policy to be followed concerning adhering to such prices.

By announcing the sale through the press, making everything clear, and avoiding any statement in any way which will mislead.

By being as good as or a little better than all promises made.

By seeing to it that sales people are thoroughly posted on the sale offerings, and prices and conditions.

By providing sales people enough to take care of the extra business.

By thanking the public when the sale is over for the volume enjoyed.

By not having sales too often, and making them real events when they are arranged.

Both Young and Old Needed To-day.

Chauncey M. Depew, that grand old American, recently said: "We used to be told that a man reaches the zenith of his powers around 40. Personally, I do not believe it is 40 or any other arbitrary age. I have seen men at the top of their stride at all different ages. It varies with the individual. The longer a man holds down a job the better he will be at it."

"When I am hiring a man I never think of his age. What weighs with me is efficiency, adaptability and personality. Will he be agreeable to have around? If asked with which I would rather surround myself, old age or youth, I would say both. Business needs our promising young men and our experienced older ones."



PETOSKEY CEMENT

Still Gaining in Popularity

Uniform High Quality

Plus

Real Service

MAKES NEW FRIENDS AND KEEPS OLD ONES



PETOSKEY PORTLAND CEMENT CO.

PETOSKEY

MORE THAN 100 YEARS AGO.

Incidents of Two Visits to Grand River.

Gurdon Saltonstall Hubbard was born in Vermont in 1802. His ancestors were men who filled high official positions in New England. He came West when a mere lad and engaged in the fur business as an employe of the American Fur Company. His connection frequently brought him to Grand River and Grand Rapids. He was one of the founders of Chicago, having been the first pork packer in that city. He died in Chicago in 1886. Before his death he wrote an autobiography, which was published by the Lakeside Press. The Tradesman is pleased to reproduce two chapters from this biography, describing visits he made to the Grand River country in 1820 and 1821 as follows:

On a beautiful morning in April, about the 20th or 25th, we left Chicago and camped at the Grand Calumet. We did not desire to reach the mouth of Grand River (Grand Haven) before the May full moon, for annually at that time the Indians assembled to fast and feast their dead, the ceremonies occupying eight or ten days. A noted burying ground was selected and the ground around the graves thoroughly cleaned, they being put in the best of order. Many of the graves were marked by small poles, to which were attached pieces of white cloth. These preparations having been completed, all except the young children blackened their faces with charcoal and fasted for two whole days, eating literally nothing during that time. Though many of them had no relatives buried there, all joined in the fast and ceremonies in memory of their dead, who were buried elsewhere, and the sounds of mourning and lamentation were heard around the graves and in the wigwams.

At the close of the two days fast they washed their faces, put on their decorations and commenced feasting and visiting from one wigwam to another. They now placed wooden dishes at the head of each grave, which were kept daily supplied with food and were protected from the dogs, wolves and other animals by sticks driven into the ground around and inclosing them. The feasting lasted several days and the ceremonies were concluded by their celebrated game of ball, which is intensely interesting, even the dogs becoming excited and adding to the commotion by mixing with the players and barking and racing around the grounds.

We progressed leisurely to the mouth of the St. Joseph River, where we encamped for several days, and were joined by the traders from that river. We reached Grand River early in May and sought a good camping place up the river some distance from the Indian camps. The "Feast of the Dead" had commenced and many Indians had already arrived and for five or six days we were witnesses to their strange yet solemn ceremonies.

One evening, at the close of the feast, we were informed that an Indian who, the fall previous in a drunken quarrel,

had killed one of the sons of a chief of the Manistee band, would on the morrow deliver himself up to suffer the penalty of his crime according to the Indian custom. We gave but little credence to the rumor, although the Indians seemed much excited over it. On the following day, however, the rumor proved true and I witnessed the grandest and most thrilling incident of my life.

The murderer was a Canadian Indian and had no blood relatives among the Manistees, but had by invitation returned with some of the tribe from Malden, where they received their annuities from the English government and, falling in love with a Manistee maiden, had married her and settled among them, agreeing to become one of their tribe. As was customary, all his earnings from hunting and trapping belonged to his father-in-law until the birth of his first child, after which he commanded his time and could use his gains for the benefit of his family. At the time of the killing of the chief's son he had several children and was very poor, possessing nothing but his meager wearing apparel and a few traps. He was a fair hunter, but more proficient as a trapper.

Knowing that his life would be taken unless he could ransom it with furs and articles of value, after consulting with his wife, he determined to depart at night in a canoe with his family and secretly make his way to the marshes at the headwaters of the Muskegon River, where he had before trapped successfully, and there endeavor to catch beaver, mink, marten and other fine furs, which were usually abundant, and return in the spring and satisfy the demands of the chief. According to the custom, if he failed to satisfy the chief and family of the murdered man, either by ransom or a sacrifice of his own life, they could demand of his wife's brothers what he had failed to give. He consulted with one of them and told him of his purpose and designated a particular location on the Muskegon where he could be found if it became necessary for him to return and deliver himself up. Having completed his arrangements, he made his escape and arrived safely at the place of destination and, having but few traps and but a small supply of ammunition, he arranged dead-fall traps in a circuit around his camp, hoping with them and his few traps to have a successful winter, and by spring to secure enough to save his life.

After the burial of his son the chief took counsel with his sons as to what they should do to revenge the dead, and as they knew the murderer was too poor to pay their demands, they determined upon his death and set about finding him. Being disappointed in this, they made a demand upon the brothers of his wife, who, knowing that they could not satisfy his claims, counselled together as to what course to pursue, all but one of them believing he had fled to Canada.

The younger brother, knowing his whereabouts, sent word to the chief that he would go in search of the murderer and if he failed to produce him

would himself give his own life in his stead. This being acceptable, without divulging the secret of his brother-in-law's hiding place, he started to find him. It was a long and difficult journey, as he had no landmarks to go by and only knew that he should find his brother-in-law on the headwaters of the Muskegon, which he finally did.

The winter had been one of unusually deep snow and the spring one of great floods, which had inundated the country where he was. The bears had kept in their dens, and for some reason the marten, beavers and mink had not been found, so that when their brother-in-law reached them he and his family were almost perishing from starvation and his winter's hunt had proved unsuccessful. They accordingly descended together to the main river, where the brother left them for his return home, it being agreed between them that the murderer would himself report at the mouth of Grand River during the "Feast of the Dead," which promise he faithfully performed.

Soon after sunrise the news spread through the camp that he was coming. The chief hastily selected a spot in a valley between the sand hills, in which he placed himself and family in readiness to receive him, while we traders, together with the Indians, sought the surrounding sand hills that we might have a good opportunity to witness all that should occur. Presently we heard the monotonous thump of the Indian drum and soon thereafter the mournful voice of the Indian, chanting his own death song, and then we beheld him, marching with his wife and children, slowly and in single file, to the place selected for his execution, still singing and beating the drum.

When we reached a spot near where sat the chief, he placed the drum on the ground, and his wife and children seated themselves on mats which had been prepared for them. He then addressed the chief, saying: "I, in a drunken moment, stabbed your son, being provoked to it by his accusing me of being a coward and calling me an old woman. I fled to the marshes at the head of the Muskegon, hoping that the Great Spirit would favor me in the hunt, so that I could pay you for your lost son. I was not successful. Here is the knife with which I killed your son; by it I wish to die. Save my wife and children. I am done." The chief received the knife and, handing it to his oldest son, said, "Kill him." The son advanced and, placing his left hand upon the shoulder of the victim, made two or three feints with the knife and then plunged it into his breast to the handle and immediately withdrew it.

Not a murmur was heard from the Indian of his wife and children. Not a word was spoken by those assembled to witness. All nature was silent, broken only by the singing of the birds. Every eye was turned upon the victim, who stood motionless with his eyes firmly fixed on his executioner and calmly received the blow without the appearance of the slightest tremor. For a few moments he stood erect, the blood gushing from the wound at every pulsation; then his knees began

to quake; his eyes and face assumed an expression of death, and he sank upon the sand.

During all this time the wife and children sat perfectly motionless, gazing upon the husband and father. Not a sign or a murmur escaped their lips until life was extinct, when they threw themselves upon his dead body, lying in a pool of blood, in grief and lamentations, bringing tears to the eyes of the traders and causing a murmur of sympathy to run through the multitude of Indians.

Turning to Mr. Deschamps, down whose cheeks the tears were trickling, I said: "Why did you not save that noble Indian. A few blankets and shirts and a little cloth would have done it." "Oh, my boy," he replied, "we should have done it. It was wrong and thoughtless in us. What a scene we have witnessed."

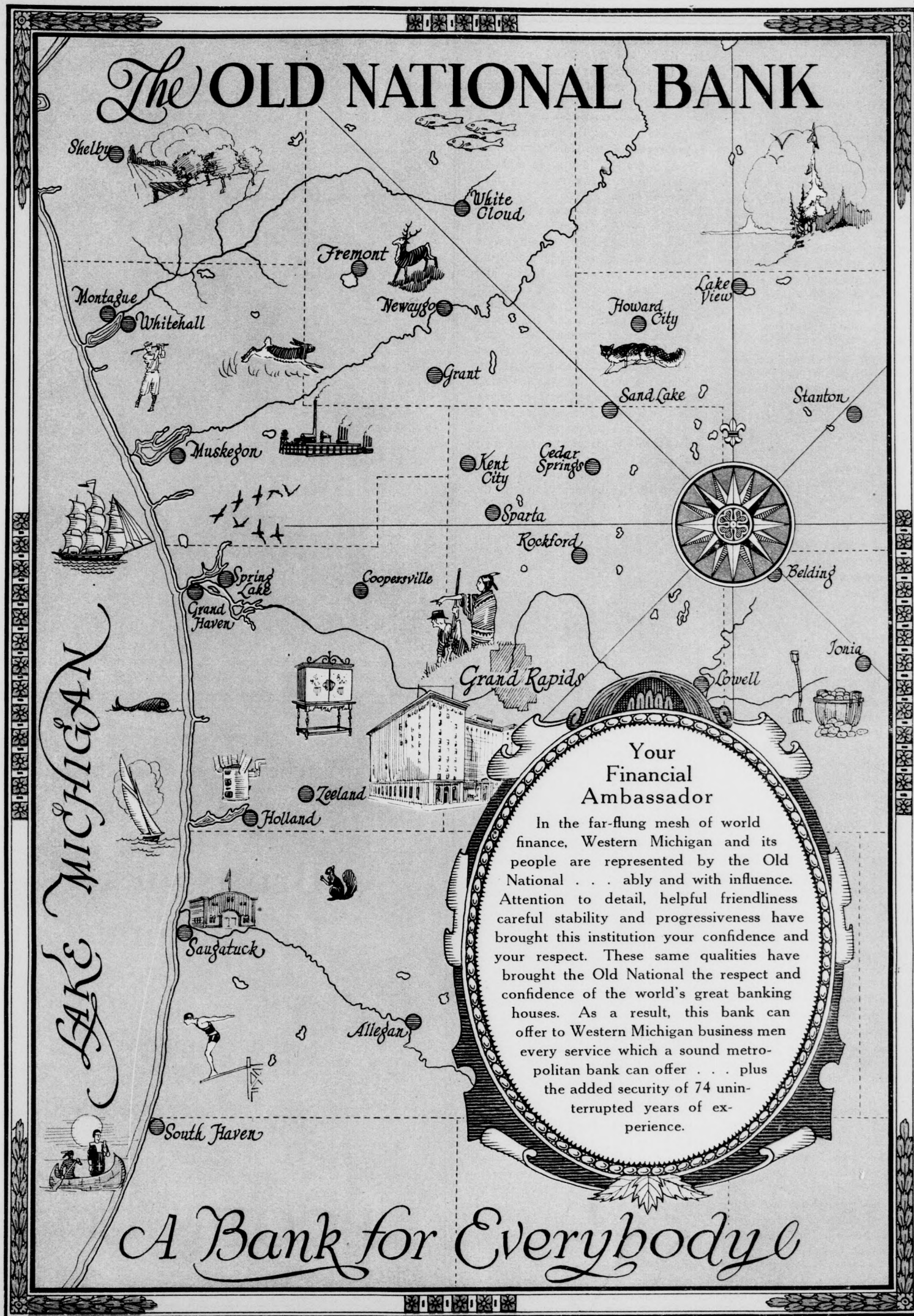
Still the widowed wife and her children were clinging to the dead body in useless tears and grief. The chief and his family sat motionless for fifteen or twenty minutes, evidently regretting what had been done. Then he arose, approached the body, and in a trembling voice said: Woman, stop weeping. Your husband was a brave man and, like a brave, was not afraid to die as the rules of our nation demanded. We adopt you and your children in the place of my son; our lodges are open to you; live with any of us; we will treat you like our own sons and daughters; you shall have our protection and love." "Che-quiock" (that is right) was heard from the assembled Indians, and the tragedy was ended.

That scene is indelibly stamped on my mind, never to be forgotten.

I made a call on Rix Robinson, who was a trader on Grand River above Grand Rapids, also in the employ of the American Fur Company, and my nearest neighbor. It was in the month of January, a few days after a thaw which had flooded the river, and when I reached the South Branch of Grand River I found the bottoms flooded, but frozen hard enough to bear me up, the river very high and filled with floating ice, and no means of crossing, and I had either to return or swim for it. Though the day was very cold, I chose the latter, undressed, and having tied my clothing in as compact a bundle as possible, rested in on the back of my neck, holding it in place by a string between my teeth. I plunged in and soon landed on the opposite shore, and dressing myself as quickly as possible, I started on a run and soon became thoroughly warmed.

It was growing late, but being on the trail leading to Robinson's I felt sure of reaching his house, and arrived on the bank of the main river opposite to it about nine o'clock. I halloed a number of times and began to despair of being heard and thought I should be compelled to camp for the night almost at the door of my friend. I gave my last and strongest yell, aroused a Frenchman, who came down to the shore and answered me, saying, in Indian, "Can't come over," and explaining that there was too much float-

The OLD NATIONAL BANK



ing ice to cross. My answer, in French, telling who I was, brought from him the reply, "Wait, we will come over;" after a short time two men came for me in a boat, and I soon found myself beside a warm fire in my friend's cabin; supper was ordered, to which I did ample justice.

Robinson was much surprised at the account of my crossing the river. I spent a few days very pleasantly and before leaving arranged with my host to wait at the mouth of the river for me on his way back to Mackinaw, so that we might proceed from there in company, I promising to be at the meeting place at an appointed day, not later than the tenth of May. Leaving Robinson's cabin at early dawn I reached my own post soon after dark, having traveled sixty miles. I had made a successful winter and disposed of all my goods except a few remnants, and about the twentieth of April abandoned my post and descended the river, stopping for a day or two at the foot of the rapids (Grand Rapids), where a large number of Indians were assembled to catch sturgeon.

In due time I reached Grand Haven, where I found Mr. Robinson awaiting me, and after a rest of six or eight days we left for Mackinaw. We were among the first to arrive, and after settling my accounts, I was again detailed to the fur-packing house for the season.

I had received letters from my mother, telling of her loneliness and of her great desire to see me, and felt very badly over the news these had conveyed; and when Mr. Crooks told me I was again to return to my post on the Kalamazoo river, I asked to be discharged, giving as a reason that my mother was a widow and my brother and four sisters were all younger than myself and needed my services and protection. I was then 18 years old and felt myself a man in all things. Mr. Crooks said the company could not spare me, and he thought I could serve my mother and family more acceptably by remaining; told me that he had corresponded with my mother, and when last at Montreal intended to have gone to Connecticut to see her, but had not the time, and by his arguments prevailed upon me to remain.

I expressed my desire to again go out with the Illinois "brigade," giving my reasons therefor; and there, aided by Mr. Deschamps' solicitations (he claiming that he had only consented to part with me for a year, expecting me to return to take charge of the post on the Illinois River), induced Mr. Crooks — though reluctantly — to give his consent to my going out with my old friend and comrade. In due course of time our "brigade" started, the twelve boats led by Mr. Deschamps and the old familiar boat song. I was again with my old companions, all of whom gave me a cordial welcome. Day after day we pursued our voyage, the ever monotonous row, row, being varied by no incidents of interest, until we reached Chicago. We had made an unusually quick trip, having been delayed by adverse winds but two or three days on the entire journey.

Again I was rejoiced with a home in Mr. Kinzie's family, and remained there for several days, until the "brigade" again moved for the Illinois River.

Progressive Towns Go Forward; Unprogressive Ones Go Backward.

Some years ago it was ten miles to the next town. Now it is less than twenty minutes.

When the next town was ten miles instead of twenty minutes away the people of the home community were willing to accept such merchandising methods as Jones and Brown and Smith offered them. People could not be too particular about the cleanliness of the local stores, about the quality or the variety of the merchandise carried, about the sales ability of Jones and Brown and Smith and their clerks.

When the next town was ten miles away the only competitors of Jones, Brown and Smith were the mail-order houses. It was a case of buy in the home town or from the mail-order catalogue. That ten miles of soft mud road, and the slow, lumbering farm wagons of the period, protected the home trade of Jones, Brown and Smith. That ten miles of mud kept the people of the town at home, it kept their interest centered in the home community.

To-day the ten miles of distance has been changed to less than twenty minutes of time; the mud roads have been changed to concrete, the slow, lumbering wagon has given way to the automobile, and Black, Green and White in the next town have become competitors of Jones, Brown and Smith. The next town is as near to-day as was Main street in the home town a few years ago. Good roads and the automobile have annihilated the fortifications that protected Jones, Brown and Smith but a few years ago.

All of these things mean radical changes in the social and commercial life of the Nation. It means the progressive communities are going forward, the unprogressive ones are going backward. It means that communities must strive as never before if they are to live. The dead merchants, with dead people, have no place in the picture of the future.

There is a distinct place for the newspaper in these changed conditions. It is the local community newspaper that must lead its community out of the darkness of the era of mud into the light of the present era of concrete. It must lead the way to progress that means a better town, better merchandising methods on the part of the merchants, co-operation between all elements of the community working together for the benefit of all. It should lead in organizing social activities that will attract people to the town. It should lead to the installation of "movie" shows, and the production of good pictures. It should encourage and support the activities of the churches. The newspaper representative of the community that is to live in these days of fierce competition can no longer content itself with chronicling the things that happen, it must make things happen. —Publishers' Auxiliary.

WE OFFER TO THE READERS OF THIS JOURNAL

A LIST OF

Conservative Stocks and Bonds

FOR INVESTMENT

MAY WE SEND YOU OUR

Latest Offerings

..

LINK, PETTER & COMPANY

INVESTMENT BANKERS

Seventh Floor Michigan Trust Building
GRAND RAPIDS, MICHIGAN

Butchers' and Grocers'
Fixtures and Machinery

Brunswick Ice Machine

Refrigerators of
All Descriptions

Casings, Tools and Supplies

∞

BOOT & CO.

GRAND RAPIDS,

MICHIGAN

Decadence of Great American Dish of Hash.

I know not where the name originated, but I do know that before the oldest living person was born we Americans were familiar with that celebrated and appetizing dish—hash. That it is distinctly American, there can be no doubt, as the potato is an American product and without the potato there can be no hash.

Those who lived in the days when the palatial steamboat floated up and down the Mississippi River well remember that hash was a permanent dish on the menu, placed before the passengers for breakfast, accompanied by the well-known and never-to-be-forgotten Mississippi biscuits, large, light and fit for a king's table, made by a colored cook whose apprenticeship never ended until he was a master hash maker.

But hash was not the only dish those colored cooks could make. Their gumbo soup, the fried yams with strips of bacon, their pies, thick, fluffy and juicy, their roasts cooked to a nicety, brown on all sides and carved in front of you, vegetables that melted in your mouth and with a flavor that would bring an appetite to a stone god—a flavor distinctly American, without the use of garlic or any of the modern imported tastes. The tomato was unknown, save as a "love apple" and used as an ornament on the mantelpiece. The chowder those days was therefore tomatoless and was made systematically, with a layer of bacon, a layer of potatoes and one of clams, alternating, all of which was topped off with a chunk of butter and nice rich cream.

But, alas! what a change has come upon us, my countrymen! The once delicious hash has become a sort of American "ollapodrida," into which everything belonging to the garbage can is dumped.

It is claimed that a monkey was responsible for the mince pie in the kitchen of a king's palace by mixing the ingredients intended for other dishes while the cook's back was turned, but we know not where to place the responsibility for disrupting our American hash, unless it be the tendency of these days to jazz everything, thereby making us a Nation of crawling, coughing, sour-faced dyspeptics, fit for a tasteless world and an early grave. It makes us feel that laws should be enacted compelling cooks to undergo training, such as physicians and lawyers are subjected to, before being permitted to follow their avocation of preparing edibles for an eating country.

Frank Stowell.

Give Purchaser an Insurance Policy.

Over in England, when you buy goods on the installment plan, you also buy, right along with the goods, a life insurance policy.

The idea is that if you die before paying out on the dollar a month plan, the seller cancels the rest of the installments, and the goods belong to your heirs.

Of course the buyer has to pay a little more to cover the cost of the life insurance.

In England they call it the "Hire-

purchase plan." It is said to be growing rapidly. The English are hard up for ready cash, owing to the heavy taxes and slack business, and they are going in strong for installment buying.

Commenting on recent developments in the "hire-purchase system," as installment buying is termed abroad the Manchester Guardian has the following to say:

"A more recent improvement is the application of life insurance to the hire-purchase system. The cleverer firms in the business have realized that after they have overcome what remains of the old-fashioned prejudice against buying on anything but a cash basis, by giving a perfectly square deal, there still remains, in the back of a man's mind, the fear that he may not survive to complete his contract. The risk may be small, but it is always there, and no man likes the idea of leaving others to finish paying for what he has bought.

"At the same time the death of the purchaser puts the selling firm in a position they would rather avoid, since they profit by what is paid for and not by what is returned. To get over the difficulty, chiefly on behalf of the buyer, many firms are now taking out life assurance policies on all their hire-purchase customers.

"The policy is taken out for an amount equal to the full amount of the installments due, and remains in force until the end of the contract. It is an undertaking to pay to the seller, in the event of the death of his customer, the whole of the installments due after his death. The customer is given a contract in similar terms releasing his dependents from any liability and abandoning any claim on the goods.

"There is no medical examination and no elaborate procedure whatever. Everything is made subservient to the main business of selling the goods, and insurance does its part as unobtrusively as possible."

Humanize in Showing Goods.

Make displays of merchandise in a "human" manner. Some displays are arranged so carefully that customers hesitate to disturb the prim and regular exhibits.

In one large store the owner of the business makes a daily tour of the establishment and actually disarranges the piles of goods displayed on the counters. He knows that if goods are too neatly arranged that customers will not handle them. Of course, this does not mean that goods should be jumbled in disorderly heaps on every counter and table, but that they should appear to be wanted merchandise and not a museum exhibit.

A simple experiment will prove the value of showing goods. A store overstocked in a certain article can show a sample of this merchandise on every counter, regardless of the number of such displays necessary. The speed with which the stock reduces itself to normal will be astonishing.

Plump girls are in style again, says Paris. Once more justifying the maxim that everything comes to those who weight.

BROWN AND 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

THE GLORY OF GRAND RAPIDS.

(Continued from page 75)

His monument is already builded in the hearts of his friends.

F. B. Mumford.

Columbia, Mo.

Thank you for the kindly chance you kindly give me to say something about our mutual and beloved friend, Charles Garfield.

I have read and cherished many of the good things he has said in your interesting paper. All he says on any subject is always good. He is, indeed, a wonderful and many-sided man and, as you truly put it, "He is as good as gold on every side."

You are fortunate in knowing Charlie Garfield and in knowing him so well and for so long. I, too, have had that good fortune, for I have known him for over fifty years.

It was in October, I think, of the year 1870 that I first met Charles Garfield. He came with my brother, Richard, to our old home in Dearborn. They were starting on their travels, two eager young graduates of the Agricultural College, going to witness the wonders of the Great Republic in the historic places where the Nation started—New York, the metropolis, Boston, the "Hub," Philadelphia, the birthplace, and the "Seats of the Mighty" in the Nation's beautiful capital.

They seemed very wonderful and very grand starting off like cavaliers or crusaders or pilgrims. Charlie fell ill on the way and his parents came to fetch him home. He wasn't so strong then, physically, though even then he was the giant of good cheer that we have learned to love.

But illness never fazed him. Indeed, nothing could blanch the smile nor dim the eye nor dampen the ardor of that strong warm heart. A fit of sickness was just a joy to Charley Garfield. Why? I have read right in your own paper words written by him from a bed of serious illness, under the protesting eye of a restraining nurse, that were so charming and so full of interest that one could really envy him and wish he might fall sick like that himself.

But Charley Garfield was never sick at heart. And no man is really sick with a big generous heart so warm as his and full of such good will, sending forth such floods of kindly impulses that, like the twinkling stars of summer night, cannot be counted, and that have found lodgment and bounteous growth in more responsive hearts than he may ever know.

I well recall his coming back in bleak November of the following year to the alumni gathering of old M. A. C., where he was, as always, the center of his group. Standing around the red hot old stove in the chapel of Old College hall, turning first one side and then the other, like lamb chops frying on an old-time spit and getting broiled both sides (there was a fierce comfort in those old stoves), he held us charmed by his radiating cheer.

And in his early days in that new school, set up on what seemed then to many only novel and experimental and maybe useless lines, I think his

clearest vision saw more clearly than did the rest of us that we students of that crucial time—

"*** in our daily round

Of duty walked on holy ground."

More clearly than many of us of those fateful days he saw and felt and knew that we who were favored by the labor and companionship of that first great coterie of practical scientists that did their work so well were "mingling with the immortals" of their time.

And from that day unto this Charles Garfield has been the steadfast, stalwart, potent leader in the line of progressive thought that would apply science to the service of the masses of mankind.

Out there in your beautiful portion of our old Peninsula we all well knew we had Charles Garfield, standing, like some element of nature, staunch and dependable in all contingencies, always ready and always right.

At our college gatherings through the years Garfield's presence always made the meetings useful and significant. He was looked to for advice and leadership and he never failed.

Of his life activities in your city and in the State and in the various lines of useful and priceless endeavor which have made his name revered, you well know and will, I trust, tell the tale.

They told me that you call him your "Grand Old Man," a title earned by a life of unselfish devotion. Well, he isn't old, not yet, and never will be in that heart of his, but may he long remain in loving phrase the Grand Old Man of all our loyal hearts.

Henry A. Haigh.

Detroit, Mich.

I have read joyfully the many beautiful articles written by Charlie Garfield and desire to write a few appreciative words of a man whose good influence I have felt for more than a half century.

Students in college choose their ideal instructors and are impressed by them.

Dr. Beal and Charlie Garfield were my heroes. Charlie was foreman in horticulture from 1174 to 1877 at the M. A. C., now known as Michigan State College of Agriculture and Applied Science.

Because I was immune to the poison of ivy and sumac, Charlie chose me to go with him to dig cypripedium or ladyslipper plants in the woods bordering a swamp where pitcher plants also grew.

It was Charlie who explained to me the wonders of the Venetian sumac or smoke tree, its abortive flowers and diffusely branched and hairy pedicels.

Once he chanced to come into the old college chapel where I was rehearsing for freshman rhetoricals and recited for me this memory gem:

'Tis better to weave in the web of life
A bright and golden filling,
'And to do God's will with a cheerful heart
And hands that are ready and willing,
Than to snap the delicate tender threads
Of our curious life asunder,
And then blame Heaven for the tangled
ends
And sit and grieve and wonder.

Many times the spirit of cheer expressed in these lines has helped me

over hard places and always with it comes the memory of the kind sympathetic smile of Charlie Garfield.

To be sure we have followed with interest his career as farmer, legislator, banker, author and philanthropist, but it is the personal touch that endears.

We had a hearty greeting and handshake at the M. S. C. alumni reunion last June and I hope to meet and greet again next June on the banks of the Red Cedar my kindly instructor of the olden time and again, and again, with each succeeding June, until we meet on the banks of the River of the Water of Life.

William B. Jakway.

New Carlisle, Indiana.

Charles W. Garfield—a beloved ruler in the Kingdom of Kindness.

Anna Cox Morris.

Waterford, New York.

Choose ye a man in your old home town!
Him give honor and worthy renown!
Ask ye the citizens whom they delight
Royally follow and gladly indite
Loyalty, virtue, homage, respect,
Each in his own way as each shall elect?
So shall the chorus swell in acclaim—

Garfield our brother, Garfield's the name
And thus do we pause in the heat of the day,
Recalling with pleasure his comradely way:
For he still is in service, he lives with us yet
In continuing counsel, heart and mind set
Eastward, expectantly facing the dawn,
Loving his city, his State, and his God,
Downright blessings on the path he has trod!

Edwin W. Bishop.

Lansing.

I have known Charlie Garfield since 1868, when we both became students of the Agricultural College. For upwards of fifty years letters, often dealing with the most intimate matters of our lives, have gone back and forth between us. In politics and religion (of which I have very little) we are in almost entire agreement and thus Charley has got a grip on my affections which cannot be shaken in life. Withal I hesitate to write the letter you ask. "Good wine needs no bush" and I feel sure that if I should attempt anything laudatory of Charley Garfield I should make a mess of it. So I am going to ask you, Mr. Stowe, to excuse me from this task and give the work to younger men having more facile pens than mine.

E. M. Shelton.

Seattle, Washington.

Your cordial letter regarding your forty-fourth anniversary edition and the symposium you desire to publish therein with reference to our good friend, Mr. Garfield, has just been received and read with much interest and pleasure.

Indeed, I shall be very happy to co-operate with you in producing an article on what the friends of Mr. Garfield think of him, for this issue, and I congratulate you upon the idea, for I believe he well deserves it. I have read many of the articles he has written for your publication with much interest.

I have known Mr. Garfield for several years and my contacts and association with him have caused me to have a very high regard and appreciation for his sterling character and honesty of purpose. His friendly, compassionate attitude and pleasant smile are indelible in the hearts of those

who have had the pleasure of meeting him, and because he always functions the work of his head and hands through the heart, he is what I like to term, "a constructive harmonizer", expressing the true spirit of fellowship and the Golden Rule.

Clarence H. Howard.

Granite City, Ills.

A short time ago I entered the studio of one of our many artists in Lyne, Connecticut.

A painting of phlox was on the easel, another of zinnia was finished. After carefully surveying these beautiful pictures, I said: "Haven't you overdone the brightness in these colors?" My friend artist gave me a queer expression and replied, "I have secured the very brightest colored paints obtainable and still fail to bring out the intensity of the natural colors. Go home to your own flower garden and take another look at your phlox and zinnias, then compare my efforts with nature's colors."

I went home and looked at my flowers as never before and found that the artist was right, for I found my eyes being gradually overcome by too long a gaze into their natural intensity.

We sometimes wish to portray our best men and women in words and fall as far short in our description as the artist fails in his colors. When it comes to writing about Mr. Garfield I can find no words to properly express my love and admiration for him. I simply want to take him in my embrace and look into his kindly eyes and feel the elevating influence of a personal touch.

We were comparatively boys together; we sat side by side for seven consecutive years at the meetings of the Grand River Valley Horticultural Society, he as President, I as Secretary, and no happier seven years ever came into my life. On many other occasions we were together and I was always a little nervous when, as toastmaster, he was leading his hearers up to my sure knowledge that I had something to say to them. In these latter years a new thrill comes over me when we meet together in Florida. It is then that all the intervening years jump into a lump sum and we are back again as boys together. At such a time Mr. Garfield is liable to suddenly break out with a song of the old happy days, his voice and manner an exact replica of times, say, about forty years ago.

Why do so many people love Charles W. Garfield? Well, those who first knew him and loved him never had any reason to change their desire to retain their love for him. This being the case there must be something about him so continuously fair and compelling that in time his friends are legion. The great dominating trait in his character is a love for his fellow man and, coupled with this, is an inherent spring of love for all that is elevating in life. If his kind predominated millions spent to see a prize fight would find its way into channels where the money could do more good to humanity, not that he is without rich red blood himself and loves athletics; he would find a better way to spend that money.

AGAIN

We Have Moved

IN LIVING UP TO OUR SLOGAN

"The Agency of Personal Service"

We have shown a tremendous increase in business,
demanding additional Office Room and
additional Service Men.

Are You Taking Advantage of Our Plan?

We represent some of the largest participating, legal reserve, Fire and
Casualty Mutual Insurance Companies doing business in Michigan.

SAVING 20% to 50% SAVING

THE CLASS-MUTUALS AGENCY

C. N. BRISTOL

H. G. BUNDY

A. T. MONSON

New Location

308-309-310 Murray Bldg.

Grand Rapids, Michigan

It is not without a tinge of sadness that comes over me when I consider our present times. Possessed as we are of great wealth and in control of vast natural resources, in fact, almost all the material things to make a great nation possible, yet naturally lacking a spiritual side of life that would greatly enhance all we have and hold. Mr. Garfield's life is a living text for our study. He has always shown us the way. Fortunately for some of us coming under the direct influence of his thoughts and ways, we can partly see the light of passing through this world so as to be able to spread a part of his desire for good. There are so many people that need his direct influence that I have often wished that every community might have such a man in its midst. Somehow, so far in our civilization, the best things are always on the defensive and things made most of in our daily press not conducive to high attainment in all that is lovely in life, and while it has been impossible to keep Mr. Garfield's name out of "Who's Who," no man of his type can at this stage of the world's progress ever hope to be as popular as Tex Rickard or Babe Ruth. The world has not yet reached the first stages of love for the best in life. What the world really needs is a general desire for knowledge of all that stands for the best, not only for this generation, but for those to come.

At one time I was walking with Mr. Garfield through his own planted forest trees on Burton Farm. Said I, "You will never live to cut these down for lumber." "No," said he, "I may not, but some one that follows me may. I don't expect to see the full glory of these trees. I hope others may." Now here you are; just compare such a spirit to the general order of things; I am sure that our own friend will be grieved to learn that by an agreement between Canada and New York paper users, the forest of spruce in Northern Ontario is to be slaughtered, that twelve thousand destroyers of the forest are to slash away for years to come, all this for newspapers printing a whole lot of stuff better left unsaid. Now the reason Mr. Garfield will feel sorry for the loss of these trees is because he knows or feels sure that it is not likely that a similar tract of land will be planted by the destroyers, who most seek direct profit and let the next generation "go hang." It is not Mr. Garfield's plan to forget others, either near or remote.

Two years ago there was a shortage of water in New York City and people were called upon to conserve the supply. It turned out that only a very few people knew that a drought could affect the amount of water. It was easy to turn a tap and let the water run away. Scarcely any had any idea of conserving the water supply. Is it any wonder? How much space do the New York papers give to general enlightenment on our every day affairs? People living in the density of our large cities need elevating leaders.

Pardon me if I relate an incident of my young days. Almost half a century ago I was courting the favor of a young lady with the object of asking

her to become a life partner. We were visiting at Mr. Garfield's home on Burton avenue. After a delightful repast our host said, "Now, if you two would like to enjoy an hour at billiards, you will find a table upstairs." Here was an offer that found immediate acceptance. I can't remember how the score stood. Of course, we played the game, but we were really playing another game, and it mattered little who won. I think we both won. It was in that room that we planned a picnic, if we could but get Mr. Garfield to go along. And sure enough, he found the time. Pleasant reminiscences these. The very idea of our asking him to give his valuable time for a picnic just to further our plans is something that a later consideration reveals as a selfish motive on our part. But he could easily see the situation and found the time to contribute to our happiness. To the extent of his physical ability and in many cases his pocketbook, he has found time all through life to contribute for the pleasure and profit of others.

At the present time we are witnessing an era of great exploitation. Industry in mass production, farming to follow suit. Market gardening already well along. The youth of our land are demanding a new freedom. In all these things we can see a big interrogation point for the future. Mussolini, at the advent of his fourth son, said, "It is not exactly the fourth. It is the first of a new series." Oh, that we could say this when another new year comes around and say this is a year of a new series. This old world is to have a change of heart. Each one is to become his brother's keeper, not his destroyer. If our dear Lord Jesus had never come among us and shown us the way we could never have had men of the type of our friend Charles W. Garfield. Let us hope that the days yet vouchsafed to him will continue with increasing influence for all that stands for love and fairness to our fellow man until the world will throw off the shackles of sin and we live for the good of all. Thomas L. Brown.

Black Hall, Conn.

It could have been no less than an inspiration that shaped the sentiment: "The only way to have a friend is to be one."

Occasionally, a rare soul exemplifies all the good in that pithy truth. None too often, though.

If the friends of Charles W. Garfield are so classified because of a demonstration of friendly attributes on his part; that is to say, if he had to be one, every time he acquired one, he must be and have been a very "being" sort of person. Why must he? Because his acquisitions are legion. His friends are all over the lot. You bump into them every time you turn around.

Ask anybody.

"Do I know Charlie Garfield? Say, what are you giving us? I knew Charlie Garfield before you were ever heard of. I'm two or three years older than he is, but he taught me in the old school in Paris township, and way back there he was always talking about

trees and flowers and birds and all that nature stuff."

"Know Charlie Garfield? I'll say I do. When my son wanted to go to college and to medical school, and I didn't have a cent to send him, somebody told him to go round to the bank and talk with Mr. Garfield."

"Know Charlie Garfield? Say, don't make me laugh. I met him the other day and asked him if he remembered me. When I was a kid, I swiped a lot of apples out at the old Burton Farm and he caught me at it. He didn't get mad or anything like that, but he just gave me a quiet kind of talk that made me feel like I had pulled a feather out of an angel's wing. Then he told me to keep the apples. Somehow or other, darn it, I never had the heart to go back there for more."

"Know Charlie Garfield? Mr. Garfield and I were close friends. I take comfort in the thought that once in a while he talked things over with me. When he and Mrs. Fletcher were working out the Garfield-Fletcher playground proposition, he honored me by asking my opinion about it. I was not very strong for it, but time has shown he was right."

"Know Charlie Garfield? During all the years I have been shut in the house, never a week has gone by in the spring and summer that he has not brought me some fruit or vegetables fresh from his own garden—a garden tilled with his own hands."

"Know Charlie Garfield? Say, look at that beautiful row of trees right out there, will you? How do you think they got there? Mr. Garfield is father, mother, aunt and uncle to every last one of them. And ain't they beauties?"

"Do I know Charlie Garfield? Do I? I was in the Legislature with him. Forty-nine per cent. of us thought he was crazy; 49 per cent. more thought he was just a little crazier. And all because he was talking about saving the forests. Wasn't the State lousy with trees and wouldn't they last indefinitely? Only 2 per cent. thought he was right. And what side was I on? Oh, I was one of the damn fools who thought he was crazy."

"Know Charlie Garfield? Sure. Who doesn't? He taught me in Sunday School many a time. And it wasn't so much what he said but the way he said it that got my goat. When he looked at me, he looked right through me and I could feel his eye on the back of the seat I was sitting in."

"Know Charlie Garfield? Righto, I know him. When we had a hard job to be done, we always tried to get Charlie to head up a special committee to do it, and we could always be sure that something would happen."

"Know Charles W. Garfield? My first impression of this town is hearing Mr. Garfield as he presided at a meeting called in the interests of clean and intelligent citizenship. He always had a way of being on the good side of everything."

"Know Mr. Garfield? Listen to this, will you? When I first moved to Grand Rapids, I was fortunate enough to find a house in his neighborhood, right next door, in fact. He heard we were arriving on Friday. After we

walked through the house and opened the back door, there stood a dozen of eggs from his own little henhouse. The next day, we found some radishes from his garden. Again it was asparagus. Always something slipped in when nobody was looking. There is one thing harder than perpetual motion and that is to keep within striking distance in retaliating the neighborly solicitude and tenderness and courtesies of Mr. Garfield and his equally neighborly wife."

"Yes, I know Mr. Garfield. I still have the letter he wrote me upon the death of my beloved daughter. It is full of such tenderness and warmth of feeling that I glow every time I think of it."

"Do I know him, and what do I know about him? When he was making himself poor and the community rich by donating chunks of land to the city, and when he was developing residential sites from his farm, I told him about the rare commercial advantages maintaining in the many strata of high grade gravel underlying his land. His only reply was to the effect that he wanted to leave behind him a memory of something better than a hole in the ground."

"Know Mr. Garfield? Wasn't I a maid in his home for seven years? Even to-day, fifteen years since I left to get married, he and Mrs. Garfield come out to see us. He has helped us buy our home. He brings us some flowers or vegetables from his garden. He has loaned us money when we needed it. He comes to see us if we are sick. He knows each one of our children and is as interested as we are in what they are doing and how they are getting along. He is our patron saint."

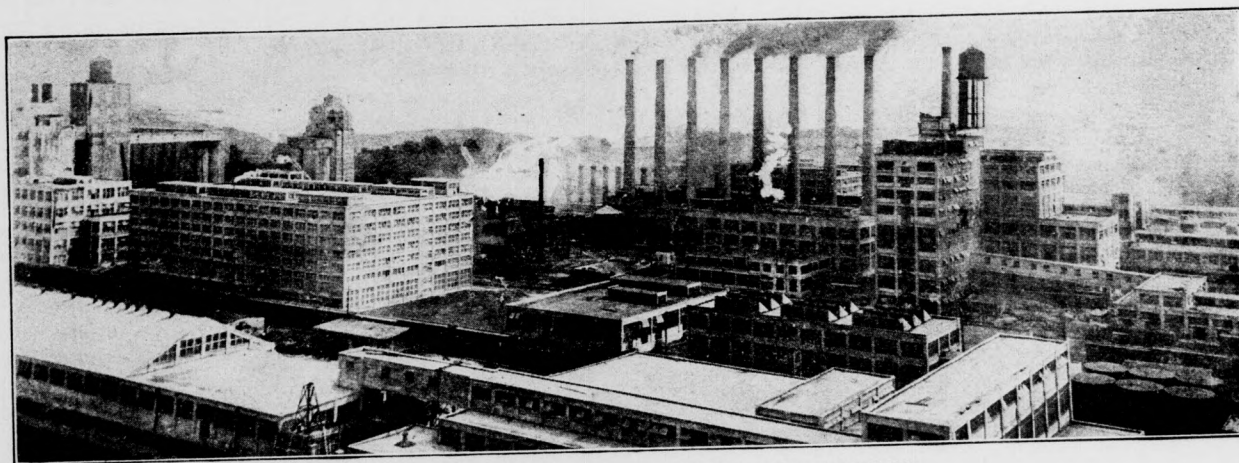
"Know Charlie Garfield? Listen to this, brother. I went into the bank one day with my old clothes on—the clothes I use when I work in the garden. He was just coming out of a meeting—directors, or something or other. He received me like I was J. Pierpont Morgan and told me what I wanted to know. What do you think it was? How to fight beetles on summer squash."

"The question is almost foolish. What neighbor of his does not know him? Every day in the spring and summer he is out in his garden early in the morning, always working, sometimes singing, sometimes having a little chat with the robins who make their breakfasts on the worms and bugs he turns from under the soil. I guess the birds must know him, for they get very close. I guess they understand him, for they bob their heads up and down and shake a leg now and then just as if they were carrying on a conversation in the sign language."

I know Charles W. Garfield myself. As I look at him, I see an open countenance which matches an honest heart. I hear a unique chuckle that harmonizes with his discriminating humor. I note a rapid glide (he never walks) which seems in keeping with his sprightly mind. I feel a hand clasp which, like a certain furnace, makes warm friends.

Have you ever flashed a diamond

The HOME of
KARO · MAZOLA · ARGO



ARGO PLANT at ARGO, ILLINOIS

Covers 160 acres—has
 50 acres of floor space—
 has 20 miles of railroad
 within the grounds—
 maximum grinding
 capacity 80,000 bushels
 of corn daily—uses

20,000,000 gallons of
 water and 1,000 tons of
 coal per day—produces
 a million packages of
 grocery products per day
 —ships 75 carloads of
 finished products per day.

The Largest Single Plant in the World Manufacturing Grocery Products

CORN PRODUCTS REFINING COMPANY
 17 Battery Place
 New York City

in the sunshine and seen the facets coax out the colors? That's Mr. Garfield's conversation. No matter what the occasion, he can find more interesting things to talk about than the number of grains a self-made White Leghorn can find on the floor of a granary.

If this man has not honored you with that degree of intimacy indicated by his reading aloud to you—well, you have missed something, that's all. It is pleasure (not "a" pleasure) to listen to him as the fire crackles in the fireplace, when he has run across a stimulating contribution in the Rural New Yorker, the Outlook, the Michigan Tradesman, or in some new volume he has just bought. Not only so, but he listens well. Who wouldn't appreciate a friend like that?

Profanity is not in his vocabulary. His education has been neglected along that line. The saving grace inherent in the explosive employment of over-secular expletives is foreign to his exemplary behavior. He has been known, however, to make judicious use of well-placed emphasis in skilfully condensed comments, given a combination of circumstances smeared over with chicanery or hypocrisy. Rarely does Mr. Garfield use a "damn"; when he does, it is a rare "damn"; and it is a real treat to hear him say it—he does it so satisfactorily, considering the little practice he gets in such compensatory vocalization. He does, nevertheless, show what he will do if he ever cuts loose; and if he ever does cut loose, I hope there won't be any ladies or fundamentalists around. I speak for a ringside seat for myself.

The three anathemas of our good friend are tobacco, intoxicants and cats. Why he is opposed to the pleasurable taste and aroma of a good cigar, it is not in my province to enquire; if it is, I refuse to enquire. He is opposed to intoxicants for the same reason that any self-respecting man is opposed to them. He is "agin" cats, because cats are "agin" birds.

Yes, I know the man. I love him. His qualities do not lend themselves to a one-two-three performance. He is not a seriatim sort of a fellow. He is an ensemble variety. He is a unit proposition. He goes together. You spoil him if you try to dissect him. Let him alone. He is all right just as he is.

Charles C. Stillman.

Grand Rapids.

When the editor of the Tradesman asked me to write a word about Mr. Garfield and said, "Discuss any side of him, all sides are as good as gold." I replied, "'tis true, 'tis true."

I have known Mr. Garfield rather intimately for quite some years and it is the personal, loving, human side of him I know best.

As a young girl, I remember him in the home as one of the most delightful of men, always gracious and thoughtful, never a frown or cross word. Neither the weather nor the cutworms in his garden had the power to dim his radiant smile or detract from his hearty "Good Morning" which always started our day, and throughout the day it was the same. On the street,

in the bank or driving through the country behind old Molly his kindly greeting fell on all who chanced his way.

He used to say to me, "My dear, a gracious word costs so little and it may cheer a lonely heart."

Not so many years ago, on one of my visits home, we were driving along one of the poorer streets, but one rich in children, and it seemed to me that little hands waved and childish voices called from nearly every yard. "Hello, Mr. Garfield," "Good morning Mr. Garfield." And their faces beamed, so sure were they of their friend. And he never failed them. His delightful, "Good morning, laddie, hello, my dear," or a wave of the hand to some tiny tot was as gracious and friendly as ever. And the whole day was made brighter for those children. I honestly believe he deplores the automobile, because it whizzes him along too fast for these wayside greetings.

The other day I was reading the titles of some books and came to one called "The Understanding Heart." I thought, how well that describes my father. I can look back over the years and see countless numbers, rich and poor, old and young who have brought their troubles to him and few, if any, ever left him without finding some comfort. His wonderful understanding of and faith in his neighbor have brought out the best there was in many a boy or girl.

A few years ago a young man, a stranger to me, came to my door selling some household commodity. On my wall I have a very fine picture of my father, at which the young man kept looking. Finally, he said, "My, that looks an awful lot like a man I know, who caught me stealing his apples once when I was a boy. He talked to me awhile and then said, 'I am going to let you go, for I don't believe you will ever do this again,' and I didn't."

Then I asked the young man who his friend was and he replied, "Mr. Garfield, of Grand Rapids, one of the very best men I know."

The honesty of him, the graciousness of him, the sincerity of him, the understanding heart of him is like no other man I know.

Deborah Garfield Decker.

Ann Arbor, Mich.

I am glad you have in mind a little testimonial, or whatever it may be called, of our dear friend, Charley Garfield. I feel that any words I could command would very inadequately express the high esteem I have for him. Among the half dozen men who stand first in my affection, Charles W. Garfield ranks very near the head. I cannot see where I ever contributed a thing that could have amounted to the least thing to him, but when a poor unsophisticated freshman in college he treated me socially as though I was right in his class. He opened my eyes to the natural beauties of the world all about us. He introduced me to the things worth while in literature, so that I have never particularly cared for second or third rate books. His fine

religious sensibilities were of inestimable value to me. I have read with great delight his recent articles along this line. Then, again, his radiant good nature, always beaming sunshine in dark places, making fearful souls confident of final triumph. While it is many years since I had the pleasure of his companionship, yet my love and respect have never faded. I know of few men who have lived more generously and unselfishly and who would be more deeply missed. All this may poorly express my sincere feeling of affection for Charley Garfield. He will leave the world better for having lived in it.

Arthur B. Peebles.

National City, California.

The citizens of Michigan will never have to acknowledge that the press of Michigan is all venal so long as the courageous editor of the Tradesman continues to call a spade a spade, without fear or favor.

It was a gracious act on your part, Mr. Stowe, to give your readers, the friends and admirers of one who, during the years has graced and illuminated the pages of your publication upon all sort of subjects, an opportunity to tell him through its pages just how much we all love him.

An American historian has said that it is a comparatively easy matter to win the hurrahs and plaudits of men but few ever win the love. Charles Garfield has won the love.

There must be something not apparent to the casual observer which has maintained such a warm mutual friendship during the years you have known each other; the one a matter of fact, persistent, honest preveyor of matters relative to the law of supply and demand and to the ups and downs of business life; the other, a poet, naturalist, civic reformer, philanthropist, rhetorician and historian. The genuineness of your friendship is a credit to both of you.

The writer held a subordinate position in a State institution thirty-seven years ago, when he first met Mr. Garfield. He was on the Board of Management at the time and had a personal acquaintance with every employee in the institution. The Board at that time deferred largely to the judgment of one man. As a result, Garfield of Grand Rapids was the Board. He outlined all policies, wrote all of the resolutions, listened to all of the complaints and held the fate of everyone on the payroll in the hollow of his hand. We did not always agree with his judgment, but no one ever questioned the motives which lead to his decisions.

It was a freak of fortune that in the exigencies of politics the same authority that failed to re-appoint him on the board was insistent that he should take a place on the new Commission of Forestry. His work on that Commission is known to every lover of trees in the State, for his was the voice which called attention to the ruthless waste of virgin forests then going on in all parts of the State and, with the aid of others, he suggested methods of timber protection and renewal which formed the basis for all the

legislation now in force to protect the flora and fauna of Michigan. His work on the Forest Commission will ever remain a monument to his memory.

I did not intend to write of the public services of this many sided useful man. What he has done for Michigan and Grand Rapids is well known to us all. It is with the human side of Charlie Garfield I love to dwell. His readiness to give of himself and his substance has to my mind been the dominant characteristic in his make-up. He has always been interested in young folks, as his magnificent gift of a public park will show, where neither roads nor vehicles are allowed, but where up-to-date swimming pools and other equipment for recreation for children are part of the parks utilities. The world has been made richer and better by his benign presence and influence and the achievements of boys and girls, many now older grown, who hold him in reverent love and everlasting gratitude because of help, material or spiritual or both, rendered freely to them at a time of need.

The home of the Garfields, known as "Restful Roof", Burton avenue, Grand Rapids, has for the past three score years been a Mecca to which horticulturists, scientists, educators, in fact, anyone, might go at any time for fresh inspiration and new hope.

With his gentle and accomplished helpmate, the sage of Burton farm continues to spread his cheery optimism and, like Phillips Brooks, brightens the path of everyone he meets because he has chanced to pass their way.

Thomas Gunson.

East Lansing, Mich.

If my memory serves me right, it has been forty-four years since you started publishing the Michigan Tradesman; that being the year Mrs. Anderson and myself came to Grand Rapids to live. During all those years, I have, with very few exceptions, looked over and been interested in the different articles that you have published from time to time. The articles written by yourself have always been very interesting along the line of being helpful to business generally.

The articles written by Charles W. Garfield I think, have been read by his friends and citizens generally with a great deal of interest. Mr. Garfield having graduated at our Michigan Agricultural College, and having taught in that college for something like eight years, has given him a wonderful knowledge of horticulture, and along that line I think he has done perhaps more than any one else in urging our citizens along the line of planting trees and shrubs. Personally, I feel that our city is much richer and more beautiful on account of his generosity and helpfulness, making our city a Good Place to Live. I have always appreciated his friendship, and can only think of him as one of our very foremost citizens.

While your line of work has been different from his, at the same time you have both been striving for better business conditions and a better city to live in.

To Our Friends *and* Customers

We take this opportunity to thank our friends and customers for their interest during the past year and for the wonderful increase in business they have given us.

We shall try to deserve the confidence.

Sincerely

Foster, Stevens & Co.
— Founded 1837 —

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

WHOLESALE HARDWARE

I wish for both you and Mr. Garfield good health and many more years of usefulness. William H. Anderson.
Grand Rapids.

When I was a freshman at M. A. C. Charley Garfield, as we affectionately called him, came with his lovely bride. His unvarying kindness and ready smile quite captivated the hearts of the lonely freshman. I have watched with growing pride his ascent up the ladder of usefulness and rejoice to see him enjoying the fruits of a long, well-spent life in peace and comfort. May we long share the blessing of his gracious presence and cheery smile. His section of the world is certainly much better for his having lived in it. He surely merits the commendation of the "Inasmuch." "None knew thee but to love thee." E. D. Brooks.
Kalamazoo, Mich.

During the four years the class of '76 were spending their time at the Michigan Agricultural College, they were sometimes called students, but more often other names more appropriate, but never were they known to be called book worms, which some of them now lament. They were a restless, uneasy bunch, often acting upon the impulse as a class or in groups or as individuals, yet always, or most always, standing together, with, perhaps, a false idea of class honor or loyalty.

During this time Charles W. Garfield had charge of the garden, walks and drives and the extensive campus, with its numerous original forest trees, left as they stood in the original forest.

Charley, as we called him, took great pride in these big trees and, being a lover of birds, he had spent considerable thought and effort in making the campus attractive and a home for the native birds. He carefully selected places and built bird houses everywhere.

Unfortunately, he built one of these beautiful homes or bird places on a big oak tree near the trail over which the students passed daily on their way to the chemical laboratory.

One bright and sunny day in the early springtime this class of '76—rascals all, each and every one—passing along the trail on their way to the chemical laboratory, spied this beautiful bird home high up in the tree. Happily, the old birds were away and the children were at play or had not yet arrived, those measley unruly boys, this class of '76, began throwing stones at this beautiful bird home which Garfield had taken so much pains to build, demolishing it completely. Then quietly and innocent looking, they walked gently into the laboratory apparently unconcerned.

When Garfield discovered this ruthless destruction of his handiwork by these reckless, unruly, untamed Indians, he did not rave and storm as he was entitled to, but looked and pitted.

The faculty—good and gracious men everyone—previously sorely tried, with patience nearly gone, chastised these gentlemen with a severe reprimand, demanding they rebuild what they had so ruthlessly destroyed and had so

outrageously insulted so good a man as Mr. Garfield, who, with the faculty, had so patiently endured so much of their reckless and thoughtless demeanor.

The class called a meeting and decided to replace the bird's home, which they did the next Friday night by replacing the bird house with an outrageously big hoghead or crockery cask with a stuffed dove sitting innocently in the opening.

In the morning Mr. Garfield was amazed and disgusted, but he understood and led and trained the lads to do the work that destiny or fate had sent to the college.

Nw there is no man so much honored, so respected, so loved, not only by these boys, but by all the boys who were with him at the college and by every one who is so fortunate as to personally know Charles W. Garfield.
R. E. Caine.

Battle Creek, Mich.

The request to write a few words testifying to my personal appreciation and public esteem of Charles W. Garfield is one that cannot be denied.

Any city should include among its assets its factories, homes, schools, public buildings and all the visible things that make it the city-beautiful and the city-useful, but after all the greatest asset of any city is the character and efficiency of its citizenship. People of financial, political, social or personal power possibly do not always realize what a tremendous influence they wield in shaping the ideals of success in the minds and hearts of the young people of the community.

Mr. Garfield has been one of the leading laymen in the church I have served for nearly twelve years, and on the basis of that experience I nominate him for the deserved title of The-Grand-Old-Man of Michigan. He has helped build many of the visible assets of Grand Rapids and elsewhere and no one has contributed more richly to the invisible but vital asset of righteous citizenship. No young person ever reached the conclusion that success and character are antagonistic qualities by studying his career.

Let others who have known him longer write of his varied contributions to parks, playgrounds, forestry, good citizenship and other things, but this shoe maker will stick to his last and speak of him as a churchman.

We love him in Park church for his richly devotional Christian spirit. The unseen world has been very real and near to him and the feeding of the soul through worship has been as vital as any physical want. He has found that service in the name of brotherhood, if it is to retain the full beauty and power of its spirit, calls for the replenishment of spiritual strength from God, who alone can give it. We love him for his personal illustration of the fact that it is possible to succeed in this competitive world without compromising Christian standards and, after all, that is much more potent than creeds and liturgies.

We love him for his unbroken church loyalties. He has always been ready to do his part and more. His financial

contributions have been generous, but he has never believed a check was any substitute for personal service. His loyalties have risen above his prejudices. No counsel of his has been set lightly aside, but if the majority of his church decided on something contrary to his wishes, he has always co-operated even then and perhaps that is the supreme test of loyalty which few are able to meet.

We love him for his youthful spirit which refuses to surrender to the years. He is still our most acceptable speaker to children and the charm of his personality is as evident to them as to their parents and grandparents. We love him for the radiance of his friendliness and sympathy, which never fail. We love him for his progressive nature. Age has not made him static. Time may have hardened his arteries, but not his eager response to newer and better things.

It has been my privilege in this and other churches to have the backing of very splendid people, but among them all I also nominate him for the title of Ideal Layman. My personal indebtedness is beyond words and what a delight it is to praise so unreservedly a city-wide friend without the slightest suggestion of exaggeration. He is a far better sermon than any minister can preach. Charles W. Merriam.
Grand Rapids.

The poet Holmes was wont to say the culture of a child should best begin a hundred years before his birth. Charles Garfield then was rightly bred. His parents were of worthy mold and worthily they molded him and trained his early youth. His alma mater, too, was wisely sought and wisely, too, she guided him and taught, not with the classic tales of Greece and Rome, but with the nobler lore of Nature's realm; the world we are in, the world beyond, of finite life and Infinite beyond. Our Charlie learned to love all forms of life, all plants which grow to beautify the earth or serve the needs of human kind. He loved them all and through them learned to love their Lord. He served his God by serving men. A lover of all mankind, his genial smile he wore for all. Nature denied him one great gift—no child he had—but instead of this he had a gift to bless the children of all other men. He loved them all and labored long to add new joys to every walk of life. He knew mankind, their weakness and their worth, and ever aimed to right their wrongs and elevate their ideas.
Daniel Strange.

Grand Ledge, Mich.

You ask me to tell why I love Mr. Garfield. For more than seventy years he has been to me, first, a delightful playmate, then an inspiring teacher, and always an intimate, faithful, stimulating friend. When we were boys, he was much older than I, but that did not interfere with our being good playmates. Now we are about the same age and we still play together. His father, about whom he has written so delightfully for the Tradesman, was my mother's brother. Like her broth-

er, Samuel Marshall Garfield, she was a most worthy parent and neighbor.

How glad I am that my Uncle Marshall, as we always called him, came to Grand Rapids to live and that Charlie has always made Burton Farm his home. Often, years ago, we would eat popcorn and apples at the Garfields and then join in singing old songs, which Charlie often led.

Burton Farm, about which Charlie writes in this issue of the Tradesman, was my birthplace. One naturally loves the place where he was born and the people he knew as a boy. Among them all, none stands higher in my regard and affection than Charlie, and I hope he will live to be at least a hundred years old. Perhaps he will. He seems stronger and healthier now than he was fifty or sixty years ago.

Ossian C. Simonds.

Chicago.

You ask for a brief survey of any one of the many outstanding qualities of Charles W. Garfield. I gladly comply.

To me, friendliness is his dominant characteristic, the ruling passion of his life. Few men retain as fully as he the friendships of their youth and college days; the warm personal ties of their business associates and the affection of a great host of men and women in all the walks of life.

Old and young have advised and counseled with him. They have warmed their hands in his; their hearts, in the warmth of his own. Their problems were his. No service is too great to render. No personal problem too small for his earnest consideration. And so, through the years, friendship has ripened into real affection for the man who has always given of himself in measure unstinted.

Where is there a more friendly greeting than his? Where a clasp of the hand more hearty? Where a kinder bearing? Contact with Mr. Garfield seems to disarm formality and restraint; the atmosphere is friendly and men are at ease. Well may the bank, with which he has been associated all these years, be called, "The Bank where you feel at home." It could hardly be otherwise.

His spirit of friendliness dominates his home, his business, his church, and his civic interests. Wherever men gather and Mr. Garfield is in the group, the spirit of friendliness prevails.

John B. Martin.

Grand Rapids.

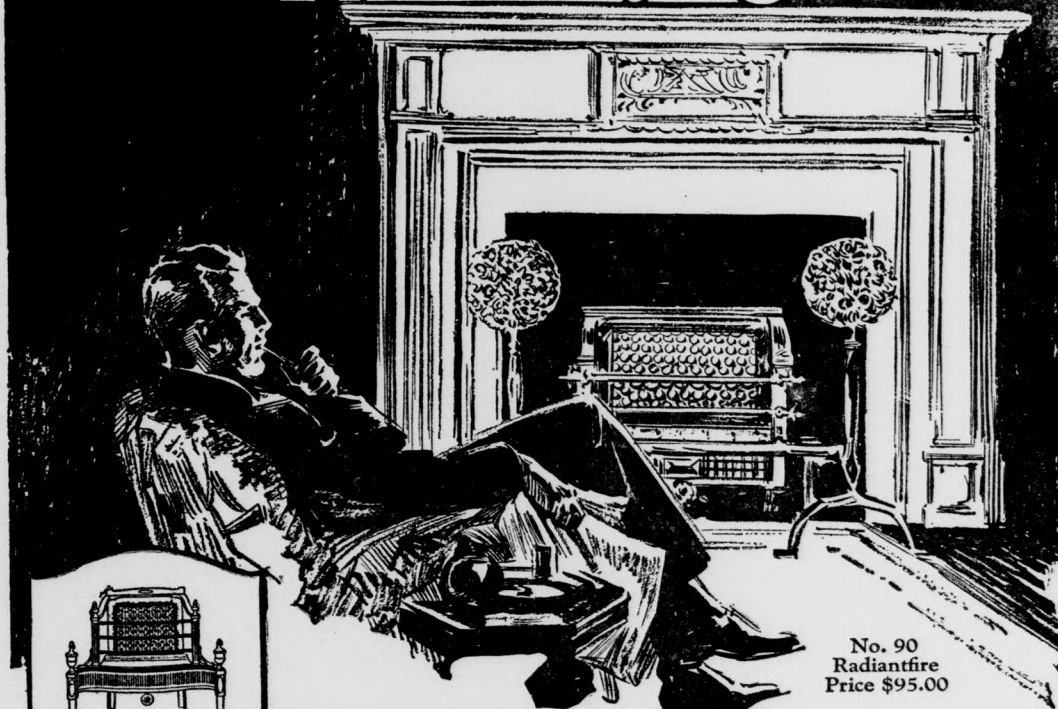
In commenting upon things of which we have great appreciation, there is a tendency to overdraw our phrases.

Without resort to this sort of flattery, there is enough that is commonplace, yet sufficiently exalting, to place the subject of our sketch far above the mediocre average level.

A man's personality is one thing; his labors and productions another.

In February, 1873, the writer was privileged, with others, to matriculate at the Michigan Agricultural College. I had never seen a college professor until then. (Let me say they were all good men, but just a little short of the stature of my expectations) and

The HUMPHREY Radiantfire



No. 45 Radiantfire
Price \$45.00



No. 35 Radiantfire
Price \$32.50



No. 20 Radiantfire
Price \$15.00

Too Comfortable to Move

The glowing flames of the Radiantfire yield 90% of their heat into the room. Heat that is restful, soothing; warmth that envelops you in its magic folds of sheer comfort. In any room with or without a fireplace, the Radiantfire gives you heat when and where you want it. You get hours of heat for the cost of a shovelful of coal. Think of it! Also, heat that is clean, odorless, dustless, smokeless and ashless. No labor on your part, simply strike a match and light it. Authentic period models for the fireplace; portables for chilly corners—prices range from \$15.00 up.

Sold and Serviced by

GAS COMPANY

47 DIVISION AVE., N.
PHONE 8-1331

It is when making use of appliances such as these, furnishing so much convenience at so little cost, that people have brought home to them a realization of the comforts of the age in which we live. We are pleased to know that a great deal of credit for making these comforts available to everyone is due to our product, that great producer of superior heat

GAS — THE MAGIC OF MODERN CHEMISTRY

just outside the faculty environs was a halo of sub-faculty men quite as attractive as the real bewhiskered dignitaries of learning. Among this outside company of instructors was one who particularly distinguished himself by always being in a hurry. He walked fast—usually ran—talked rapidly, never seemed quite satisfied with the quality of his own productions, yet always praised the half done things that I did, which shamed me into better efforts without exactly knowing why.

This fellow, (I like the word fellow here because he was a fellow in all our boyish pranks and labor) laughed with us, played with us, studied with us and gave comforting advice when we were in sorrow. He was at this time, I presume, around twenty-six years of age. Most of us were in our teens.

He was a graduate and typified the goal of our ambitions. What wonder that an attachment sprang up then that has lasted all the way down the fifty-four years during which time—and the reaper of time—has left only this one of our college instructors in life.

All save this one have passed to the Great Beyond.

May we cast some flowers upon Charles W. Garfield before he, too, is gone. Gone without knowing just how we appreciate the good, great life he has lived in fulfillment of the mission God gave him.

Others of my class will speak for themselves and me, as I do for them.

God bless you, Charlie. To have known you for more than half a century is one of the great privileges of our lives.

J. E. Taylor.

Greenville, Mich.

Soon after I entered the M. A. C., in the winter of 1872, I met Charlie Garfield, who had graduated in 1870 and was doing some important work at the College, for which he had been especially selected. He was something over four years my senior. Immediately, we became fast friends and were together, generally, at least a few minutes every day as I passed his room on the first floor. Our friendship has continued, unabated, to date.

After my class graduated, in 1875, we did not meet very often, because we both had begun our life work and he lived in Grand Rapids and I lived in Detroit; but we have written letters, more or less constantly, through the intervening fifty-two years.

I never claimed to have a monopoly of Charlie's friendship, for I knew that he was the friend of every one who knew him, and I rejoiced that it was so, yet I also knew, too, that we were a little closer than the average.

The good he did me I could never calculate. He never advised me unless I asked him to do so, and I never felt that he was trying to influence me or that he wished me to adopt his beliefs or principles. Before long I was as well acquainted with him as I ever became. To me he is the incarnation of the life which I felt I would like to live; he is the man I would wish to become.

He is the kindest man I have ever known. If he is obliged to disagree with a friend in a matter of opinion

concerning a vital matter, he does it tactfully, even deprecatingly, but he never compromises with wrong, one jot or one tittle. He is too much of a gentleman to be contentious, particularly in unessentials, but a thing is either right or wrong with him; there is no middle ground or substitute; he is just adamant.

He never simulates anything, and you know just where to find him. He is never influenced by policy, and with all his extreme kindness and determination never to give another any pain, when the least suspicion of wrong arises, he is the firmest man imaginable. He never evidences the least resemblance to stubbornness, is never opinionated, but in the vernacular, he is a man to whom all the young men worth while wish to tie.

I cannot remember any other man on the campus, who influenced so many of the students, and to the same degree, which Charlie Garfield always did, yet apparently, he made no direct effort to influence any one. It was the things for which he stood; it was the principles which he lived; it was his daily life; it was his incomparable, superlative personality.

M. A. C. (now M. S. C.) has always been cautious and conservative about conferring any honorary degrees, but in 1917, the College honored itself by conferring upon our friend its highest honorary degree, namely Doctor of Laws, in recognition of his pre-eminently distinguished services in a stupendous work for the people of the State of Michigan—men, women and children—and to all those who shall come after them, for hundreds of years.

Mr. Garfield has now reached practically his four score years. He is evidently in good health, thanks to his perfect habits from the beginning. At all events, he is performing the daily responsible duties of a live business man with success and joyous alacrity. He is still the beloved and distinguished citizen, standing in the forefront with the leaders in every good work of high emprise and civic duty; and if he has lost the virility of youth, it is not noticeable yet. The way he has lived, he can never live long enough, because he learned in boyhood, to "Do justly, to love mercy and to walk humbly" with his God.

O. G. Angstman.

Detroit.

My first acquaintance with Mr. Garfield was fifty years ago, when he was foreman of the gardens of the Agricultural College and I was a student at that institution. The first thing that impressed me was his unbounded enthusiasm in his work and his personal interest in the welfare of every student who worked under his direction. In the gardens, the class room or on the campus, he was always the same friendly companion, commanding the respect and esteem of all who knew him. He contributed much toward the development of true manhood and high character among the students and his influence has lasted all through the years. Since college days I have met Mr. Garfield only occasionally at gatherings at the College or at meetings of the State Horticultural Society, of

which he was Secretary for many years. Beside horticulture, he was interested in many other things; in landscape gardening and forestry, in anything that helped to make the world more beautiful and the people more appreciative of the works of nature. His love for children and his interest in the establishment of play grounds in connection with the public schools are well known to the people of Grand Rapids. Truly it may be said of Mr. Garfield that the world is better for his services and the example he has set before it of the art of right living.

E. O. Ladd.

Old Mission, Mich.

I may say that I have known Mr. Garfield, principally, for many years through the columns of the Michigan Tradesman. For the many instructive and delightful articles which he has written from time to time and contributed to the Tradesman and from the reading of these I formed the impression that Mr. Garfield was a most sympathetic and observant student of Nature, with a vigorous mind, open always for the betterment and helpfulness of his fellow citizens which, I think, has been largely realized by his activities in public affairs and benefactions. All of which I am sure have endeared him to the people of Grand Rapids.

Mr. Garfield exemplifies a picture I once saw in an artist's house I had occasion to visit—a handsome three masted, full rigged ship, with all sails extended, bounding over the waves with a suggestion of purposeful energy and power. Encircling the picture was a motto in Latin, "I am carried by hope to better things." I think that has been one dominating factor in Mr. Garfield's career. He has been carried by hope to endeavor to make things better and happier for all whom he has come in contact with and for the welfare of the general community, which I feel sure the history of your city will confirm.

About three years ago I had the great pleasure (keenly looked forward to) of meeting Mr. Garfield on his visit to Scotland with Mrs. Garfield and cousins, Mr. and Mrs. Simonds. Then I realized fully the genial good nature and delightful charm of manner, radiating happiness all round. I could have wished to have seen a great deal more of him. He possesses that happy temperament which is neither proud nor humble, but that "sweet calm that is just between."

Mr. Garfield has now reached the evening of a long and useful life, and we all wish that he may now enjoy the safe haven of Restful Roof with his good wife among good friends and neighbors and the kindly affection of all who know him.

Alexander Cameron.

Glasgow, Scotland.

I am mighty glad to have the opportunity of paying a tribute to an old friend. Charles W. Garfield and the Merston family have been, first, acquaintances and, later, friends for half a century, for when Charlie Garfield was a young man at the Agricul-

tural College in Lansing, when Prof. Abbott was in charge, my sister was living in the Abbott family, along with several other Saginaw girls, who were getting a proper education through association with the Abbott family and its charming household.

Later on I served with Mr. Garfield on the old Michigan Forestry Commission and we have continued writing back and forth for many years.

I always get an inspiration from my old friend. He is so genial and radiates kindness and good nature so naturally that one is always warmed in heart by coming in contact with him.

His life has been devoted to good work. There is no need of my telling this, for everyone knows that he would rather do something for someone else than for himself. He is one of those who always thinks of this world as a beautiful world and his life has helped make it beautiful. Wm. B. Merston.

Saginaw, Mich.

My first meeting with Mr. Garfield was at Owosso in February, 1868. In those days we had to change at Owosso from the Detroit & Milwaukee R. R. to the Jackson, Lansing & Saginaw R. R., when going to Lansing. We were both waiting for the train and I soon found that he was on his way to the Michigan Agricultural College, where I had already been a student for two years. Having finished my sophomore year I knew, of course, like all sophomores, more than I have ever known since. Garfield was rather a pale lad just nearing his 20th birthday, and I was nearing my 21st. He had many questions to ask and admitted that he must enter the junior class if possible, as he could not spend more than two years in college. I thought he was a little presumptuous, but on our way to Lansing he entered into a discussion with a Mr. Clark, a pompous old gentleman who was taking a son to the M. A. C. for his entrance examination. They were discussing some matter connected with our country schools and I noticed that Mr. Garfield was quite at home and able to hold his own even with the great man. So my estimate of the young man who was to be my future classmate was greatly enhanced. Garfield had already taught several terms in district schools near Grand Rapids.

On reaching Lansing we found our way out to the M. A. C. where Mr. Garfield spent his first night in college with me in my room at Saints Rest. I gave him his first lesson in college bed making. On the morning, when he had passed his entrance examinations, he was assigned a room with Charley Bessey and Harry Reynolds, so there were three of the finest men who ever entered M. A. C. in the same room. Sometime during that year or the next, he overworked and because of illness had to drop back into the class of 1870, where he was associated with George Farr, W. K. Kedzie and other great men.

After our graduation and for some years we were so busy with our farming that we partially lost track of each other's daily doings. About 1873, I think it was, he asked me to write

— APPROVED! —

by Shrewd Merchants the Country Over

Wise merchants know that periodic housewarmings — properly conducted special sales — are important factors in making possible that rapid turnover and small inventory which is so indispensable to highest profits. They realize that such sales are not only profit winners, but prestige builders — invaluable business assets.

And they judge the worth of a special sales plan on these three points:

Does it sell slow-moving and surplus stock quickly at a substantial profit?

Does it build for the future of the business by making the sale dignified, sane — constructive?

Is its cost economically proportionate to the results obtained?

Because the John L. Lynch plan fully meets these requirements — because it has consistently produced capacity results at minimum cost, it is used by scores of sensibly precautionous merchants throughout the United States and Canada, and it is the logical plan for you to employ.

Remember that the John L. Lynch plan has back of it a quarter of a century of experience in sales promotion problems. It will meet your idea of safe, constructive, dignified and resultful merchandising. By all means get the complete facts. Fill out the coupon and without obligation we will show you what we can do for you in your present circumstances — how we can revitalize your business — give you a permanent lease on the prosperity that is rightfully yours.

JOHN L. LYNCH SALES COMPANY

GRAND RAPIDS

Murray Building

MICHIGAN

John L. Lynch Sales Company
Murray Bldg., Grand Rapids, Mich.

SEND DETAILS of your 25-year tested "John L. Lynch" Special Sale Plan as applied to the kind of sale indicated here. Also be specific in giving cost of sale, methods to be employed, time required and volume to be sold. Give name and address of recent sales you have managed. I understand this does not obligate us in any way.

Store Name_____

Address_____ City_____ State_____

Total Value of Stock \$_____

Date Business was Established_____

What Type of Sale Interested in_____

a paper for the annual meeting of the State Pomological Society, which was to be held in Lansing that winter, and since that time, through his connection with the State Pomological Society, the State Horticultural Society and the State Forestry Association, we have been in touch with each other. Our association with Mr. Lyon and other horticulturists of the old school was a liberal education in itself. Mr. Garfield's activity as Secretary of the State Horticultural Society for ten years marks the high tide of usefulness and educational value for the Society. The reports of those years are models of usefulness and easily available information.

Mr. Garfield's home life from first to last at Burton Farm has been ideal. Notwithstanding the loss of his precious girl wife, Allie Rockwell, and his own long and serious illness at the same time, he came back to physical health and mental vigor and resumed his place in the business activities of his beloved city. In this he was helped by his friends, Harry Reynolds and Ossian Simonds, who took him on a long trip to England and the continent of Europe. After many years he re-established his home life by choosing as his helpmeet Miss Jessie Smith, of Grand Rapids, who is fully his equal in all the personal, social and intellectual charms that make home so completely satisfying. Their home at Restful Roof is a gem in its appointments and the spirit of quiet and cordial hospitality that pervades its atmosphere is a balm to all who have ever partaken of its blessings. Mr. Garfield has always been such a lover of trees and flowers and all growing things that his home surroundings have been made a joy to all who pass that way.

You of the Tradesman family know more of his activities in the business affairs of your city and of his altruistic helpfulness in its social uplift and in the beautification of its parks and playgrounds than I do, so I do not need to speak of these. For many years we have written each other, sometimes every week or oftener, intimate long personal letters. I am sure he has been disappointed in my failure to come up to what he has expected of me, but no word of his would indicate his disappointment. I suppose that is why we all love him. He has deep convictions on moral and religious questions, but no one could induce him to quarrel with any who might not agree with him.

If he should outlive me, and I hope he may for many years, I can think of no greater honor that can come to me than for Charley Garfield to say a few words over my coffin on the meaning of a life long friendship.

James Satterlee.

Lansing, Mich.

Quality Lords Over Price Among Dealers.

So long as retail grocers assume that customers want something cheap rather than something good, just so long is profit-devouring competition going to be a problem in selling food products.

Canned Foods Aid in Enlarging the Human Frame.

In the Tradesman recently there appeared an editorial in which canned foods, not directly but by inference, were brought into question. For example, the editorial states: "As yet, however, there have been too few satisfactory experiments on a large scale as to the effect on a community of an important dietary change like the substitution of fresh for canned vegetables. From both the Philippines and Japan have come reports, unsupported by statistics, of marked increases in stature when these formerly rice-eating people have been induced to add to their diet a quantity of fresh vegetables and meat."

On one thing all dieticians and nutritionists are agreed: that is, a more liberal consumption of vegetables and fruits is desirable. It is agreed that normally a certain quantity of vegetables and fruits should be eaten raw, but it is also agreed that some vegetables are practically inedible in the raw state and that most people can eat larger quantities of fruits and vegetables when cooked. Cooking makes available otherwise inedible vegetables and fruits, and permits a larger consumption of these foods.

Scientific data are available to warrant the general statement that, except as regards vitamins, all known constituents of vegetables and fruits are not really affected by cooking or canning. Certain vitamins, principally Vitamin C and one fraction of Vitamin B, are more or less affected by any form of cooking. A number of foods have been critically studied at Columbia University under the direction of Professor Walter H. Eddy of Teachers College, and it was found that the canned foods are actually richer in Vitamin C than similar foods purchased on the market in New York and cooked in the home economics department of Teachers College according to the modern method. Such a comparison revealed that canned spinach and canned cabbage are several times richer in Vitamin C than the same items home cooked. Canned peas are also richer than the home cooked, but the difference is not so marked. Canned peaches and tomatoes were found to be fully the equivalent of the raw products purchased on the market. In the case of canned apples, the reason for this condition was pointed out. Apples canned by the usual procedure that the housewife would use lost most of their Vitamin C, but apples canned by the procedure which generally prevails in commercial canning lose very little, if any, of their Vitamin C. Apples of the same lot held in cold storage until the Spring of the year, as is customary with this variety of apples, had lost half of their Vitamin C, and when fed raw were therefore inferior in this respect to the canned apples even later in the summer.

The special procedure used in canning these apples was the elimination of the oxygen, which is necessary for several reasons in the commercial canning of apples. This demonstrated that the destruction of Vitamin C during canning and cooking was really due not to the heat itself, but to oxidation,

which is intensified by the heat of cooking or canning.

The other vitamin which apparently is appreciably affected by cooking and canning is one fraction of Vitamin B. It was brought out in a definite way only within the last year that Vitamin B consists of more than one fraction, although it was suspected for some time. Consequently, there are not sufficient data to make any general statements in regard to the effect of cooking or canning on this vitamin.

We feel, therefore, that it would be quite as pertinent to raise the query as to what might be the effect of the use of vegetables and fruits carried for long distances and held for long periods before consumption. We do not wish to infer that the latter would be a pertinent question to raise. It has been amply demonstrated that a higher consumption of vegetables and fruits is desirable and that modern methods of supplying them, such as canning and distribution in other ways, are rapidly bringing the consumption of these products up to where our most ample needs will be satisfied. We likewise feel that it would have been just as possible to have raised the stature of the "formerly rice-eating people" of the Philippines and Japan by more liberal use of canned vegetables, fruits and whatever other items they found lacking in their diets.

W. D. Bigelow.

Sugar Used By Ancients in Preparing Medicines.

Humanity seems always to have had a "sweet tooth," and yet sugar—of which the yearly average per capita consumption in America is something like 118 pounds—has not enjoyed common use for much more than a couple of centuries. The Pan American Union, in a recently issued document, makes the story of sugar read like a page of romance.

"Sugar Making in Cuba," this report is entitled; but although the major portion of the report treats of this outstanding food product as restricted to a particular locale, the preface conjures Persians, Arabians, Egyptians, and even touches lightly upon ancient Chinese writings.

It seems that "the sugar with which we sweeten our coffee and tea and which constitutes an important ingredient in so many articles of food today was recognized by the ancients only for its medicinal value, honey being used in those times to answer the craving for something sweet."

One who seeks to trace the progress of sugar from its source, however, discovers that the origin is cloaked in uncertainty. According to the report:

"Although sugar cane has been cultivated from remote antiquity, its native country is not definitely known. Many authorities attribute its origin to India or to Eastern tropical Asia, whence its cultivation spread Westward to Persia, Arabia and Egypt and Eastward to China. It is claimed that as early as the eighth century B. C. certain Chinese writings recorded the fact that sugar had been brought from India.

"The art of boiling sugar also appears to have originated in India and

was introduced into China early in the seventh century A. D. But the development of the art of refining sugar is credited to the famous Arabian doctors of that era, who used sugar in compounding their medicines.

"From those early times and into the Middle Ages the use of sugar was confined mainly to medicinal preparations and could only be afforded by the rich, as it was considered a costly luxury. Records go on to relate that early in the eighth century the Moors introduced sugar into Spain, and the Crusaders, having acquired a liking for it in the Holy Land, did much to promote its trade in Central Europe.

"Coming down to the age of discovery, we find that under the leadership of the Spaniards and Portuguese the cultivation of sugar cane spread far and wide. The first cane was planted in Maderia in 1420 and in the year 1494 it was carried to Santo Domingo, from where its cultivation spread over the West Indies and to South America, being introduced into Cuba some time in the sixteenth century. But it was not until the more general use of tea and coffee in the eighteenth century that sugar came into prominence and took its place as a staple article of food.

In Cuba the manufacture of sugar now follows strictly up-to-date methods.

Kitchens Now Blossom Forth in Riot of Color.

Interior decorators have discovered the kitchen, and it is regaining some of its vanishing prestige. It is unlikely that the family kitchen will come back to its old-time importance, but it is something for the room, which in the city has seen itself often reduced to a mere cabinet in the wall, that it is now permitted to figure in the decorative scheme of the home.

Kitchens have been most useful places, but rarely beautiful ones. Now they are blooming in a riot of color. It is not sufficient for the icebox and the cabinet to replace their oak finish with a coat of white or gray; the light background must bear scrolls and bright posies as well. Such patterns like wise appear on the tins for tea and sugar and coffee. Decorative linoleums are matched by ornamental draperies. A window shade of gay glazed chintz peeps through the veil of a sheer white curtain, or perhaps there are overdrapes of pleated oilcloth. Oilcloth has come a long way from its former dull colors and drab patterns. Its counter is one of the brightest in the department store, checks and floral designs vieing with plain rainbow hues.

Pots and pans of red, yellow and green are now in evidence. The handles of spoons and brushes hung over the sink are colored to match the dishpan and garbage pail kept underneath. Coffee percolators come with colored handles, and so do electric irons.

If you have sown your seed in the right kind of soil you will not need to worry about, "what shall the harvest be."

To Property Owners

If you are an owner of a dwelling, mercantile building, or other personal property, that will pass our rigid inspection, you may become a member of our company and get your fire insurance at cost.

We issue the Michigan Standard policy, and charge Michigan Standard rates; BUT we have paid our members a return premium of 40% to 68% for the past thirty years.

We have more assets and surplus per thousand dollars of risk than the leading stock companies, so we are practically "assessment proof."

You Get The Profits

No membership fees charged.

JOIN US, and with thousands of others, you will appreciate our regular dividend checks, and in the event of a loss, we assure you a prompt and fair adjustment.

"A DOLLAR SAVED IS A DOLLAR EARNED"

Write for further information

The Finnish Mutual Fire Insurance Co.

Calumet, Michigan

F. A. ROMBERG, Mgr.

Home Office,
CALUMET, MICHIGAN

CLASS MUTUAL INS. AGENCY

General Agents,
308-9-10 MURRAY BUILDING, GRAND RAPIDS, MICH.

JOIN WITH THE WALTONS

In an Effort To Save the Land of the Hiawatha.

In the legendary lore of Michigan's red men, there is a wise medicine man who is called Hiawatha by the Iroquois Nation, and Man-a-boo-sho by the Algonquin nation. Both of these tribes occupied the country of the great inland seas.

The vocabulary of these people was limited. Spoken words were often made plain by the help of signs, the eyes and the face, when all else failed the Indian. Trees and birds were made to talk. No matter how dense the fogs or the clouds of drifting snow, the wigwam might be lost, but not the man.

Well known was the waters of the O-wash-ta-nong. For countless moons it was the trailway to the land of Hiawatha. On the winding shore lines moccasined feet had worn deep paths. Trail trees pointed the way across the bends, around tangled swamps and over the summits of steep hills.

At many places where the wild waters of the forests came to join the big brother, there was made the wigwam place; always there was shown in the selection rare good sense; shelter from the hot sun of summer days and, more important, the warm hearted welcome of the glens and trees where the "Sun God" had traveled to the "Sho-won-doo-ec," the summer maker land.

In the dim days of the long ago the mound builders, perhaps descendants of the Aztecs, had with happy song paddled bark canoes around the bends. Then they, too, lured by the enchanted forest, with its song birds and its schools of fish and fowl, tarried to build their wigwams and bury those who had met the end of life's journey to take the trail for the happy hunting country of the skyland.

Those mound builders had no printed book to guide the way, but were keen visioned, looking far into the future, sensing that others who were to follow the same trails must have food and shelter.

The land of Hiawatha was an enchanted tangle web of hill and vale. Every glen had its unpolluted waters. The great Creator had traveled far. Here He rested to enjoy His creations.

Many moons of time were passed in building the mounds at the rapids of the O-wash-ta-nong. Even to this day, when the red man has gone beyond the river's bend, the pale faced people who came to take his place meet with the lure of the hills and build their wigwams in the land of Hiawatha.

In all the years or ages of time the red man did not bite the hand that fed him. He did not poison the trail for those who were to follow. He might have been a savage. He had no stained glass in the sides of his river bank home, but he never could be charged with casting his garbage upon his neighbor's door steps or into the swimming hole of his papoose.

The writer has no right to kick—he has been a party to the crime. It is a crime, as we of this day can see it. The white man could not live as did the red man, so he set up to make

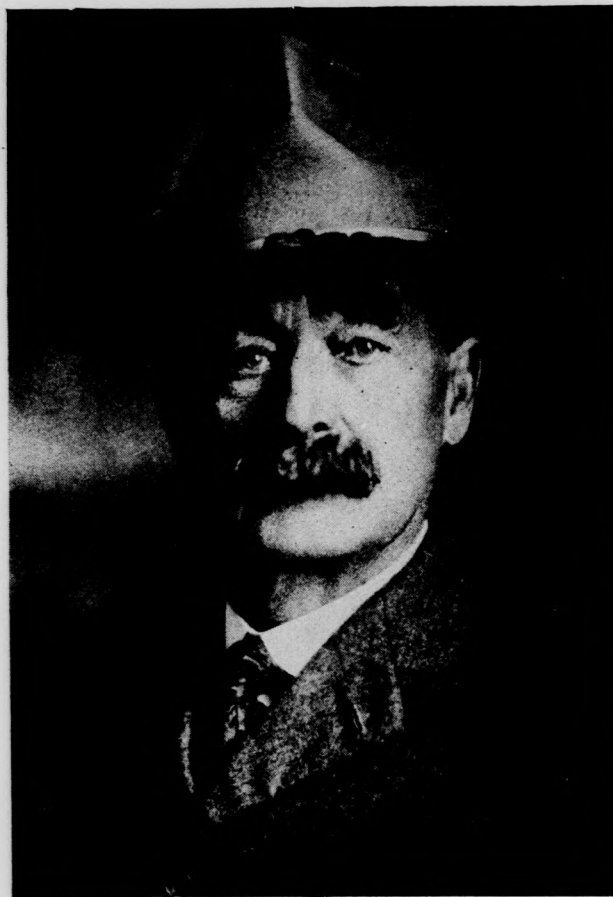
the land of Hiawatha an open cesspool.

The grand O-wash-ta-nong can tell you the story, not in song words, but in odors that smell to the heavens. It is the story of all America. Its countless brooks, rivers, ponds and lakes, even to the great inland seas. Wherever there is a town there is a way found to throw their garbage into the river until there is no longer a "God's country." No water in the old swimming pool for anything more civilized than a leather back turtle.

Another scant hundred years of this destructive work and we will have a Chinaized America. There will be no commercial trees, no unpolluted streams, no birds, no fish. The Great Creator will send down another deluge to clear away the wreckage.

of the red man. Up this channel in bark canoes had gone Tecumseh, a wise statesman and warrior. Also that other brave leader, Pontiac, both in war paint. Now cities have been named in their honor. In their days the red coated English and the blue coated French were fighting battles of conquest, using the red men as targets. The pelt of a beaver in the eyes of the trader had more consideration than that of the papoose in the river bank home.

Every bend of the stream gave new thrills. I doubt if ever on the cliffs of the Rhine, so famous in song and story, was there a bolder front than the meadow palisade banks of Steel's Landing, where the boat nosed in to snub to a tree.



Charles E. Belknap.

In my boyhood's summer days I thought the land of Hiawatha was as far away as the moon. To go there a passenger on the sidewheel steamboat was a most pleasant journey through lines of river bank trees, startling flocks of water fowl whose winging paddle feet beat into foam splashes of spray in lines to secluded bayous of wild rice meadows.

That primitive river boat had left the protection of an equally primitive dock of pine slabs just inside the dune-land shores of the big sea water to adventure into the open trail leading to the land of promise, the rapids where white men planned the building of a great city.

The pilot, high up in a sheltered coop, had guided the craft many times. He pointed out the wigwam places

It was said by the red man that this was the lookout wigwam place. The white man selected it as the site of a great city.

On a nearby creek a sawmill was rasping white pine logs into building stuff. On the bank of the river a general store traded pitchforks and quinine, molasses candy and castor oil, from the same counter in exchange for white pine shingles and fragrant peltry of skunk and rat.

It was not for all of that I loved Steele's Landing from the first day, for its trails led to where Indian pinks, trilliums and blue violets grew. away into the timbered hills, down into glens where the kings of the pine lived.

Then in after years, where I portaged my bark canoe to where ghostlike sumacs waving buckhorn war clubs

tinged with the red man's blood were the blackened stumps of giant pines standing bleak and cold, and unwelcome sight.

Then came the time when Steele's Landing had a Rip Van Winkle nap while all the world passed by. When the town opened its eyes even its birth name had been lost with the title of old, also the charm of the waters and its fish the birds and the great king trees of the forests. No more did the steamboats snub to the trees on the river's bank.

The Rip and Mrs. Winkle opened their eyes on a paradise lost. Well might he have said "Mein God, Mrs. Winkle, who has been here while I have been gone?"

Who cares to recall the days when Rip was contented, but very busy and selfish men without a thought of the future were wrecking Michigan's Hiawatha. It is true he did build churches and schools, which he might have done without so great a waste of nature's wealth.

Now it is going to take a heap of salvation and soap to clear away the ruins and rebuild for the future generations. All America has awakened to the blackened forests and the polluted waters. It is looking for the song birds and for the fish. There is no more a swimming hole. Men are seen fencing in the few remaining clean water ponds. Health authorities warn bathers on the shore lines of the great lakes.

Now we have about Chinaized America. We only need wear our shirts outside our trousers and wear pigtail braids to complete the downfall of the near sighted man who came to dwell in the Hiawatha country, forgetful of the boy and girl following the trail of the red men.

The great problem of the day for all America is not the bootlegger, with his creosoted sulphuric acid who finds customers among those men who have forgotten the near past days when John Barleycorn ran a gin mill on every corner, where now the more civilized fluid, gasoline, gives pep to the wild men.

Even Lot's wife, of the Bible days, must have had a depraved appetite and became well salted for looking back instead of ahead.

All thinking people of to-day are looking to the future, that they may not be too well salted by those who have gone before.

They do not care to go the way of the Indian.

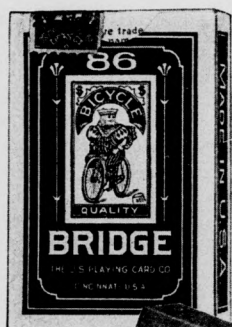
The slogan is, We Will Rebuild America. It will be our duty to make it a good place to live. It will be no single day job. We cannot pass the buck to the next generation. Town and country must heed the call. It is no payroll job. Man and woman must give unselfishly of thought and time. There must be no greater love than that of country.

There is no State of the Union that is not heeding the call. We of Michigan need not wander far to find a job.

The Rape of the O-Wash-Ta-Nong. Who cares to write the story of man's blind folly. Much has been said about the National pork barrel. The



Bigger and Better than Ever



IN response to nation wide demand, Bridge by Radio will be resumed November 1 and continue weekly for twenty weeks. This season the broadcast games will be a bigger factor than ever before in popularizing card playing.

Sixty-five radio stations covering the United States and Canada have already agreed to put the games on the air. Hundreds of newspapers have asked for the right to announce the advance hands and report the games every week.

Display advertising of each game will appear every week in scores of big city news-

papers and in The Saturday Evening Post and Collier's Weekly.

Connect your store with this outstanding campaign and increase your sales of playing cards, prizes, etc., by displaying the new Bridge by Radio window card which we will send you postpaid on request. Printed in colors. Unusually clever design. Takes little space but will attract much attention to your window.

THE U. S. PLAYING CARD CO.
Dept 52, Cincinnati, U. S. A.
or Windsor, Canada.

BICYCLE and CONGRESS PLAYING CARDS



Send Coupon for free display material postpaid.

THE U. S. PLAYING CARD CO.,
Dept. 52, Cincinnati, U. S. A., or Windsor, Canada.
Please send Bridge by Radio display card and other window display material.

Name _____
Address _____

O-wash-ta-nong came in for a test of its efficiency. In the dialect of the riverman the "dam wings" of dredging days are there yet. More like the stripes of the polecat than those of the tiger. They have made navigation impossible, even for the canoe of the Indian.

In the legendary lore of the red man trees are made to talk, often transforming an otherwise scraggly hemlock into a thrilling warrior battling with the war eagles' thunder head clouds.

If the Indian could make the tree talk, why is it not permissible for the white man to ask the river to tell its story?

The O-wash-ta-nong has its traditions of battle fields and days of romance. Battle Point will never cease to thrill the boy hunter seeking flints. Days, it might have been an entire summer, when the canoe was the transport ship and the bow and arrow in the hands of the sharp shooter calling for keen vision and close contact, where only men of courage lifted scalps. Battle Point must have been the romance of war, for tradition tells us that a winsome maiden was the incentive involving two powerful tribes. However that may be, the Point and the river talk only in whispers that may tell us the romance of the "Lost Channel," so dearly loved by the river man. It could tell us of the "Beech Tree," that Man-a-boo-sho planted for the Pe-na, the Pigeon. So one might listen to the river to get the thrills of romance and tradition, the trails of the shore line, the paddle and the canoe, the keen bracing air, mellowed by the great inland sea.

Should we not encourage the river to speak louder than a whisper lest we forget to awaken old Rip VanWinkle? Mrs. Winkle, I feel sure, was a good housekeeper, eager to mop up the muddy tracks of her ancestors. Individuals can do little. It must be the united work of city, State and Nation. The Nation opened its pork barrel to build the wing dams. Now it should be called on to remove them. The State has made an open sewer of the river to dispose of its filth until pestilence threatens mankind.

Shifting sand bars form catch basins of pollution which no self respecting fish can face. Only the croaking of the frogs and the shell back turtles give signs of life in the waters which once were teeming with life. The red man, the pale face canoe man, the puffing steamboat, the floating lumber raft and his small brother, the pine log, lead the way to the trail's end.

It is very plain that Hiawatha was foresighted in giving womanhood eyes to vision his gifts to the world. Space will permit only those living in the country of the O-wash-ta-nong to come within the scope of this writing.

Miss Grand Rapids has set the pace. Soon the whistle of her motor boat will echo around the bend. The boat is freighted to the limit with "conservation." The echoes plainly say, "We will save the out-of-doors for the boys and girls of future years."

God's gift to mankind shall not vanish from America. It is the battle cry

for all creeds under its roofs. All can meet to breathe God's air and education will take the place of legislation.

There is use for your heads as well as your hands.

In every green and singing tree or shrub, every wild wood flower appeals to the women of America to join with the Waltons in an effort to save the land of the Hiawatha. The trails of the O-wash-ta-nong can again become more beautiful than those of the "Old Country."

Happy will be the days when Steele's Landing can claim to be a bit of God's country, reaching out the welcome sign to those who go down to the dune-lands in those other spirits of the water, the canoe of the red man.

Charles E. Belknap.

Capt. John Smith Brought Coffee To America in 1607.

The introduction of coffee into America carries with it the romance of Captain John Smith for it was this wooer of an Indian maiden who first brought coffee to this country. That was in 1607. While there is much of inviting sentiment in this bit of history, yet to get into more practical data the first reference to coffee in America is in documents of the years 1668-1670.

All the early New York references to coffee in those days had to do with coffee inns and taverns. The commercial character, that is, the serious matters of the imports and merchandising of coffee are barely mentioned. It is of record that William Penn came up from Philadelphia and bought his coffee supplies in New York in 1683, paying the tidy sum of \$4.68 a pound.

The first wholesale coffee merchant in New York is apparently unknown to fame; the coffee houses, inns or taverns which evidently bought their coffee across the water along with other supplies merely regarded coffee as just one item in the mixed cargoes, consigned to New York.

It is generally accepted, however, that the first wholesale coffee roasting establishment in America began to function in 1790 at 4 Great Deck (now Pearl street). A complete English coffee roasting and grinding plant was established in New York in 1833-34 by James Wild.

The most severe coffee depression, which was due to overproduction, occurred in 1898 when the bears on the New York Coffee Exchange forced the price of Rio No. 7 down to 4½ cents per pound, the lowest price ever reached up to that time. As a result of the weakened condition of the market the following year, 1880 saw numerous failures in the American coffee trade.

In spite of the expensive lessons taught by this experience of overproduction and speculation, the production of coffee was forced to new quantity records, which provided the stimulus for an international coffee congress, held in New York in 1902. Its session occupied the whole month of October and yet accomplished nothing constructive. Conditions continued to rule weak and unsupported into 1903, when Santos 4s dropped to 3.55c on the New York Coffee Exchange.

Speculative interests got busy with the ruling low and inviting price and in 1904 ran the market to 11.85c. This corner was operated by what was known as the "cotton crowd" under the leadership of D. J. Sully. The greatest activity of this pool occurred February 5, when over 1,000,000 bags were traded in on the exchange.

In 1908 the valorization enterprise was definitely completed through a combination of bankers and the government of Brazil. This was largely engineered by Herman Sielcken of New York.—N. Y. Journal of Commerce.

Housewives Unfamiliar With Varieties In Buying Apples.

Only 15 per cent. of the housewives in New York City designate brands when they order apples, generally recognizing only two classifications, "eating" or "cooking" apples, according to a statement by the Department of Agriculture based on a recent survey of consumer demand by the New York Food Marketing Research Council and the Bureau of Agricultural Economics.

Only eight of over 300 varieties grown are actually known and preferred by any number of persons, the statement says. Of the apples bought by 3,000 representative families, 57 per cent. are eaten raw.

The full text of the statement follows:

Of the three hundred to four hundred varieties of apples grown in the United States, only fifteen varieties are preferred in any consequence by the New York public, and of those varieties only 8 are known and preferred by a considerable number of persons.

The New York City consumer is unfamiliar with types and varieties of apples he eats, and buys on the basis of appearance and recommendation of the retail merchant. Few consumers know the difference between Eastern and Western apples, and the different trade and brand names.

An apple to most housewives is either an "eating" or "cooking" apple. Only 750 housewives out of 3,000 representative families in all parts of the metropolitan district declared they buy apples by variety names, and less than 15 per cent. declared they mention "brand" as a means of designating orders.

The survey indicated that in most cases, in the selection of a retail medium, preferences and size of purchases, consumers are influenced by habit, racial custom and size of income. Most families patronize the fruit and vegetable store for apples; other retail outlets in order of importance being the fruit stand, push cart, chain grocery and unit grocery. Families with small incomes patronize the fruit stand and push cart, mainly, whereas those in the middle and high income groups buy from the fruit and vegetable stores and grocers.

The Jewish people were found to be more selective in their apple buying than are other races, 58 per cent. of the Jewish families preferring McIntosh as an eating apple. Preferences among other racial groups vary between Baldwin, McIntosh, Delicious, Spitzenberg and Winesap.

"Red," "yellow" and "green" apples are characteristic of the replies of a large proportion of the Italian and colored American families, and also of families having small incomes, signifying that apple buying by these groups is primarily on the basis of appearance.

Varieties of apples preferred by families of medium purchasing power are McIntosh as first choice, followed by Baldwin, Delicious, Northern Spy and Winesap. The high income group prefer the Delicious, which is one of the fanciest apples reaching the market, other varieties meeting the demand of this class in order of importance being Baldwin, Spitzenberg, Winesap and McIntosh.

The survey showed that 57 per cent. of the apples bought by the 3,000 families are eaten raw, 15 per cent. made into apple sauce, 13 per cent. baked, 11 per cent. in pies, and 3 per cent. in salads. Seventy-two per cent. of the apples bought by Italians are eaten raw. As the family income increases there is a tendency toward a decrease in raw consumption of apples, the families with large incomes preparing 56 per cent. of the apples they consume, while those with small incomes prepare only 40 per cent. of their fruit.

Apples are bought to supply only immediate needs, buying by the bushel or barrel being evidently a thing of the past. Most families buy twelve apples at a time, although many buy in units of half dozen or smaller.

Cooking apples usually are bought by the pound, the usual quantity being three pounds. For cooking purposes the demand is for green apples among virtually all families, this need being supplied by the Greening variety, although not so stated by a large number of housewives. The only other variety in demand for cooking is the Baldwin, about 15 per cent. of the high income group desiring this apple.

Fifty-one per cent. of the housewives said they could not identify a single variety of apple at the dealer's store. Most of those who claimed a knowledge of varieties said they could identify but a single one.

Among varieties named, the McIntosh was the most popular, followed by the Greening, Baldwin, Snow, Delicious, Northern Spy, Winesap, Spitzenberg, Newtown Pippin, Russet, Jonathan and Rome Beauty. Few families could name a single brand of apple.

There appears from the survey to be a general acceptance of the apple as a necessity in the diet of children. The chief reason for buying apples is "healthful qualities," more than 50 per cent. of the housewives reporting this as the primary reason for eating apples.

The next reason is taste. A small number of housewives reported economy as the principal reason for buying apples.

The Long and Short of It.

"Can you give me a good description of your absconding cashier?" suavely asked the detective.

"We'll," answered the hotel proprietor, "I believe he's about five feet five inches tall and about \$7,000 short."



LIGHT HOUSE COFFEE

Salesmanship may cause a Light House Coffee drinker to switch brands once—but never again.

Here is a blend that meets the taste of buyers who know good things and get them.

The one sure way of winning and holding such patronage is to stock Light House Coffee and put it out in front!

*Light House is the only advertised
Coffee roasted in and distributed
throughout Michigan.*

NATIONAL GROCER COMPANY



CHRISTMAS SELLING.

Timely Suggestions Appropriate To the Holiday Season.

With the Christmas holiday only a few weeks ahead, many wide-awake merchants have their plans fully laid for catering to the holiday trade. No merchant needs to be told that intelligent advertising is a help to business, that courteous attention to customers is essential, that the store should be clean and attractive or that honesty is the one safe policy. Every merchant knows these things.

In addition to such fundamentals, the wide-awake merchant is constantly on the lookout for new ideas that will help in his Christmas selling. New ideas are not always easy to evolve.

Christmas has its well-defined setting in the popular mind. The merchant who aims to appeal to the Christmas spirit must suggest Christmas and give his store a Christmassy aspect; and he can do so only (to a large extent) in the terms with which the public is already familiar.

The merchant who dares to be original to the extent of eliminating Santa Claus, the chimney, the fire place and the stockings, the Christmas tree and the red-berried holly, is treading on thin ice. So that the only safe avenue for ingenuity is by giving new variations and twists to the old ideas. And, unfortunately, it is often easier to discover an entirely new idea than to give a new and novel twist to an old one.

To induce folks to buy early, you must sell early. The problem of getting out the buyers early in the Christmas season is for most merchants a difficult one. Probably the public will never in our time be fully educated to the value and wisdom of early buying.

The best the merchant can hope for is to get out a certain amount of trade early in December, and thereafter to handle things as efficiently as possible while the inevitable rush is in progress.

At the same time, effort to induce buyers to make their Christmas purchases early is well worth while.

In one community not many years ago the public had fallen into a habit of doing the largest part of their Christmas buying in the last week before Christmas. Now the Christmas buying gets under way a day or two after Thanksgiving. The "awful last week" is only a little less rushed than it was, but the first two weeks are far busier than they were.

This result has been accomplished by tacit co-operation of the merchants to encourage early buying. They got their results by advertising their Christmas lines earlier, displaying these lines earlier, and talking Christmas earlier. Instead of starting their Christmas selling the first or second Saturday in December, they started with a rush the first Saturday after Thanksgiving. Their efforts were put forth through the familiar media of newspaper advertising, window and interior display of Christmas lines, and personal solicitation. In some instances circular letters were sent out by individual merchants.

If one merchant alone talked early Christmas buying with all his energies,

he would have little effect on the general situation. But if all the merchants in the community preach the idea simultaneously the result is going to make itself evident. People will think seriously on the subject; and serious thinking is the prelude to action.

Individual merchants can, however, do something with their own clientele. Thus one merchant renders his November statements to credit customers promptly on December 1. Enclosed with these statements he sends a special Christmas greeting, "Here comes the Christmas month," and circulars regarding Christmas lines.

A small town hardware dealer got out a neat little catalogue, and late in November sent a copy to every householder in his district. An accompanying letter urged good reasons for early buying—more leisure for selection, more comprehensive stocks to pick from, better attention from clerks and better service. More than that, this letter urged shopping early in the day—as soon as possible after 8 a. m. This is a point merchants often overlook.

At the Christmas season, people are more likely to buy away from the stores they usually patronize than at any other time of the years. Hence, the merchant who has a regular mailing list all the year round, can for the Christmas season temporarily expand this list with excellent chances of securing returns.

One merchant uses two lists. One is the regular mailing list of fairly steady customers. The other is a "Let's Get Acquainted" list. To each list he mails a Christmas booklet containing timely suggestions accompanied by a circular letter urging reasons for buying early and buying from him.

But to the "Let's Get Acquainted" list of people who have never dealt with him he encloses "Let's Get Acquainted" coupons. The coupon is good for a nominal amount—one cent on a 50c purchase, 2c on a \$1 purchase, and so on, up to 50c on a \$25 purchase, if made before December 15. The coupon must in every case be turned in signed with the customer's name and address.

These amounts are small; but not too small to interest thrifty people in a small community. A merchant giving coupon discounts of this sort must give something that will appeal. The extent of the discount must be determined by the sort of people the merchant aims to reach. If he is catering to a wealthy community, he must, as a rule, offer more. Although some very wealthy people have been known to take eager advantage of very small discounts.

In any event, this merchant gives his discount; and in return he gets the names of a few hundred people who have been induced to buy at his store once and may be persuaded to buy again. These names are added to the merchant's regular mailing list for the ensuing year.

In busy seasons, quick and efficient store service is an immense help. One general merchant takes fairly elaborate precautions to secure such service for his customers:

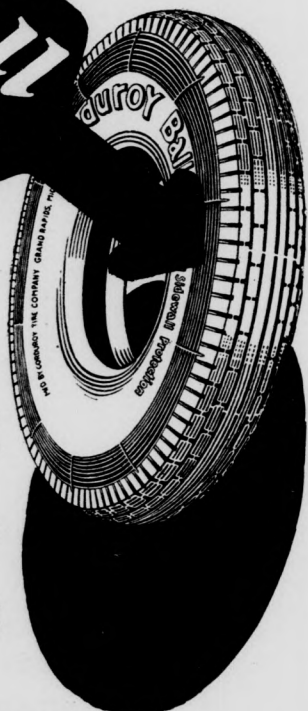
He carefully drills his salespeople

Corduroy Tires

Sidewall Protection

Stands for:

LONG MILEAGE RIDING COMFORT GOOD LOOKS



CORDUROY TIRE CO.
GRAND RAPIDS, MICHIGAN

Cold Storage and General Merchandise Warehousing

Always in the market to buy Strictly Fresh Eggs.

Ask for Quotations.

KENT STORAGE COMPANY
GRAND RAPIDS, MICHIGAN



A good seller
A splendid repeater

HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan

beforehand regarding goods and prices. Particularly the temporary additions to his sales force. These he engages in November, trains in their spare time, and has ready for efficient work by the time the Christmas season starts.

Bulk goods—such as currants, raisins, nuts, sugar, etc. in the grocery department—are done up in convenient parcels in advance.

The store is carefully rearranged with a view to saving steps wherever possible.

Show cards and price tags are prepared in advance and in liberal quantities. Such cards used in connection with displays answer questions which must otherwise be answered by busy salespeople.

Finally, the merchant himself maps out on paper his newspaper advertising, window displays and general selling plans from December 1 to December 25, and, indeed, until the end of the year. Before the season starts he is fully prepared for the necessary readjustments to follow the Christmas holiday.

In one general store an information bureau for gifts givers is made a feature. The merchant advertises his willingness to advise both customers and non-customers regarding suitable gifts. This service is entirely free. There is no obligation on anyone to buy in the store.

This merchant's information bureau, however, isn't merely a talking point.

It's a trained department of store service. In November the merchant holds a series of staff conferences. The Christmas lines are discussed in detail. Particularly are efforts made to discover a "gift angle" for ordinary items of stock.

Many stores issue printed lists of articles suitable for mother or father, grandmother or grandfather, for the grown-up children, the little tots, husband and wife, him and her—in short, for every individual entitled to a gift.

Others have suggestive lists of articles at this, that or the other price, ranging all the way from 25c to \$25, and even beyond. Often the price is the only point in regard to a gift upon which a customer has definite ideas.

One store makes a strong feature of gift counters for mother, father, son, daughter, husband, wife—and so on. A series of windows of this sort are run early in the season, changing thrice a week.

In this sort of advertising, it's important to price everything. A price ticket answers the one question which every customer asks.

In compiling suggestive lists, the merchant should not restrict himself to purely gift articles. It is better to stress as well the "gift aspect" of ordinary lines of stock. A sale of Christmas utensils is as good as a sale of Christmas stockings. The demand for practical gifts is growing, and it pays to cater to this demand.

"Your for the Asking" was the slogan on a big show-card prominently displayed above a pile of boxes, cases, cartons and containers inside one store last year. During the year the merchant, instead of discarding such items, had persistently collected boxes and containers of all sorts, from small

paste-board boxes to big packing cases. The show-card explained that, as long as the supply lasted, these boxes were free for customers desiring to mail or express their Christmas gifts. For several days a pyramid of these boxes formed a prominent feature of a big window display of Christmas lines.

In this display a show card asked the pertinent question: "How about friends out of town? What can I buy them?"

Another store regularly features a counter where Christmas seals, stamps, cards, wrapping papers, tape and tags are sold. At this counter a clerk helps to tie and weigh parcels for customers. Here a customer can learn the parcel post rate to any point and what postage is required, can secure the postage, and can leave the parcel for mailing in time reach its destination.

Some merchants furnish wrapping paper and string or Christmas tape to people who bring parcels not properly tied. This, regardless of whether or not they are customers. A large proportion of the non-customers are pretty sure to reciprocate by buying. A lot of people who never use the service are favorably impressed.

Whoever else receives gifts at the Christmas season, the children will not be overlooked. So the merchant's most effective appeal is to and through them.

To make your store the gift store of the community, there is nothing like featuring old Santa Claus himself.

A real, live Santa is the most effective kind. Start talking about him early, and give his arrival a new twist if you can. One dealer brought Santa Claus to town in a real aeroplane. Another uses the traditional sleigh, but posts radio bulletins of his progress from the North Pole, detailing narrow escapes from glaciers, crevasses, polar bears and Eskimos. Santa starts the day after Thanksgiving, and arrives about December 3. He contrives to appear just as the children flock out of school, and distributes little souvenir cards. Thereafter he sits in the show window, struts about the store, or parades the streets.

One merchant who adopted a similar scheme added the stunt of offering a small prize to the boy or girl who reached the store first with bona fide news of Santa's arrival. The youngster on seeing Santa in his sleigh is to hail and halt him, get a letter from him, and hurry to the store. All this is advertised beforehand. A boy usually gets a pair of skates, a girl a doll, as prize.

The contest idea can be worked out to appeal very strongly to the youngsters.

Prizes are sometimes offered to the children collecting the greatest number of sales checks—cash register receipts being issued to all customers showing their purchases.

A small town retailer varied the contest idea by offering a handsome doll to the school child writing the best essay describing in 300 words or less any gift selected from the store. Children are eager for such prizes, take keen interest in the competitions, and incidentally give the store an immense amount of word-of-mouth advertising.

A good idea is to hold an annual



Vests
Bloomers
Bandeaux suits
Panel suits
Costume slips
Nightgowns
Pajamas

Fleuray
UNDERSHEENS

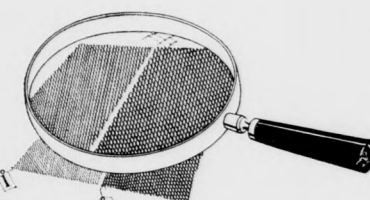
A new improved rayon that will build sales for any merchant this fall.

Fleuray Undersheens — a nationally advertised product are finer in texture than other rayons—fashioned to fit. No artificial lustre—beautifully finished—yet no higher in price.

When you sell Fleuray Undersheens to your customers you know that they will be satisfied.

It will pay you to investigate, this superior line, before the big buying season is over.

Ask the Edson Moore salesman to show you samples on his next trip or write us and we will have him call immediately.



Note the fineness of Fleuray fabric. Compare No. 1 (Fleuray) with No. 2 (ordinary rayon) as shown under magnifying glass.

EDSON MOORE & CO.
DETROIT
Wholesale Distributors

"Christmas opening" to definitely start the season. One merchant held a "Holiday Gifts Opening Day" on December 3. The event was announced through the newspapers, by handbills and by circular letters. A feature was the "Toyland" department, presided over by Santa Claus in person, who arrived early that morning to open the festivities.

The advertising incidental to this stunt urged customers to come and inspect the stock even if they weren't ready to buy. "Gift lists" were distributed to all comers, and personal suggestions made by the salespeople. Every lady who came received a cut flower as a souvenir.

The details of such as "opening" can be modified to suit individual conditions. The stunt in any case is an excellent way of impressing on the public the fact that the Christmas buying season is definitely under way.

Merchants are far from being unanimous in favor of the souvenir phase of the opening. "The souvenir valuable enough to please a worth while customer," comments one merchant, "is too expensive for such a general distribution." Cut flowers or little silver pins, costing perhaps 10 cents each in large lots, may, however, meet the need. For children, a button with the school colors, a pretty card, or the like, will be ample.

The Christmas opening is a good time, too, to distribute calendars for the coming year, if you use them at all. The calendar will incidentally serve to emphasize the near approach of the end of the year. Most merchants distribute their calendars on Christmas Eve.

In one store a boy in uniform is detailed to open and close the door for customers. Such a service is particularly appreciated by ladies with bundles.

A retailer who features Christmas candy has a novel scheme for cleaning out odds and ends of stock. A few days before Christmas he begins raffling the left-over boxes of gift confectionery. In some communities, however, such schemes are illegal.

Early in December a hardware retailer booms his stove department by urging customers to "Cook your Christmas dinner with our — range. Why spoil your holidays slaving over a hot and defective cook-stove? Our — range is a gift mother will appreciate now."

A dealer with limited floor space uses a large store room at the rear for bulky articles not ordinarily used as gifts, but which may be sold for that purpose. Heaters, ranges, washing machines, vacuum cleaners, large articles of furniture, are here shown. One corner is set aside as a rest room for ladies. Throughout the store conspicuous cards direct customers to this department.

Catchy descriptive phrases help sell goods. Many retailers advertise merely "currants," "nuts," "sugar," etc. One grocery features "fine clean currants," "finest mixed nuts," "highest quality granulated sugar." Such phrases create an appetite.

With one business Christmas hampers are a feature. Hampers are

offered at \$4.99, \$6.49, \$7.59, \$10.50, and \$12.75. A small hamper contains a fowl, plum pudding, mince meat, coffee, fancy biscuits, table raisins, mixed nuts and fruit, all in one-pound quantities except the fowl. A few fancy apples or oranges are added. These hampers are shipped or delivered to any address, and appeal particularly to those generous folk who want to supply some needy family with a little Christmas cheer.

Instead of calendars, one grocer sends a bunch of Christmas holly, with a neat little Christmas card, to each customer.

A variation of the familiar slogan, "Only 20 More Shopping Days Till Christmas" is a large window card in the shape of a clock dial, only divided into thirty days. A single hand starts at "30" and works around to "1" on this dial. This dial is a sort of centerpiece for every window display throughout the Christmas season. Displays are changed twice a week.

Of course every merchant has his peculiar opportunities and limitations, and must adapt his methods accordingly. He should know, too, the limitations of his store, his stock and his public. An idea which will work well in one community may fall absolutely flat or even evoke hostility in another. Nevertheless, the idea which can't be adopted may often be adapted; and the idea which a merchant adjudges not much good may often inspire him to evolve something a great deal better.

Victor Lauriston.

Tractors Enable Farmers To Till More Acres.

Changes follow in the wake of the power-driven farm tractor. The number of farms using tractors is still small compared with the number of those still depending on horses, the United States Department of Agriculture reports. Dobbins has not been altogether displaced. His numbers, however, have been thinned.

Because the tractor does more work than can be done with horses in a given time, the farmer with a machine accomplishes his work quickly and in some cases has even been enabled to dispense with hired help. Tests made by the department shows that whereas thirty-seven days were required to plow a 100 acre tract by horse, the substitution of a two-plow tractor required only sixteen days, and of a three plow tractor only twelve. The fifteen acres of grain cut in a day with horse power were increased to twenty-three by means of the tractor. Thus the saving of time resulting from the use of the tractor made it possible for many farmers to increase their acreage without working more days in a year than they had done with horses.

Enlargement was accompanied by economy. The larger field involved fewer turns and consequently less loss of time at the ends of the rows. The cropping system, too, is altered by use of the tractor. The machine farmer can quit raising hay. What he needs for his fewer horses he is enabled to buy.

Be determined to succeed, and it is a ten to one shot you won't fail.

THE "SILENT SUFFERER" TYPE

Retailers Find It Hard To Deal With Him.

That many thousands of dollars are being lost annually by department stores and specialty shops throughout the United States because customers will not always complain when things go wrong was the contention advanced yesterday by a local store executive who did not desire to be quoted by name. Instead of giving the store or shop a chance to make good on anything that goes wrong in service or merchandise, he explained, these customers take their trade elsewhere. At the same time they harbor an ill-will against the establishment which, both directly and indirectly, does it a great deal of harm.

"While it must be said that most customers of this type are men," the executive went on, "there is a surprisingly large number of women who are prone to this fault. We regard it as a fault because it hurts the customer as well as ourselves. We lose patronage for some reason that is never brought to our attention, and the customer loses merchandise or service to which he or she is justly entitled.

"About the most specific data I have ever seen regarding the proportion of women customers who do not complain when something goes wrong were collected by a concern which makes wash cottons for use in children's garments. This concern, as part of its campaign to play up color fastness of its products, made enquiry of nearly 400 women if they returned merchandise that washed unsatisfactorily. Forty-five of these women had no complaint in mind. Of the large remainder—actually 340—only 14 returned the goods and obtained a satisfactory adjustment. The remaining 326 gave the stores from which the goods were bought no chance to make things right and restore good-will. The feelings of the type of customer represented by these women, and their attitude toward the offending store, are not to be taken lightly.

"Two things came to my attention recently which make it possible for me to give illustrations of both sides of this matter of complaining, or failing to, when things go wrong. In one instance a male customer put up a vigorous 'kick' because a pair of shoes he had bought from us at a substantial price started to wear through at the points where the big toes come, long before even a cheap shoe should have shown signs of distress. The man insisted on having his money back, so I signed the necessary form for a cash refund.

"After I had done this, thus showing our good faith in the matter, the customer's attitude changed. He was almost as curious as we were to know why shoes of the recognized quality of those which had failed him had started to wear so soon and in that particular place. He forestalled a question I might have asked him by telling me that his feet were regularly cared for by a chiropodist. That apparently put the entire blame on the shoes.

"While I knew the store was per-

fectly willing for him to have his money back, I also knew that I could not conscientiously let him leave with a bad impression of our merchandise in his mind. So I took up the question of fitting. In my selling days I spent some time in the shoe department, and I am still a pretty good judge of sizes. Further, I noticed that the last of the shoes which the customer was wearing was different from that of the pair returned as defective.

"I asked him the size of the shoes he had on, and he told me they were 7½C. Then I knew that either he or the clerk was wrong, rather than the shoes he had bought from us. In as tactful a way as I could I explained to him that the trouble probably came from wearing the shoes too short. I went on to tell him that, in the style last of the 'defective' shoes, he should have worn a size 8 in either B or C width.

"The customer flushed a little at this, but he was honest enough to admit that he had been told so by the clerk. He further admitted telling the clerk that he knew the size he wanted, and that he had insisted on having 7½C. He had felt some discomfort when wearing the shoes, but he did not associate it with their being too short. He thought it was merely part of the breaking-in process.

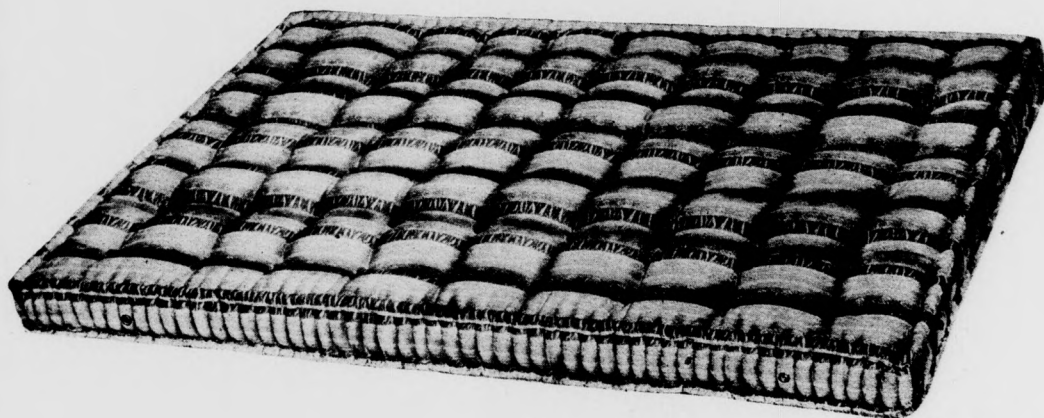
"Even when the 'breaking in' seemed to take longer than usual he was patient, he said, but he gave up when the shoes began to show unmistakable signs of 'punching through' at the toes. The end of the matter was the purchase of a second pair of shoes, properly fitted, with the money refunded on the first pair. As the purchase was voluntary, I am sure the store has made a friend.

"Now let us regard the other side of the picture. On Fifth avenue a few weeks ago I met a man I used to know very well. He was a regular customer of the store, and used to run up to see me nearly every time he came in. After the usual greeting I remarked that I had not seen him in the store for some time. He startled me with the reply that he had not been in for nearly two years, and that I would not see him there again in many times that period.

"When pressed for a reason he said he had bought a golf suit from us the last time he was in the store and that, while driving in the course of his club's early Spring tournament, the seams of the coat had burst under the vigor he had put into his swing. The gallery, though friendly, had laughed, and he had felt so humiliated that he cut us off his shopping list then and there.

"However, he gave us no sign that anything wrong had happened. He did not even make a claim. This astonished me, and when I asked the reason he replied, 'What's the use? All you would have done was laugh, too.' I immediately tried to set him straight on this point, and promised, though nearly two years had elapsed since the time of the purchase, to see that he got either a full refund or another suit. He said he would come in and fix things up, but he did not."—N. Y. Times.

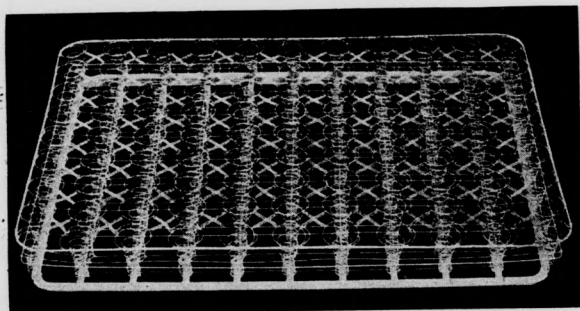
The Ultimate in Slumber Comfort is made in Grand Rapids



The genuine Marshall is made with 810 Marshall shaped coil springs, each individually encased in pockets of first grade sheeting, nested, and tied top and bottom. They are then enclosed in muslin. This construction comes right to the separately quilted edge of the mattress. The top and bottom are then covered with layers of high grade cotton felt, and the entire construction is enclosed in a fine quality of sateen or woven ticking. It is finished with a hand made roll edge and a French seam.

The Genuine

Marshall Spring Center Mattress



The MARSHALL COIL SPRING

Here quality and value are built into a spring of long life and lasting satisfaction. It is made with 99 soft, resilient, close center double deck spirals, double tied through their center, while the 160 crossed helicals give additional comfort. The center border wire, a feature of this spring, adds to its durability and prevents sagging. It is a good seller and stays sold.

For a score of years the genuine Marshall Spring Center Mattress has been a standard of sleeping comfort. Fundamentally correct in construction, the workmanship that goes into every genuine Marshall Mattress is a positive assurance of long life and service plus the healthful advantages and prime satisfaction of complete bodily rest and relaxation.

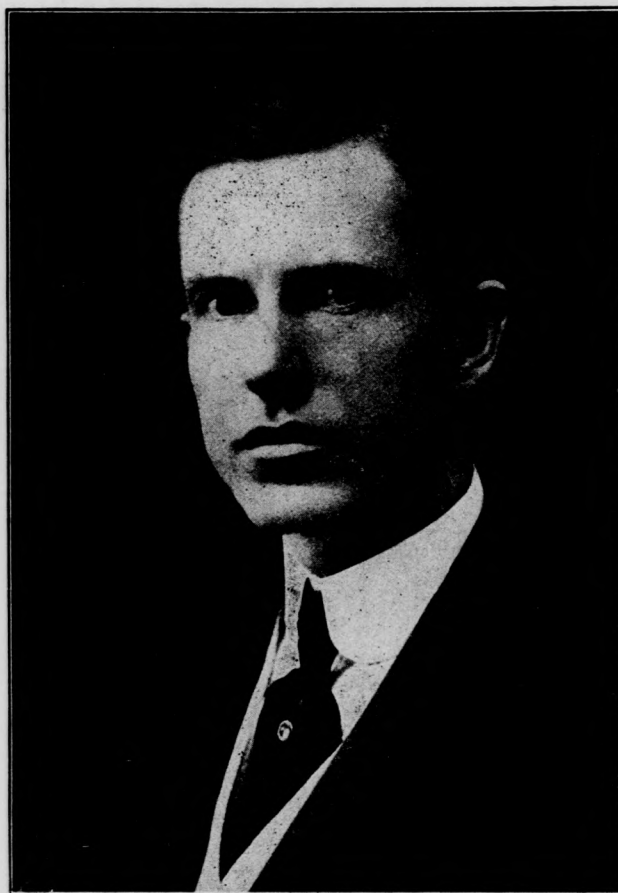
The genuine Marshall is made in Grand Rapids. It is hand-tailored throughout. It is the mattress from which all other spring center types were developed. It was the pioneer in sleep luxury and is still the leader in service giving qualities.

The Marshall is especially liked by that growing class who appreciate the necessity of a more complete restoration of energy.

Dealers: The Marshall Company is making, in addition to the genuine Marshall, a complete line of cotton felt mattresses, hair mattresses, bed springs and bedding. It will be to your advantage to let us tell you more about these products.

The **Marshall Company** *of Grand Rapids*

DIVISION OF THE NATIONAL SPRING & WIRE CO., GRAND RAPIDS, MICHIGAN



DOUGLAS MALLOCH

Forty-four Years

Forty-four years is a long, long time!

Why, men grow old in forty-four years,
Men who never read much of rhyme
Nor cared a lot about other men's tears.
But here is a thought that comes and cheers,
Sweet as a song by the angels sung:
If our hopes are bright and our hearts are young,
What is a matter of forty-four years?

Forty-four years! There are men I know
Who forty-four years have kept a store,
And have watched men come and have watched them go
Like the endless waves on an endless shore.
What is a year, and, yes, two-score,
With the world to serve and your work to do?
It all seems little enough to you
When you look on life from a merchant's door.

Forty-four years is a short, short while,

If getting something besides your gold—
Such deeds to do and such smiles to smile
There isn't much time to grow so old.
Forty-four years—but a year could hold
So many blessings, such busy days,
Such good to do in so many ways,
We never noticed the years that rolled.

Forty-four years—but another burns
Like a rising sun in a sky of blue.
Oh, a few grow old—but a wise man turns
To another year and its tasks to do,
Forty-four years—we may all be alive,
But we've forgotten the year that's gone,
And we're looking up and we're looking on
And we're looking forward to forty-five!



The Brand You Know By HART!

Hart Brand canned foods are known throughout the nation for their natural flavor and uniformly fine quality, for nothing is left to chance in Hart Brand production.

Constant supervision and inspection start the moment the seeds are selected and planted, and extend until the crop is properly prepared in Hart Brand cans and placed on the grocer's shelves.

Only by controlling all of its production all of the time can Hart Brand make definitely sure of its quality!

That is why, for more than a third of a century, Hart Brand has stood consistently for the utmost in canned vegetables and fruits.

From coast to coast, everywhere in America, leading grocers sell HART BRAND PRODUCTS, the quality goods which bring greater profits.

W. R. Roach & Company

GRAND RAPIDS, MICHIGAN

LIVING ON BORROWED TIME.

Seventieth Birthday Not Man's Saddest Day.

This happens to be my third day of "living on borrowed time," and I have been thinking about it. It was hard to make me believe that I have actually reached "the golden age." There isn't very much gold in my pocket or credited to my account in any bank. I do not feel very yellow or mellow, and most people do not appear anxious to dig into me for treasure. But the family Bible! That's about the only material legacy I ever inherited. It is a big volume bound in leather and printed in 1847. It states that Joseph W. Collingwood and Rebecca W. Richardson were married in 1848. They had five children, and there it is—the record of my own birth—April 21, 1857. I shall have to accept that as evidence that I am now "living on borrowed time." Yet if I may judge from my feelings, nature is a kindly creditor, and will continue to be for some years if I keep up the interest in fair service. To me, this old book, the sure evidence of what might be disagreeable to one who tried to deceive nature, is a wonderfully interesting volume. I fear that I do not read it, as diligently as I should, but as a human volume what romance, what tragedy, what changing emotions come starting out of this book! At one place between these yellowing leaves, I find the remains of a little cluster of violets—wrapped in soft paper. They are faded a little, dried and brittle, and I found them next the page whereon my mother wrote that Captain J. W. Collingwood died from wounds received at the battle of Fredericksburg. As I remember my mother, she seldom spoke of father or of his loss. These New England women were like Spartan wives and mothers. They took their losses without great emotion or wild demonstration. Their men gave their lives that the Nation might live—that their children might have finer opportunity and a better life. That was the great thought that cheered them in such times of trial. My father died in December. I can imagine my mother—perhaps walking through the woods in April—finding this little cluster of violets in some protected spot. Spring comes slowly and haltingly to the hills around Plymouth. Long, long before the women of the Pilgrims stood on these hills and watched the Mayflower slowly sailing out of Plymouth harbor—leaving a little handful of steadfast humans alone in the wilderness. I can imagine those women picking violets and Mayflowers and walking slowly and silently back to their rude homes to face the duties which confronted them. And so I can imagine my own mother picking this bunch of first violets and walking slowly back home to put it in the family Bible, where it has lain all these long years next to the war record of her man. There was no demonstration, no wild fit of weeping—if I understand the character of the woman—she just tucked these flowers away in the Bible and then faced the problem of providing for her brood. We have nothing in the country to-day which approach-

es the problem of the war widow and the war orphan of New England was obliged to face it sixty-five years ago.

And this old Bible is full of human interest. Sometimes I try the plan of opening such a book at random and reading the first thing the eye falls upon. In my boyhood days I knew an old man who did this in "seeking for a sign." He would shut his eyes, turn over the leaves of the Bible and suddenly pause. Then he would read the verse which first came into vision when his eyes opened. As a boy I was impressed by this manner of "taking counsel." You know how these impressions of childhood persist, and so when I took up this old book the other day, I actually tried this "seeking for a sign." My eyes opened at Psalm IX, verse 10:

"And they that know thy name will put their trust in thee; for thou Lord, has not forsaken them that seek thee."

Well, I think that was just about the spirit in which this family Bible was dedicated. Both father and mother were of good family, but like most young people of that age they worked hard and had little chance for an education. Father was a fisherman and cooper. Mother was a farmer's daughter and teacher. In those days the boys and girls who worked out brought their wages promptly home whenever they were paid and handed the money to father or mother. That was considered the proper thing to do. When this family Bible was started I imagine this young couple had only what father could earn from day to day. Yet such was the power of New England democracy at that period that a plain unlettered man like my father was made captain of the local military company and one of the political leaders of the town. Mother seems to have been a leader among women in church and school matters. You should see the old bookmarks I find scattered through this volume. There is one with Old Abe in great black letters printed over it. My father stumped the town and country for Lincoln. I do not know how much of an orator he was, but in those days whenever prose failed to impress the audience the speaker would break into some campaign song and sing his arguments. Father, too, seems to have been a member of the Sons of Temperance or the original Prohibitionists. He "made up" songs for temperance meetings. He and three of his brothers seem to have made a strong quartette. My uncle once sang me one verse of their most popular song. It seems to bring in most of the people in town:

Brother Morton is known for his hatred of rum
He says the rummies are nothing but scum,
He says he thinks it would be well
To push the rummies right into the dock!

Strong for temperance I can tell you, yet where, hidden away in this family Bible, do you suppose I found this book-mark of "Old Abe?" It was right at the end of Second Maccabees and 39th verse:

"For as it is harmful to drink wine or water alone, and as wine mingled with water is pleasant and delighteth the taste; even so speech finely framed

delighteth the ears of them that read the story. And here shall be an end."

In the modern Bible the Apocrypha, from Esdras to Maccabees, has been left out, but here in this old book are all of them—the Wisdom of Solomon included. May it not be somehow characteristic of this modern age that Solomon's Wisdom has been cut out and his Song retained?

Well, every human life is more or less of a contradiction. I should think a dry orator might get a good text by taking the first eight words while the wet speaker might take the first ten and omit the eight and ninth. But what a life and what simple devotion and strength such an old family Bible brings to mind! If you are blessed with such a volume it will pay you to bring it out and hunt through it for relics and mementoes of a fine old time. What are the chances, I wonder, that there will be half an inch of dust over it when you find it tucked away somewhere? The old family cradle, the tongs, spinning wheel and similar implements are treasured and valued far beyond their worth. Perhaps you can tell me why the old family Bible with its tender and holy values of memory would sell for less than a candlestick. I have an idea that if a confirmed atheist could be cast away on a desert island with nothing to read except one of these old family Bibles with these evidences of affection scattered through it, he would, in time, change his views.

Well, what about this idea of living on borrowed time? I have been thinking that out carefully to-day. It has been cold, with high winds. The cherry and peach buds are wide open and the apples are showing the pink. I fear for the cherries unless the mercury rises. Maybe the high wind will save things, but it does not look encouraging as night starts in. I have been doing odds and ends, planting grapevines and a few peach trees, and trimming a block of peaches which are as far from the right shape as a group of boys who have had their own way too long. Sixty years ago you could have handled such boys with a strap and public sentiments would have applauded. To-day public sentiment would put you in jail for using it. Maybe you have seen some of these old-time grandparents sit working their hands and fingers as they see the antics of these modern children. Their hands fairly itch to apply a slipper or a shingle properly, yet they know the child has won the election from public sentiment.

But what about this borrowed time?

G. Stanley Hall, a high authority, says a man's seventieth birthday is the saddest day of his life.

Browning stands at the other extreme:

Grow old along with me
The best is yet to be.

I guess it's a case of "you pay your money and there aint no choice."

There is no escaping time. The old scythe man will cut you down sooner or later. You may depend on that. I have found, however, that the old thing is a curious boss. He is kindly toward those who treat him well and respect his rules. They will often get

a cool and shady place near the hayfield when they come to be veterans. Others who disregard old Time and his rules will fare hard. They end like the hired man I knew as a boy before mowing machines were in use. All grass was cut with scythes, and the boss mower led the procession around the field. It was the height of humiliation when mower behind you could cut up so close that your heels were in danger and you had to get out of line. Old Bill Peterson was the boss mower in our neighborhood. He always led off. This new hired man was foolish enough to challenge Bill and he insisted on leading the gang. Bill never said a word, but pulled his belt tighter and ran the whetstone over his blade. The hired man started off with a really beautiful swing and went ahead. Half around the field he was foolish enough to glance back at Bill and call out:

"Come on, you old ox!"

And Bill just then decided to "come on." His scythe swung like a machine. How that grass did fall! The hired man did his best, but within three minutes Bill was at his heels. Then the hired man felt the back of that razor-like blade rub his foot and terror seized him. He dropped his scythe and jumped into the standing grass just in time to save his foot. There he stood white and trembling as Bill kicked the fallen scythe out of the way and went calmly on. It has always seemed to me very foolish to think one can beat old Father Time at his old game of mowing. His final victory is the one absolutely sure thing in life. You may keep ahead of him for some years through brute strength and a disregard of moral and health laws, but sooner or later he gets you, and then indeed comes that "saddest day." For I have found old Time a stern and hard master to those who defy him, and yet a kindly boss to those who accept his judgments fairly. Surely and truly he can and will "pull down the mighty from their seats" much as the hired man was taken, while many of "low degree" may sit under the trees near the hayfield and enjoy the best of life.

So my first thought is that this dictum of Hall's about the saddest day is nonsense. As well say that the day an apple becomes mellow and ripe is its saddest day because the boys may now come and eat it—while the green hard fruit was safe. If I am right Hall had no belief in any future life and no belief in our usual conception of Christianity. That being so I do not wonder at his sadness. Nor am I sure that Browning is right. I am not quite old enough to answer that. At any rate I look ahead with great hope and curiosity to see what promises to come in the future.—H. W. Collingwood in Rural New-Yorker.

Foolish Question.

A young lady entered a fur store and a polite salesman came forward. "I want to get a muff," she said. "Yes'm," said the salesman. "What fur?"

The young lady looked surprised. "Why," she said, "to keep my hands warm, of course."

Have you tried

ODESSA - IONIA - RADIO and LITTLE BOY BLUE Brands ?

We pack Peas, Stringless Beans, Corn, Succotash, Red Kidney Beans and Lima Beans.

We invite your inspection of our Sanitary method of packing.

Factory always open to visitors

Our products are the best that science, experience and the latest improved machinery can produce.

Sold Exclusively Through the Wholesale Grocery Trade.

Since last season we have erected and installed new buildings.

Quality—better than ever.

Lake Odessa Canning Company

Lake Odessa, Michigan

OFFICERS

WALTER A. REED, Pres. & Gen. Mgr.
ALEX ROBERTSON, Vice Pres.

STILSON V. MACLEOD, Sec. & Treas.
EARL F. REED, Asst. Gen. Mgr.

DIRECTORS

Above Officers and FRED W. GREEN

HOWARD C. LAWRENCE

FRED A. CHAPMAN

LIFE AND FIRE INSURANCE.

Brief Diagnosis of Both By Leading Business Man.

The above title in present day affairs carries with it a very large significance. Three or four decades ago, if a man spoke of insurance, he referred especially and almost entirely to life insurance and fire insurance. If space permitted, we would publish a list of very many kinds of insurance which now are sold by the companies and bought by a very large percentage of men in these present times. A very large percentage of mercantile institutions as well as industrial institutions, carry several kinds of insurance and all of these we might say without exception have a direct bearing upon not only the present, but the future. In city conditions, especially, where there are many exigencies, the kinds of insurance sold and bought (and it almost appears that they are necessary) make a very long list. The enumeration of this list and a written treatment of the same is not the object of this.

Life Insurance.

The American people are learning every day to appreciate more and more what life insurance means, not only to the individual, but to the family. Rates are fixed, which prevail from youth until certain periods of mature life, and vast millions of money are realized every year upon life insurance policies. The item of interest, and the only one outside of the principle of good judgment in carrying life insurance and which we desire to pass on to our readers, is that in the settlement of the affairs of men in the United States after death, the records show that a little less than 84 per cent. of all the personal property left to the beneficiaries is made up of life insurance. This figure seems stupendous and at once arouses a condition of doubt, but the life insurance companies have deduced these figures and this result of between 81 per cent. and a little less than 84 per cent. has prevailed for a long time. Therefore, the money paid for life insurance premiums, not only protects the beneficiary, but continues and perpetuates property in one form or another after death.

Fire Insurance.

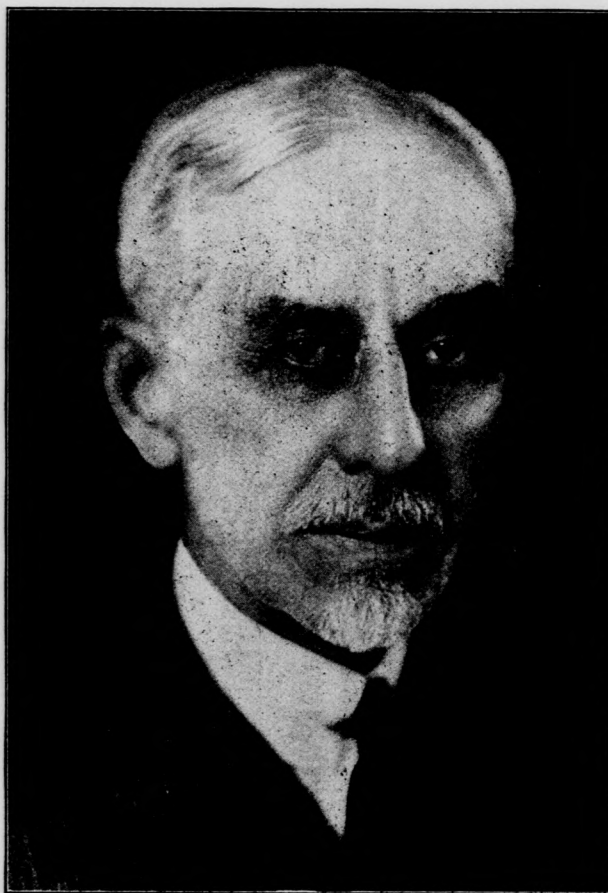
This is the time of year when we always introduce this subject, because it is the time, especially in small cities and towns, when stores and dwellings are heated by dry air furnaces and stoves in the large majority. This incurs attendant risks and in many places ample fire protection is not provided by the town and city authorities. Of course, we realize that there are merchants who are so situated that they can afford to carry their own insurance, but the man who can afford to do this is in very small proportion to the greater number. In the cities there are many merchants and many industrial plants, which carry fire insurance to the point of 100 per cent. of their inventories, not only to protect the value of their property, but to protect creditors and anyone, whom the party may be owing. Fire insurance, as well as life insurance, is a safe investment

and should not only be bought and sold, but we take the position that the buyer of fire insurance should study the subject as much as possible, so as to buy intelligently in every way. There are three outstanding principles in the buying of fire insurance.

1. To determine exactly what you want protected.
2. To determine the amount of insurance desired.
3. Place the same in sound companies at the proper rate.

Upon reference to the first subject, this is somewhat a matter of detail, yet at the same time it is a matter of good judgment as to what should be protected. This involves many things, which run the gamut from the construction of property without protec-

As to the third statement, the question of companies, is an open question. There are many mutuals which have done a prosperous and satisfactory business for many years and there are some which have failed. There are stock companies which have been eminently satisfactory and there are also stock companies, which have not been satisfactory. Government statistics prove conclusively that 84 per cent. of the stock companies and 24 per cent. of the mutual companies organized in America have failed. We would not assume to differentiate, because while we may differ as to the principle upon which such companies are founded, yet we are not in a position to determine as one against the other as to their moral and financial worth.



Lee M. Hutchins

tion to the fact that it is an assurance of creditors and bankers, and also that it is a double assurance to the family of the man, who insures the property.

In the case of the subject — the amount desired — there is a vast difference of opinion. It is our belief that every man, who has real estate and merchandise to insure should so take care of it and protect it as far as he can, so that it is a desirable risk for the company itself and when it is desirable, a better rate can be obtained, and the better the rate, the more insurance the merchant is able to buy. When this condition is established, we are of the opinion that nothing less than a 90 per cent. clause should prevail. In fact, there are a great many merchants and manufacturers who insure for 100 per cent.

There is an item in connection with fire insurance, which is probably not of universal knowledge, and this particular item, which we will mention, accounts for the vast amount of money, which is lost by fire in this country. The fire insurance companies figure that on the basis of a recent loss in twelve months of \$560,000,000 that \$200,000,000 of this amount was caused by incendiary fires. It is not universally known, but it is a fact and is well known by the large insurance companies that there are organizations in this country which make it a business, as we might say, to produce fires. They have certain emissaries, who go about the country, and in one way and another find out whether a manufacturer or a merchant or householder is in financial difficulties and if in financial

difficulties, will in a roundabout way approach that party with an offer, that for a certain amount of money paid in advance, they will see that their property is destroyed by fire, so that the insurance can be collected. The large insurance companies have formed an organization to detect, arrest and imprison such people. They, however, exist and there are probably more of such organizations in the country at the present time than ever before. The existence of such companies puts an extra tax upon every city and town, because it increases the necessity of additional investments and fire protection.

Lee M. Hutchins.

The Dealer's Daily Dozen.

1. Arms outstretched to meet customers and make them feel that in your store they can get what they want.

And at a fair price.

2. Bend leg muscles to show customers foods they are interested in, for many times a satisfied eye springs the pocketbook open.

And they return again—and again.

3. Hands behind back when weighing food for many humans have eagle eyes.

And heavy hands belong to the Dark Ages.

4. Rise lightly on tip-toes to hand out samples of ready-to-serve meats over counter to skeptical customer.

Because summer housewives are not crazy to cook over hot stoves.

5. Hands on hips as you listen patiently to neighborhood gossip.

Shrug shoulders as your answer, with mouth closed.

6. Inhale deeply as you breathe fresh, pure air of your store with all meats under refrigeration.

And cheeses under glass.

7. Run lightly to open door for customer with many bundles leaving your store.

For this saves a delivery expense.

8. Parry a grouch with a smile, for it causes the cleaver to descend oftener.

And the packer salesman to make extra visits.

9. Buy right or you'll get left.

For all losses are not over your counters.

10. Lay down rules for clerks.

And live up to them yourself.

11. Raise right leg to angle of 45 degrees on dead-beat trade and thumbs down.

For an imposter is more to be dreaded than the shrinkage of meat.

12. Exhale your business success to your family.

But keep your troubles to yourself.

John. C. Cutting.

Cashing In On His Customers.

If you are a police officer in St. Paul you can expect any day to see your picture in the paper accompanied by a description of the shoes you prefer as well as by a brief account of your record on the force. A local shop has taken an interest in the constables of the town and is writing them up in a series of advertisements issued at weekly intervals. The idea not only attracts attention, but also gives a personal touch to the store's advertising.

Michigan Shoe Dealers Mutual Fire Insurance Company

Cash Assets

1912	\$460.29
1917	7,191.96
1921	66,719.94
1924	98,405.64
1926	130,029.88

Meanwhile, we have paid back to our policy holders,
as unabsorbed premiums,

\$301,845.71

We write both Fire and Tornado Insurance

For further information, address

L. H. BAKER, Secretary-Treasurer

Lansing, Michigan

THE UNSEEN WORLD.

Interesting Objects Revealed By Use of Microscope.

There are thousands of kinds of plants and thousands of kinds of animals. Most of these have been given long Latin names, but it is not necessary to have even a partial acquaintance with these names to realize the wide variety of species in the plant and animal worlds. A short walk through one's garden reveals begonias and beets, butterflies and beetles.

Some 250 years ago a merchant of Holland by the name of Van Leeuwenhoek (fahn lay' ven hake) discovered that glass in certain shapes made objects observed through it appear much larger, just as letters appear larger when observed through a reading glass. Thus he invented the microscope and with his homemade lenses he spent a great deal of time in studying small objects.

The use of the microscope revealed a whole new world of tiny plants and animals that had never before been seen. In this realm of small plants we have molds of many kinds, algae of great beauty, and germs of many shapes and modes of living. In the Lilliputian animal kingdom there are tiny worms, and colorless single cells, some with whip-like tails by means of which they swim, and so on. Although most life in the microscopic world is useful or at least harmless, some of it may cause disease. And, although some molds, and some little animals, may cause diseases, perhaps the most important group is that other group of plants variously called germs, or bacteria, or microbes. There are shades of meaning between these words, but, practically speaking, they may be considered synonymous.

Of the many hundreds of species of microbes, a great many, small as they are, are useful, or even necessary, to man. Did you ever stop to think how important it is that all organic matter discarded—unused food, dead insects, leaves, sewage, and all such things—be not only thrown away, but actually destroyed? Except for these myriads of microscopic lives, the earth would soon be cluttered up so much as to be uninhabitable. But as these organisms live and grow and multiply they break down organic matter to such a point that the elements of such matter are returned to the soil and are again a part of it.

There are other ways in which bacteria may be useful. Vinegar is made from cider by bacteria. Cheese when made is tough and indigestible, but after aging, or ripening, as it is called, the cheese becomes by means of the harmless bacteria in it soft, digestible, and better flavored. Air is about four-fifths nitrogen, and some of our crops need nitrogen in the soil where they can get at it. Some bacteria can assimilate the nitrogen from the air and put it in the soil; in a good clover field there are myriads of such bacteria living in the soil. Good sweet milk may contain as many as 5,000 living bacteria in every drop, which do no harm. And, if we wish clean healthful sour milk to make cottage cheese, some

of these must be of a certain kind. Usually this kind is present in milk, but, if it is not, when we set aside a bottle of milk it will spoil, and will not get sour at all.

Bacteria may grow under various conditions. As we have seen, some will grow in the soil, some in milk, some in vinegar. Bacteria may also be found in stagnant water, and almost anywhere where there is a little moisture and some organic matter. Bacteria have even been found in hot springs where the water is too hot to hold one's hand in it. In the laboratory they are often grown in meat broth.

Unfortunately for us, some bacteria seem to prefer the human body as a place to live. These are the disease-producing organisms. They are unable to select and reach their victim of their own will, but they can reach him by being carried to him in one way and another. Some attack through the mouth and nose—by water, milk, food, hands, or by someone coughing or sneezing in one's face. Others attack only when they happen to find themselves in a cut or wound, which has been improperly cleansed.

Once entry is made into the body the small criminals grow in special places according to their preferences, providing they can get there. Diphtheria organisms, for example, usually grow in the throat. Typhoid germs seem to prefer the intestines. The organism causing tuberculosis seems to be able to set up house-keeping in almost any part of the body. Some like to travel, and ride around in the blood. Tiny worms, reaching the person through eating insufficiently cooked pork, like the muscues, and cause serious aches and pains.

Disease may be produced in several ways. The tiny organisms (if one is a ten-thousandth of an inch long it is considered quite a large one) may cause trouble merely by their numbers, so rapidly do they multiply. Or, they may use the tissues surrounding them for food, thereby damaging the tissues. And some, perhaps causing little trouble by themselves, give off a poison called toxin which is deadly in its effect.

How are we going to dodge these bacterial criminals, so small that we can not see them?

Although some germs can move in liquids, the most energetic among them even in a liquid will travel neither fast nor far. In air, they can move about only with the wind as it picks up dust, and in air the lives of most bacteria are short. In avoiding them it is not necessary to cross the street when one has to pass a house placarded with a scarlet fever sign. They are unable to attack unless chance leads them to you. The most we can do, then, is to reduce to a minimum the opportunities for the disease-producing organisms to reach us, and put our bodies in such condition that, if such organisms do reach us, they will not find their new home a happy one.

Accordingly the two best weapons in self-protection are knowledge and normal good health. Statistics show that people of good education, wherever and however secured, have less

disease of bacterial origin than uneducated people; and that people in good health are better able to resist disease of bacterial origin than people in poor health.

Knowledge may help in many ways. If we know that a milk supply is infected in most instances by a dairyman who is ill or who has illness in his family, as good citizens we see that our milk supplies are carefully controlled. If we know that some diseases may reach us through drinking polluted water, we will drink only from water supplies that we know to be good, or, if this is impossible, we will boil the water before drinking it. If we know that flies may carry disease germs, we can eliminate the breeding places and screen the windows. If we know that articles handled by a sick person may carry disease germs, we can avoid handling them, or wash our hands very carefully before touching anything else. If we realize that our hands, touching so many things daily, are sure to come in contact with disease germs once in a while, we can keep them scrubbed, and keep them away from our faces, and be very careful when handling food. If we realize that close association with a person with a cold is dangerous, we can keep our distance from such persons, or, if we have the cold, we can keep our distance from other people. If we know that soap is quite efficient in destroying germs, and that boiling always kills them, and that direct sunlight (not through glass) is destructive to bacterial life, we can use these means of self-protection.

The disease-producing organisms can not always be avoided, but if we know their means of travel, always from a sick person by a direct or indirect route, we can do much to protect ourselves and those about us.

Protecting our health by being healthy, so to speak, is of course accomplished by good living. We have all heard much of the right amount of food of the right kind taken at the right time, of the advantages of fresh air and of exercise, and all that. With most of us it is not a matter of knowing what is good for our health under normal conditions so much as it is a matter of acting in accordance with that knowledge.

In four diseases, we may further increase our resistance to attack over and above that acquired in putting ourselves in good health. Your doctor can give you treatment with diphtheria toxin-antitoxin mixture, which will put your body in such condition that, even if a few diphtheria germs reach you, you will not have the disease. He can test you to see whether you are able to withstand an attack by scarlet fever organisms, anxious to live in your throat. If the test shows that the germs would find your body a good place to live in, he can treat you so that you will not get scarlet fever. He can give you typhoid vaccine, which will protect you from typhoid fever. And he can vaccinate you against smallpox, so that you will not have this unsightly disease.

Just as there are many kinds of large plants and animals, so are there many

kinds of plants and animals in the unseen microscopic world. Most of these are useful, but some are capable of producing disease in man. The two weapons against these disease-producing organisms are knowledge, enabling us to ward off their attacks when they have not been avoided successfully.

M. S. Marshall,

Michigan Department of Health.

Sweet Cream Butter Popularized by Navy.

The keeping qualities and uniformity of sweet cream butter was first determined and popularized by the United States Navy, the Department of Agriculture stated Oct. 22. The full text of the statement follows:

In an address before a sectional meeting of the American Dairy Science Association at Springfield, Mass., William White, of the Department of Agriculture, brought out the part the Navy played in popularizing sweet cream butter.

For fifty years or more there have been individuals who preferred sweet cream butter, and early in the history of our State experiment stations some work was done to determine the storage qualities of the product. As the result of tests begun in the Department of Agriculture in 1905 it was proved that butter made from unripened pasteurized sweet cream could be depended on to maintain its high quality during at least eight months' storage at zero Fahrenheit.

In 1909, as a result of these tests, the Navy adopted the practice of buying each year a quantity of sweet cream butter to be stored and used as needed. In 1918 the Navy purchased more than 9,000,000 pounds of sweet cream butter from more than 100 creameries.

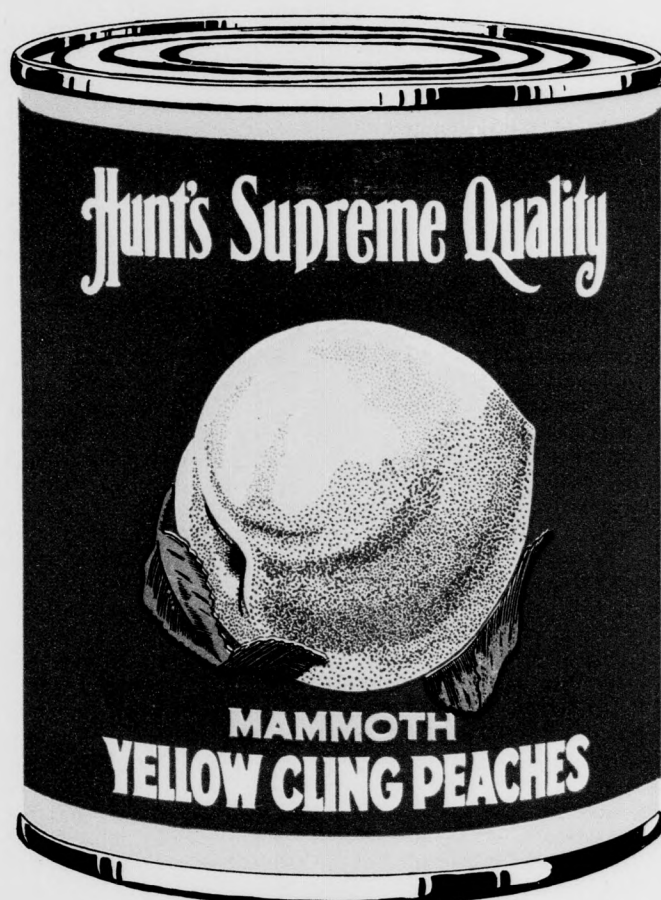
A New York butter dealer packed much of this butter for the Navy and was so favorably impressed by the remarkable uniformity in quality, even though it came from many scattered plants, and by its unequalled keeping quality, that he decided to sell it under his own brand. Other butter dealers followed his example.

Dealers and consumers approved the butter, and each year has seen an increase in the quantity manufactured. During the cold storage season in particular buyers are eager to obtain the product.

Last year one association of creameries reports to have marketed 50,000,000 pounds of sweet cream butter and to have paid to its members one-half cent a pound more for it than for high-quality ripened-cream butter.

Advertisements Should Reflect the Store Itself.

Make Christmas advertising individual. Study to achieve that art which will enable people to recognize your publicity even if the name and business address were cut from it, just as they recognize you even although you do not carry a sign card or sandwich board announcing your name. Individualized publicity is the sort which arrests attention, focuses interest on the lines you are offering and attracts customers to your door.



HUNT'S SUPREME CANNED FRUITS

Purity

Quality

Flavor

We are offering for distribution this full line of Hunt's Canned Fruits as follows:

APRICOTS

PREPARED PRUNES

STRAWBERRIES

ROYAL ANNE CHERRIES

BLACKBERRIES

PINEAPPLE

PEACHES

LOGANBERRIES

FRUITS FOR SALAD

PEARS

RED RASPBERRIES

PLUMS

This line embodies all the qualities that the discriminating housewife demands. Beautiful, luscious fruit, heavy syrup, and packed under the most sanitary conditions. The flavor of the fruit is entirely pre-

served as it is packed where it is grown within a few hours after picking.

Added to the fruit line we will also have to offer Hunt's wonderful line of Asparagus and Spinach.

LEE & CADY, *Grand Rapids Branch*

Grand Rapids, Michigan

WOMEN IN BUSINESS.

Youth and Personal Appearance Are Tremendous Assets.

Is it or is it not true that there are practically no office jobs for women who have left behind the bloom of youth? If true, with whom does the fault for this condition lie? Should the male employer be blamed for it? Or, as an anonymous officer of the newly established Co-operative Action Association recently asserted, is it the fault of those numerous attractive young blonds who guard the anteroom of offices and make it their business to head off older women who come in to apply for positions? Is it the fault of the older women themselves?

The director of the American Vocational Exchange, an employment bureau with offices in both the uptown and downtown districts, was asked for her opinion on the problem of age in relation to the employment of women. The bureau has been in existence many years and those in charge of it have had ample opportunity to note any changing tendencies regarding the position of women in the employment field.

"I think," said the director, "that there has been a distinct downward tendency as a result of the war. I mean by this that the conservative woman, no longer quite young, but trained and experienced, stood a better chance of a job before the war than the same type of woman stands today. I believe the reason for this change is to be found in the fact that the war brought many men into executive positions who otherwise would not have held them.

These men were not so experienced or so well educated as the type of men hitherto holding the positions and the step downward has been duplicated in the choice of women selected by them for positions in their departments. I believe, however, that the really high grade employer has not been influenced by this trend, and that he is as ready as ever to give preference to the woman with the education, training and experience that the job demands.

"At the same time, there is no good in shutting one's eyes to the fact that youth and personal appearance are tremendous assets to the woman seeking a job. I do not quarrel with this attitude on the part of employers, for it is more or less natural; but it can occasionally be carried to an extreme.

"For instance, I have actually had calls for a secretary with blue eyes or with dark hair. I have one client who happens to be short and his calls are always for the 'petite' type. On one occasion I was asked to supply a competent stenographer whose age should not be more than twenty-six. I sent an experienced girl who happened to have had her twenty-seventh birthday the day before. She returned from the interview and told me that all had gone well, and she had believed herself safe for the job, up to the last moment. Then the employer put his final question.

"Your age?"

"I was twenty-seven yesterday."

"I cannot take anyone over twenty-six. I'm sorry."

"I do not hesitate to say," the director continued, "that this question of age has been emphasized very much by employers in recent years. Many of my calls insist on girls not more than 30, and during the last few months I have noticed that many of the finest secretarial jobs are for girls not more than 26. The favorite age in the stenographic calls is from 23 to 25.

"I don't think that I am exaggerating in the least when I say that personal appearance—including age and looks and correct grooming—constitutes almost 75 per cent. of the qualifications necessary for securing jobs. In passing, I should point out that this stressing of youth on the part of the male employer often eliminates women of American ancestry, as so many very youthful applicants to-day come from alien homes where sound English speech is not spoken.

"You ask what are the specific charges the male employer brings against the older women. In the first place, there is the familiar complaint of lack of adaptability. In the second place, the very young girls are cheaper. Again, there is, of course, the natural human element in favor of youth.

"But in spite of these things, I feel very strongly that the older woman should not be barred at the outset. I mean by this that if she has the training and experience necessary, an employer should not refuse to see her merely because she has passed the exact age he asks for. At the present moment I know perfectly well that when I send out two applicants for an interview—one of them pretty, young, well-groomed, but not very experienced, and the other older, less attractive, but far more experienced—it will be the pretty and relatively inexperienced girl who will get the job.

"There is, however, another side to the question. After all, secretarial work is largely mechanical. It does not call for any creative ability or for any really unusual talent. Many women with unusual ability get out of such work by the time they are 30. The older women who in the mid-thirties are still making the rounds of the employment agencies hunting for secretarial jobs are for the most part women who are not qualified for anything better. But secretarial jobs can be filled perfectly well by younger women.

"The remedy for this state of affairs is, I think, the simple one of looking ahead. I mean by this that girls should do the same as boys when they start out in life. They should select their field and stick to it. If, for instance, a girl begins with a stenographic job in an advertising agency, she should stick to advertising. If she starts out with a job in, let us say, an engineering firm, she should try to stick to the engineering business. In this way girls who do not marry will end by knowing something thoroughly by the time that they reach 30. And if they know something of the business they are in, there is always a chance that they may improve their position and rise out of the secretarial ranks.

"As things are at present, the average stenographic or secretarial worker

does not dream of looking beyond the weekly pay envelope. She will jump from publishing to brokerage, from engineering to the movies, according to the immediate bait of the pay envelope. By the time she has reached her thirties she has a smattering of many fields and is thoroughly familiar with none. Then the decline sets in, and the complaints concerning age discrimination become loud and insistent on the lips of the women who failed to look ahead.

"I am sorry to say that women have not the same pride of achievement as have men, and it is this lack that makes so many of them flotsam and jetsam of business offices."

Mrs. Helen Winne Eldredge, the director of the Central Branch Y. W. C. A. Employment Bureau, is strongly of the opinion that the personality of an applicant is a decisive factor in her success, no matter what her age.

"It is the individual who counts," said Mrs. Eldredge, "and youth is only one of a number of qualities that go to make up a desirable personality. Some women of 35 complain that they are eliminated from even a preliminary interview on account of their age. I consider such an attitude extremely unwise, and I may say that in this bureau we interview an applicant on the basis of general qualifications and spend considerable time in trying to bring to the surface other qualifications or personal attributes that may offset the lack of youth.

"This does not mean that we consider lack of youth to be an advantage. Naturally, neither the 'Y' nor any one else can find jobs for women who possess no qualifications at all to hold them; but we do say that lack of youth does not constitute an insuperable barrier to getting a job, provided that an applicant has other personal qualifications. Indeed, I stress these personal qualities so strongly that I am prepared to say that if an applicant possesses them in a sufficient degree she will find that they sometimes count for more than training and experience.

"And, after all, why should not employers choose secretaries and stenographers who are personally agreeable to them? Why should they be expected to act differently from other people? All of us, either consciously or unconsciously, are influenced by personality. Unsuccessful persons are apt to be depressing, and depressing personalities are not wanted in offices.

"Speaking broadly, the problem of getting jobs is only another aspect of the survival of the fittest. The law is as inexorable here as elsewhere. It must be accepted. After all, the people who complain so loudly that they are not longer able to get jobs have enjoyed in their youth the same chances that the younger generation is enjoying at this moment. If they have not made good, I do not see that they can justly blame any one but themselves.

"Of course, I am willing to admit that there are some women who appear to be the persistent victims of circumstances and that failure to make good is not their own fault. But it is the average case we must consider, not the exceptional.

"You ask what I consider the chief reasons for failing to make good while still fairly young. In the first place, I consider that women should be content to do things within their capacity. It is no good for them to waste their time in attempting to do things entirely beyond their abilities and to fight to be where they cannot possibly get. There are countless women who do not in the least realize their own limitations and who complain bitterly because they cannot obtain jobs for which, in reality, they are entirely incompetent. Let women learn their own limitations and concentrate their energies on making good within them.

"Another difficulty is the matter of temperament. There are certain women who find the greatest difficulty in adjusting themselves to any job, no matter what it is.

"Good employment agents should see to it that young people are so placed that they do not reach an unhappy situation when in their mid-thirties. In this bureau we make no attempt to create a large turnover of placements. We want applicants to take a job for which they are suited, and to stay in it and make good in it. The plight of the jobless middle-aged is the best argument to parents so to train and educate their children that this situation is not likely to arise.—N. Y. Times.

Sell Slow-Moving Goods by Display.

Where do you keep slow-moving merchandise?

Grocers have their slowest-moving stocks under counters, on high shelves, and almost every place but the front of the store, where customers might see and buy.

Grocers are urged to get the goods which are poor sellers into the sections of the store where they will be most in prominence. Too many merchants apparently believe they are selling kleptomaniacs and hide or cover goods which should be placed openly so that they might be easily seen and examined. Added business gained by generous display of merchandise more than recompenses for a few dollars annual loss in goods which may be destroyed or shoplifted.

England Trains Men For Grocery Trade.

Since the end of the war 20,000 young men have taken courses of study devised by the British Institute of Certified Grocers. Of these over 10,000 have taken examinations on the courses and of that number half have been granted certificates by the institute.

This is the sort of education work which that organization in England is carrying on to produce grocers and grocers' clerks who know their business and are able to engage in it satisfactorily.

The National Association of Retail Grocers of this country, through its educational bureau, is attempting to work out a somewhat similar system.

There must be a short interval when a cantaloupe is no longer green and isn't yet rotten.

No accident ever happened without somebody being to blame.

*Greetings to
The Michigan Tradesman*

Champion of fair trade, exponent of sound
merchandising, friend of the right -- on its
44th anniversary.

**A. R. WALKER CANDY
CORPORATION
OWOSSO, MICHIGAN**

THE RULE OF DUE DILIGENCE.

All Must Guard Their Own Bank Checks.

Which stands the loss resulting from the alteration, forgery or fraudulent use of a check—the bank or the depositor? This is a question that no amount of answering seems to affect. In most cases, the layman will unhesitatingly reply that the bank is solely responsible in every case. It is this belief in one-sided responsibility, so generally held, that even leads the most conscientious of depositors to let down his guard in the making and handling of his check, secure in the conviction that in case of loss the responsibility is not his.

But the test in law of the responsibility for such loss is the determination of whose was the responsibility for the causes that made successful alteration, forgery or misuse of a check possible and who was derelict in the observance of that "due diligence" in writing and handling the check, without which the courts have ruled there can be no protection from loss. This insistence by the courts on "due diligence", is, in fact, a "rule of reason," the justice of which becomes apparent on examination.

When the courts have been called upon to determine responsibility, they have recognized that the bank is only a depository for the depositors' funds and will pay out certain of those funds on the depositors' orders, and that in the discharge of this function the bank cannot reasonably be expected to assume responsibility for acts and accidents which it cannot control.

Six billion checks are cleared annually in the United States and no bank can hold up payments on all of these checks until they have been verified. To do so would halt business. The bank will scrutinize checks for evidences of tampering and to compare the signatures with specimen signatures on their files. But the majority of checks are deposited in some bank other than that on which the checks are drawn. Hence it is easy to understand how unjust it would be to hold the depository bank responsible for all losses occurring, since the depository bank's only evidence of the amount to be paid out is that which appears on the face of the check. If this amount or the payee's name has been altered in such a way as to leave no evidence of the alteration, the bank has certainly not shown negligence.

The bank accepting a check for deposit cannot be expected to know to whom the drawer of the check gave it, or for what amount, save as the check itself indicates, and if the bank suffers a loss through a check deposited with it, the chances are that the innocent maker of the check will be sued.

Although there is no uniformity of law on the subject, since every case must be judged on the circumstances surrounding it, there exists a great body of court decisions in the various states, a digest of which gives a concrete set of given cases of which losses may be incurred by a depositor and which have their causes, in a general

way, from the depositor's negligent acts. Grouped, these cases are:

1. Where the loss arises out of the negligent acts of the depositor committed prior to the signing of the check.

2. Where the loss results from the depositor's negligence with respect to his act of drawing and signing the check.

3. Where the loss arises from the depositor's negligence with respect to his custody of the check after execution, but prior to delivery by him to the first holder.

4. Where the loss results from the negligent acts of the depositor with respect to the act of delivery to the first holder.

5. Where the loss results from the negligent acts of the depositor with respect to his examination of his canceled checks after their return to him.

Under the second heading are cases involving in one way or another acts of negligent execution, as a result the bank on which the instrument is drawn acquires a right to debit the depositor's account upon a check or for a sum which the drawer did not intend. These cases may be classified into the following subdivisions:

(a) Where the drawer's negligence has resulted in his signing of a check which he did not intend to sign.

(b) Where the drawer knowingly signed and delivered a check, but left formal blank spaces therein, such as for the amount or for the names of the payee.

(c) Where the drawer knowingly signed a check, complete in all respects, but so executed that it could be altered, usually as regards the amount, by the insertion of words and figures therein, without erasing anything on the check as originally drawn.

(d) Where the negligent execution has invited or has rendered a subsequent alteration by erasures and substitutions easier than it otherwise would have been.

Three court decisions rendered in cases under Group 3, where loss arose from the depositor's negligence with respect to his custody of the check after execution, but before delivery to the first holder, maintain that the drawers of a check is under a duty to drawee bank to prevent the escape of the instrument. According to these decisions, even though the instrument is stolen from the possession of the drawer and completed without authority, the drawee bank is justified in debiting the drawer's account, whereby the loss is borne by the drawer.

In cases under Group 4, where the loss results from the negligent acts of the depositor with respect to the act of delivery to the first holder, the loss usually falls upon the drawer, although a substantial change of the facts will relieve the drawer from liability. For instance, where the drawer by fraud is induced to draw and deliver his check to a person under the belief that the person with whom he is dealing is the person whose name appears as the payee. The fraudulent party impersonates another, usually some one of known financial standing, and the drawer is misled as to the identity

of the person with whom he deals.

Decisions on cases coming under Group 5 are more numerous than on others embraced in any of the several groups. There are three sub-divisions of cases where the loss results from the negligent acts of the depositor with respect of his examination of his canceled checks, after their return to him from the payee bank. These are:

1. Where the drawer's name has been forged.

2. Where the body of the instrument has been materially altered.

3. Where there has been a forged endorsement.

In cases in the first two sub-divisions the court seemed to be agreed that the failure on the part of the depositor to discover the forgery or alteration upon return of his canceled checks and promptly to notify the drawee bank constitutes such negligence as will throw the loss on the depositor.

As regards the duty of a depositor to look for and report the finding of forged endorsements, the courts are not agreed. But most of them hold the depositor is under a duty to look for forged endorsements.

An analysis of the circumstances of the causes at action and the decisions rendered wherein the maker of a check is held responsible for a loss gives the following summary of reasons for reaching decisions:

The check was carelessly drawn.

The maker, in handing his check to an unknown person, did not show "due diligence."

The maker signed his checks in blank and left them in charge of an employee.

The maker did not observe "due diligence" in seeing that the check was sent to the proper person.

The criminal who cashed the check had previously established his identity with the bank.

The bank showed "due diligence" by telephoning the maker's office to verify the check and an employee, a confederate of the criminal, answered the telephone call and verified it.

The maker was negligent in not checking over his canceled vouchers immediately upon their return to him from the bank.

It is evident from the foregoing that in a great variety of circumstances banks are held not to be responsible for losses, that the maker of a check must assume responsibility where loss has been due to his failure to exercise "due diligence," and that the courts' construction of what constitutes "due diligence" is such as to make it incumbent upon the depositor to employ every proved means of protection against loss due to frauds upon his checks.

Jas. E. Ryan.

New Trade Practices.

The diet of the American family has been materially changed in late years. This fact has added importance to the conference of the edible oil industry which has been called by the Federal Trade Commission to bring about the elimination of unfair practices. The success of this conference should have a wide bearing on the retail and wholesale grocery trade.



SURESET JELL

in 9 pure fruit flavors that please.

SURESET always sets and is clearer than others. Its fragrance, flavor, color and firm tender texture make it the best dessert you ever tasted.

4 doz to the case \$3.60—

One dozen free with 5 cases freight paid.

SURESET—The
Michigan Dessert

SURESET JELLY
PRODUCTS CO.

Grand Rapids, Michigan



5 lb.,

1 lb.,

½ lb.,

¼ lb.,

Cans

HARRY MEYER
Distributor

816-20 Logan St. Grand Rapids, Mich.

If It's

PAPER

Write us

The DUDLEY PAPER Co.
LANSING MICHIGAN

Distributors of Hammermill Bond

A Much Talked of Man.

He owns and runs a one-man clothing store in Madison, Iowa, and has been selected by a magazine writer as the oft-mentioned "average man" whose opinions and characteristics and habits are representative of the citizenship of America. He is not a day laborer, or a mechanic. He has no trade, and is not skilled in the production of any manufactured article. Nor is he a professional man, a banker, a politician or a farmer.

He is a business man with a common education, is married and has four children, lives modestly, belongs to church but is not regular in attendance, likes the movies, is a party man, belongs to fraternities and a business club, reads newspapers but cares nothing for foreign news. His home is his first interest and his business comes next because it provides for his home.

This "average man" is Roy L. Gray. He lives in Fort Madison, a small town of 12,000 population in Iowa. There is much significance in his selection because Madison is the "average town" in the country in population, location and climate, and Mr. Gray was selected by its citizens as the "average man" of the community.

We now have a clue to the true idea of what constitutes an average man in our country. He is, first of all, a family man. He is the proprietor of a business—a small one he runs himself. He has habits of industry, and is a saver, else he would not own his business. And he looks after his business and pays taxes. He owns an average-priced car, lives respectably but not fashionably, enjoys radio music and minds his own business. He is neither a disturber, an agitator nor a fanatic, and is non-committal on prohibition—just the average cautious, prudent, careful small business proprietor. Do not forget that he owns his business, and is therefore as a taxpayer more concerned in economical government than he is in his political party, at least in his home town's local affairs. A good average, we would say, with whom the destiny of popular government may safely be left as the balance of power in elections.

W. G. Sibley.

Nine Per Cent. of Retail Sales Made by Chains.

It is estimated that \$3,400,000,000 worth of various merchandise and food-stuffs is purchased each year by American consumers through chain stores, according to a survey recently made public by the Chain Store Economic and Financial Research Bureau. This is an increase of \$2,031,000,000 in volume since 1921.

Their report shows that 9 per cent. of the \$37,000,000 constituting our total annual retail sales is done through chain store systems. The balance of this volume is distributed as follows: Independent stores, \$25,000,000,000 or 68 per cent.; department stores \$5,000,000,000 or 15 per cent.; mail order houses, \$1,500,000,000 or 4 per cent. and house-to-house selling, \$375,000,000 or 1 per cent.



"The Bank on the Square"

PARTNERS

A big business is almost always a corporation, or a partnership. It is run by a board of directors, for many heads are wiser than one.

Yet most men do their planning and deciding alone. The merchant, the farmer, the professional man, the man who works for a wage or a salary—these men too often hesitate to go to others for counsel. They have no partners; they work alone.

The officers of the Grand Rapids National Bank—experienced, competent, helpful—are here to be partners for all such men in the business of real, permanent progress. They are very much interested in you and in your work. For they know that this bank's success is bound up in yours. They are here to help you.

The Grand Rapids National Company is owned and controlled by the stockholders of the Grand Rapids National Bank, and is operated to give investment counsel, guided by the experience of the bank, to the public.

GRAND RAPIDS NATIONAL BANK

Established 1860 — Incorporated 1865

NINE COMMUNITY BRANCHES

Our bi-weekly "EXECUTIVES BULLETIN" will be sent free on request

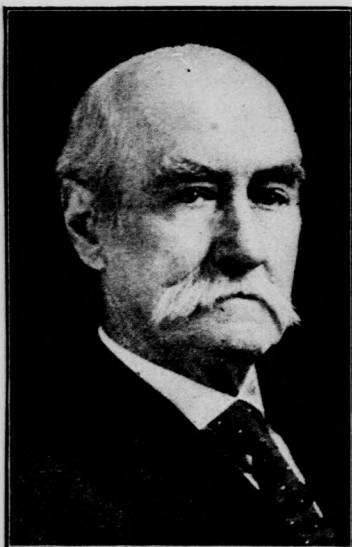
WORTH WHILE PUBLICATION.

Old Timer Frees His Mind Once a Year.

Forty-four years under one management is the record of the Michigan Tradesman, one of the greatest trade journals in the United States.

In 1883 business had not reached the high water mark it occupies to-day, and Stowe's little enterprise was looked upon as a very small affair, yet it has weathered the gale and stands to-day on the very high pinnacle of prosperous trade publishing. It has catered to the wants of the tradesmen all these years and never failed the merchant in an emergency.

Stowe's line on cheats and frauds is worth to the honest dealer far more than the price of the journal. There is something within its covers for every member of the family and it might well be called the people's paper. We are never disappointed in the publisher. Whenever any questionable transaction



J. M. Merrill

comes before the public all are interested in reading what Stowe has to say on the subject, just as the political world once regarded the editorial utterances of Horace Greeley, the masterful editor of the New York Tribune.

Greeley graduated from his humble New Hampshire home into the greatest editor of the United States. In the world of business Stowe holds that position to-day and no man dare question his motives when we all know him and his pronounced honesty so well.

It is worth a lifetime of effort to win such a hold upon the public, the business public more especially, as Stowe has won in the forty-four years of stewardship behind the editorial columns of the Michigan Tradesman.

It seems that the editor of the Tradesman long ago adopted the motto of Davy Crockett, "Be sure you're right, then go ahead." That has been the motto of the man from the beginning of his work on the Tradesman. He has refused to knuckle or compromise, a fact which has made his name respected among business men everywhere. Such a record is far more worthy than a dozen elections to Congress or even to the Presidency.

Stowe has never bowed before any

man or organization of men whatever. For this alone he is worthy to stand among the finest in the land. The columns of the Tradesman cannot be bought. With so much corruption in the land it is a mark of the greatest respect that we speak thus of the Michigan Tradesman and its editor.

This trade paper is a non-partisan publication and sees good in all parties, as well as corruption wherever it occurs. Honesty and the reverse are not the exclusive prerogative of any party. There are scoundrelly democrats, dishonest republicans and scaly prohibitionists and independents. Honesty bears no party or church name; it is simply a matter of personal morality and must be upheld wherever found. Nobody dare undertake to impeach the honesty of Stowe's Michigan Tradesman because it is unimpeachable.

It is a good thing for the community that this is so. A little leaven leavens the whole lump, and the leaven of the Tradesman's incorruptibility has gone beyond the State line into the byways of the business world.

It is worth while to have such a publication as Stowe's Tradesman. Had the editor seen fit to enter politics he might to-day be an ornament to congressional halls, but none of that for him. He chooses rather to serve the whole people on the editorial tripod than to bask in the favor of political life. It is good that this is so, else there would to-day be no Michigan Tradesman, which fills a great want in the business life of the State and Nation.

The writer was at one time engaged in the mercantile business among the early lumbermen, at which time a genuine merchant's journal was unknown. The first paper of the kind which I call to mind was known as the Grocer's Criterion, which had a limited circulation among business men. It was published in Chicago and was merely the personal organ of a certain wholesale grocery house.

Business men should not stint themselves to any publication, but when figuring on what papers and magazines are necessary for home and office, there is not one so indispensable as the Michigan Tradesman. Most Michigan merchants have found this out and are acting accordingly.

In fact, I know a number of people who are not in the mercantile business, yet are regular subscribers to Stowe's Tradesman. There is so much between the covers of the magazine to interest the general public, even aside from store and store connections, that nobody should be without it.

As for the merchant, he is certainly missing a lot and not doing his business justice who attempts to stagger along without the Tradesman.

Printing a trade paper is very much like any other business, from farming to storekeeping. Success depends on the man and not the work he is doing. There are many persons doing business who just hang on the skirts of real merchandising, apparently content to live from hand to mouth. Such is not real business, however, any more than are the scratch farmers who are content to sit and smoke the pipe of

Sherwood Hall Co. Ltd.

GRAND RAPIDS

WHOLESALE AUTOMOTIVE AND RADIO SUPPLIES

Are these supplies being properly retailed in your vicinity? If not, get in touch with us.



Over Sixty Years Service and Satisfaction in Western Michigan

THE GUARANTEE BOND & MORTGAGE CO.

of Grand Rapids

Capital \$2,500,000

Equipped to do everything in connection with the transfer of real estate

Our Specialty

Abstracts of Title
and
Title Guarantees

A guaranteed title means peace of mind and safety

Always at your service

NORRIS BUILDING

107 LYON ST., N. W.

ease while their crops are going to the dogs.

Successful farming, like successful merchandising, depends on following a right principle, to do which one must neglect no opportunities which offer along the pathway of life. I imagine it would be hard to find a no-account business man, either on the soil or in the store, who has been a habitual reader of Stowe's Michigan Tradesman. These successful traders know whereof their success springs from and are not among those who are constantly whining about hard times and no opportunities to make good.

The merchant who has constantly on his desk the Michigan Tradesman is the man you can tie to in an emergency. At one time "book farming" was a subject for jest among a certain class of land workers. Later years, however, go to show that a certain amount of book knowledge of soils is in no way to be despised. A man from a mercantile desk has been known to go onto a farm and outgeneral the farmers long used to the sod in every branch of the work. Why? Because he availed himself of book knowledge to make his lands yield a profit, as so many of the general run had failed to do. It is best not to snub new recruits, no matter from what source they spring, but hold fast to that which is good and add new ideas as practice proves them worthy of acceptance.

With it all they need a trade paper. To be sure, there are farm papers in plenty, but none that can compare with the Tradesman as a helper in time of need. It seems foolish to say, perhaps, but I am not sure that a page or two to farm interests would not be a welcome addition to the mass of good things the Michigan Tradesman dishes up to its subscribers.

I have known the Michigan Tradesman for several decades and have ever found it an interesting household publication which, once introduced, will never be dropped from the business man's table.

Let the merchant reflect for a moment on what would be the situation if this trade journal should suddenly go out of business. It would be like the going out of the sun at mid-day. There is no danger of this while our friend Stowe remains with us and even later it may be possible, perhaps, for some one trained under his tutelage to carry on. May that day, however, be a long distance in the future.

I was reading the other day of a woman who had lived past the century mark and had never seen a sick day. Wonderful vitality! Let us hope and believe that the editor of the Michigan Tradesman may reach such a period of earth life before he drops the pen of editorship. J. M. Merrill.

Two More Tributes To Mr. Garfield.

To place a true estimate upon the value of a life, with its complexity of hopes, aims, ambitions, frustrations and defeats, is usually an impossible task, but in the life of Charles W. Garfield it may be attempted, if ever. I have known him nearly half a century, have watched his ideals of community and civic betterment from birth to maturity, with never a hint of ulterior mo-

tive or self aggrandizement. It can be said of him truly that he "has lived by the side of the road and been a friend to man." The city of Grand Rapids cannot be discussed without frequent recourse to the life and deeds of Charles W. Garfield. A visit with this man of kindly earnestness, granite integrity and lofty ideals is a soul refreshing experience and I bespeak qualities of heart and soul which constitute the man we know as Charles W. Garfield. Charles H. Bender. Grand Rapids.

By sheer merit alone the forty-fourth anniversary issue of the Tradesman will attain commensurate attractiveness and if you have invited comment on Mr. Garfield, you will be pyramiding superlatives. In fact, I know that you already have rare copy ready at hand. And so far as I am concerned, Mr. Garfield defies human expression. We like him because he is likable. We love him because he is lovable, ad infinitum. Human expression is quite futile when the subject is so obviously far above mere tribute. Nor have I the poetic or romantic gift. So that's that.

What interests me most, as I have previously told you, is that some very practical and substantial expression of Mr. Garfield's ideals and usefulness be made possible while he is still with us to counsel to that end, as well as enjoy the contemplation of good purpose projected well into the future.

For a very long time I have felt that a well devised plan of generous endowment for the Park Playground and Boulevard idea would come as near as anything to perpetuating the community uplift, which for years has been his dominating motive. I am not sure that this should be given publicity, but I do want to record this idea to you, my friend, and friend of my friend, to the end that something may be started before it is too late for apropos setting and impetus.

J. Arthur Whitworth.

Grand Rapids.

You've Got To Be Bigger.

Bigger than your job if you ever expect to be promoted.

Bigger than your opportunities if you would get the most out of them.

Do you do only what you are told to do? Then you'll never capture any of the prizes the world is always willing to bestow for initiative.

Do you do only enough to get by? Then some day you'll be surprised when they hand you the go-by.

It's a strenuous, up-and-doing age in which we live. Progress tramples all over the fellow who stops to look back.

Don't look back. Look ahead. Have a goal. Keep your eye on it. Sometimes the tears may blur the view, but the man worth while is not only the man who can smile, but he who can keep on even when he can't see why.

We must grow or stagnate. There is really no such thing as a middle ground. Unless you're digging you're likely to be covered up. Buck up or step down.

pancake Season is here!

REPEAT BUSINESS right through the winter months when you sell Henkel's Self-Rising Pancake flour!

Your customers will like the fluffy pancakes that it makes. They're quickly made--delicious, too, with that good old fashioned flavor everybody likes. Get your customers to try Henkel's once and they'll be back for more!

COMMERCIAL MILLING CO.
CLEVELAND DETROIT PITTSBURGH

Millers of Henkel's Velvet Cake and Pastry Flour and Henkel's Best Family Flour. Laboratory and kitchen tested. Every sack guaranteed. "Made Good" since 1855.



DIAL 93569

G. B. READER

WHOLESALE DEALER IN

LAKE, OCEAN, SALT AND SMOKED
FISH

1046-1048 OTTAWA AVE., N.

GRAND RAPIDS, MICH.

SCHOOL TEACHERS.**They Render Great Service To Our Nation.**

School teachers are in a position to render greater service to our Nation than the members of any other profession.

The fact that nearly every child in the Nation is under the direct influence of our schools from the age of six to eighteen, the most impressionable years in life, brings a realization of the vastness of the responsibility of teachers. The chief purpose of the schools should be to train our young people in high ideals of manhood and womanhood and to keep always before them a high standard of citizenship and loyalty to government. I believe the schools are accomplishing this purpose in a large degree and I am glad to notice the general trend of educators to emphasize the importance of this phase of training.

Educators always should be open to improved methods of teaching. Not that they should accept every proposal of a change, but an attitude of alertness to find a better way will help them to discriminate between the practical and impractical. I am interested in the experiment being tested out by the Wisconsin State University by President Glenn Frank, in which 120 University freshmen and eleven faculty members are trying out an entirely new method of instruction, new at least to our University, although Dr. Frank tells us the plan is as old as time. These students will study how to meet situations, rather than merely learn certain subjects. We cannot tell how practical this will prove to be, but at least it is worth finding out.

Education is a continuing experience. School is just a workshop in which to learn how to handle tools. I know from experience what it means to be without these tools. It means doing everything the hard way. Any boy or girl who is not forced by necessity to earn his or her own support who gives up a high school or university education to go to work is short-sighted.

The average untrained man who goes to work at the age of 14 earns a maximum of \$1,200 a year or less. Not more than \$2,000 is earned by him during the four years that would have been given to a high school education.

The average high school graduate earns a maximum of \$2,200 a year, although there are numerous exceptions to this rule. The University and Normal School graduate is better fitted to take advantage of opportunities as they present themselves, because of his better training. The boy or girl who expects to be among the leaders of his or her generation must get the best education available. There are certain fundamentals every method of instruction should impart, such as thoroughness, earnestness of purpose and scrupulous honesty. With these as the basis of instruction and of learning, there can be no failures.

Civil government is taught in the schools and is very helpful in acquainting the students with the details of our system of government. But aside from this course of study, every child learns something of the fundamentals

of government by being a part of the school system.

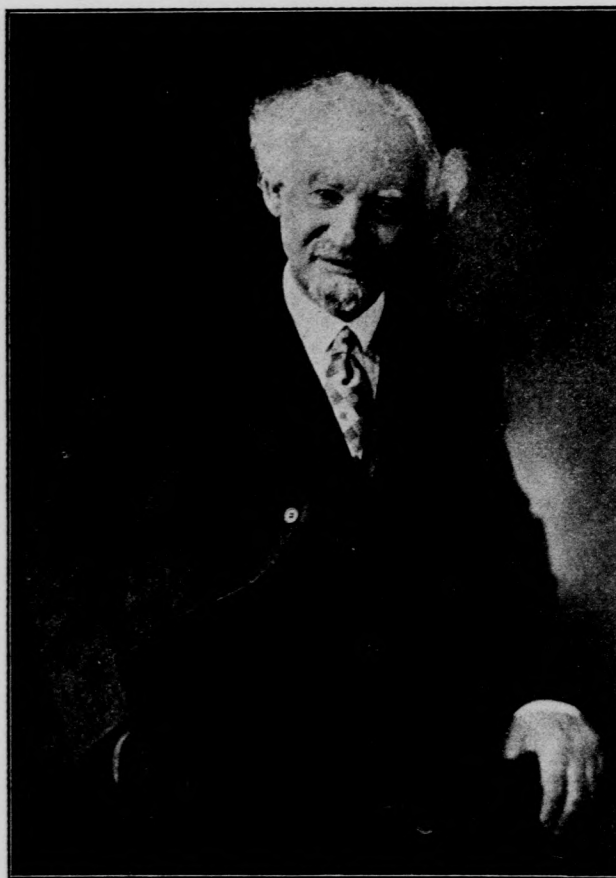
A teacher's attitude toward her superior officers is noticed by her students and they are apt to follow her example. If she is respectful and carries out orders wholeheartedly, her students are apt to treat her with greater respect and be more obedient. Sometimes the teachers feel the same rebellion to orders that the students do, and at such times their good judgment and loyalty are severely tested. At such times they must consider the situation very carefully. Is the superior officer within his rights in issuing such an order? Is it the teachers' duty to obey his orders? If it is, then they should carry them out whether they consider them wise or not. It may not be a wise decree, but it is not with-

love. If they love good, they will be good; and if they love evil, they become evil. So it is very important that teachers win their students by their love and patience and sweetness. The teaching, "Love thy neighbor as thyself," is needed in the school room, as it is needed everywhere else. When all else fails, love wins the day, because God is Love.

Solomon Levitan.

Business Zones.

Nearly every industrial city in the United States to-day has in operation or in prospect zoning regulations. For this reason the decision of the District Court of Minnesota upholding the municipal zoning ordinances of Minneapolis will be of great import to real estate owners, building constructors



Solomon Levitan.

in the jurisdiction of the teachers to pass upon its wisdom. Unwise rulings destroy themselves eventually. If they do not work out successfully, they will be changed for something better.

It is the privilege of teachers to confer with the principal or superintendent in case they feel he has made a mistake. But in the end the teachers should submit gracefully to his final decision and co-operate with him to the best of their ability. Such co-operation usually results in advancement.

If the teachers have the spirit of co-operation, they instill the same spirit into their students, and by so doing, they teach a valuable lesson in citizenship. Many times teachers are the ideal of young people. It is not difficult for people to become like the ideal they

and operators of factories and industrial plants throughout the entire country.

Losing a Customer.

One of America's leading foreign customers in the shoe trade is likely to get away from the manufacturers of this country. This became evident from the announcement of the Department of Commerce that the output of Canadian boots and shoes for the first half of this year totaled nearly 9,000,000 pairs. Canada recently has bought the larger part of her footwear from the United States.

It takes a lifetime to get a good reputation, yet one may lose his in a day. Realizing that fact, we should all be a little careful how we treat it.

TEACHING HONESTY.**School Lessons Need Backing in Late-Business Life.**

Public school lessons in honesty have quite rightly been urged for several years as a curb on crime and as a prevention of youthful dishonesty. A philanthropist is furnishing a carefully prepared textbook free of charge; and the experiment is being tried in many schools. The textbook, among many sound and excellent teachings, points out that criminal dishonesty—theft, embezzlement, forgery—almost always causes the wrongdoer bitter and lifelong unhappiness. Certainly every one who has ever studied the desperate, brutalized faces in a penitentiary will wholeheartedly agree that the latter important truth cannot be too deeply and permanently fixed in every young man's mind.

But there are other forms of dishonesty which are not legally punishable—misrepresentation and profiteering in merchandising, and exploitation of human helplessness, poverty and ignorance. Unfortunately, no convincing evidence can be given that these types of dishonesty bring suffering or sorrow to the perpetrators. Obviously, when youth, after entering business, makes this discouraging discovery, honesty theories learned at school will receive disillusionment.

The only argument which can be used against non-punishable forms of dishonesty is that they are anti-social; and the plea of obligation to society will keep youth honest only in so far as youth notices that it is keeping elders and superiors honest.

Thus, although youth should most certainly be taught honesty in school, most young men will actually learn honesty chiefly from their daily experience and treatment in practical business. Although honesty may be suggested and explained by a teacher, it will become fixed in a young man's mind as a desirable and necessary life policy only by the constant example of elders and by watching the daily practices of superiors and employers.

I most strongly believe in public school honesty courses. But I also believe that an actual convict-to-convict investigation in the Nation's prisons will show that many young men become dishonest because the only honest work they can get is that in which labor is underpaid and exploited.

Ranulph Kingsley.

Ant Nurses.

Professor E. A. Andrews of the Johns Hopkins University discovered, while recently studying ant hills, that ants sometimes move their babies from the colder to the warmer side of their homes. By putting thermometers inside the ant houses, he found the inside temperature warmer than the outer air; and since the sun was the only heating plant, the Southern side of the hills was warmer than the Northern. He says that twice he watched a procession of ants carefully carrying unhatched ant babies from the colder to the warmer side. Apparently, even insect parents know the importance of warmth and sunshine for babies.

Crystal **Domino** Tablets

For all Hot Drinks



"Sweeten it with Domino"

THE NOBILITY OF SERVICE.

Square Play in Business Ensures Reasonable Returns.

Business men of to-day look upon service as the foundation of success, yet many though recognizing this fact, limit the operation of service and misconstrue its meaning to such an extent that only one phase of service becomes operative. As we go along the street we see signs advertising "free service," "crank case drained free of charge," "save money by trading here" and a lot of other more or less meaningless phrases, for service does not alone apply to a physical or mechanical effort, but as well to the quality of merchandise distributed, the equality of value, the utility of the merchandise, its efficiency and satisfaction-rendering properties. Sound-headed men and women know better than to expect something for nothing; most of them are happy to obtain honest value for their perfectly good American dollar. They not only want a certain thing, possessing certain qualities, at a certain time, but they want to know in advance that the honor and integrity of the man with whom they are dealing assures them of all these requisites of real service. An excellent value delivered at the wrong time is not service; prompt delivery of merchandise minus quality is not service; prompt delivery of quality merchandise at an exorbitant price is not service. The desired quality, delivered at the desired time, at a reasonable price is service, although worthless merchandise at any time or at any price no matter how cheap is unserviceable.

Lack of service may have its inception in the purchaser's attitude. This condition is aptly illustrated by the following simple anecdote:

Prospective customer: I want fifty cents worth of alcohol.

Drug Clerk: What do you want it for?

Prospective customer: Twenty-five cents.

This truly illustrates a trait many of us possess. Many times we, as prospective purchasers, overlook fundamentals searching for price; seek cheapness instead of efficiency, when as a matter of fact we know price is only a barometer indicating degree of value as a general proposition. Competition takes care of this condition very nicely, at least from the standpoint that merchandise is seldom worth more than the price of it.

When any of us produce, or sell, or deliver merchandise, or professional services, at a reasonable price, to any one, or the community at large in a general way, that adds to the pleasure, or the comfort, or the profit of that individual or community we are rendering a service, and the kind of service that builds men as well as business, but when we do less we are not rendering 100 per cent. service, and will ultimately suffer financially or morally, and the community will suffer with us.

The next time you go to New Orleans it will be decidedly worth your while to visit the corner of Camp and Prytania streets, for you will see at this location a monument erected to the

memory of a woman, one of the very few erected to women in America. This monument portrays a woman dressed in calico, with a shawl over her shoulders, sitting in a chair with her arm about a little child, a position familiar to the people of her city, and her city is an appropriate expression, for she aided in the building of it. The statue bears the simple legend "Margaret," by which name she was known to nearly all of the people of New Orleans.

The building done by Margaret Haughery was not alone of stone and masonry, but of unselfish devotion to the many enterprises in which she was interested, and many worthy causes received her attention. Her own parents were immigrants and they died in Baltimore while she was a mere

in civil war days an education was not as accessible as to-day; she could not write, but she could serve, and she did with all her heart, with all her might, and with all her soul. While her earnings were small, she gave, not 10 per cent., but one-half, to charity. She soon was able to enter business on a small scale and she prospered, and continued to donate a large portion of her profits to benevolent institutions. She held no grudges and played no favorites; she gave alike to Protestant and Catholic institutions, for she used to say "did not a Baptist family bring me up in my mother's faith, a Catholic?" There were no Jews or Gentiles, nor Yankees or rebels, to Margaret; they were all human beings, to be respected and treated as

by thousands, among them the officials of the city, and the Governor of the state, "the substance of her life was charity; the spirit of it, truth; the strength of it religion; the end, peace—and then fame and immortality." We might truly say her life was service in every sense of the word. It is decidedly worth while studying; it's an inspiration.

People do appreciate quality in man or merchandise. It is a phase of service they will not overlook. Andrew Carnegie once made the statement, "I have never known a concern to make a decided success which did not do good, honest work, and even in these days of fiercest competition, when everything would seem to be a matter of price, there still lies at the root of great business success the very much more important factor of quality. The effect of attention to quality upon every man in the service, from the President of the concern down to the humblest laborer, cannot be overestimated."

And how about the quality of the man Carnegie? Why do we quote him? Surely he was human, like other men, possessed of flesh and blood; who ate and drank and slept and mingled with other men. You know the answer. You know his entry into the steel industry marked an epoch in that industry. This great business of turning iron ore into steel rails and other serviceable equipment was placed on a higher plane through this man's efforts. He believed in quality of performance.

Carnegie was not great because of his wealth. There are a thousand men in the country to-day richer than he ever was in money. Carnegie was great because of the business he made; because of the men he built while he was creating a great business. Profit became an incident to his career. Strong character, high ideals, intelligent effort, unselfish devotion to the business, and thorough co-operation with every man in his organization from the chief assistant to day laborer, were the foundation of his success. Carnegie became great, not because of the money he made or the money he gave away, but because of the sterling qualities of the man; because of the service he rendered.

Why do musicians revere the name Paderewski? Are there not a million others who play the piano? Is he less human than the rest? Did some generously inclined friend create, through the purchase of publicity, his reputation? To all of which you will answer, it was the quality of his performance; the quality of the service he rendered. Only sterling quality endures; only sterling service builds permanently. Cheapness of quality or performance, of service, causes but passing notice; it is soon forgotten. Only those men, only those achievements, only that service possessing the highest qualities and benefitting the greatest number of people, become immortal and endure through centuries of time. That man whose works fade away and vanish as the darkness at the coming of the brightening rays of the morning's sun may never experience the immortality of life, while he whose deeds are kind-



Lloyd E. Smith.

babe. She was cared for by a Welsh family, who knew the circumstances of her existence, and while they were Baptists, they knew Margaret's parents were Catholics, so brought her up in the Catholic faith. Margaret grew through childhood to womanhood and to motherhood, soon after which both her husband and baby died, and in the meantime she had moved to New Orleans from Baltimore, so was alone in a strange city without money or friends, but she believed in herself and in humanity; she had been schooled in life's severities; she had known the love of friends, of husband and children; she had suffered the pangs of sorrow and the inconvenience of poverty; she never had the opportunity to obtain even a simple education, for

such. The people of New Orleans will tell you that every business enterprise in which Margaret engaged prospered. She was always known as Margaret to business men, politicians, bankers, newsboys, to black and white, rich and poor, alike.

One day Margaret was missed from her accustomed place of business and the word was whispered that she had gone to her richly deserved reward; that temporal things with her had become eternal, and overnight a subscription was raised for the monument to this noble woman, and as one studies it, and listens to the story of her life it is impossible not to be impressed by the influence of even one good life and the power it wields. As was stated at her funeral, which was attended



ARE you aware of the unusually large assortment and the very large stock we carry of the lines suitable for your business? May we ask you to tour through our convenient display rooms—compare our prices and note the irresistible bargains that will reap you a neat profit.

It does not matter how large or how small your transactions with us may be, you will always receive benefits that are the results of long experience and painstaking care.

TOYS and DOLLS
WHEEL GOODS
SLEDS and SKIS
PARTY FAVORS
NOVELTIES
FANCY GOODS

HOTEL and RESTAURANT SUPPLIES
"LEONARD" REFRIGERATORS
HOUSE FURNISHING GOODS
"COLEMAN" PRESSURE LAMPS
ELECTRIC LAMPS and APPLIANCES
IMPORTED FANCY CHINA NOVELTIES

SILVER WARE
DINNER WARE
PYREX WARE
TINWARE
ALUMINUM GOODS
CLOCKS & WATCHES

UNUSUALLY LARGE SELECTION OF
COLORED FANCY GIFT GLASSWARE AT POPULAR PRICES

*Come to Grand Rapids and to Leonards to make your Selection—
We are in the best position to give you*

Attention Prompt Service Low Prices

WRITE US FOR HOLIDAY CATALOG CORRESPONDENCE SOLICITED

H. LEONARD & SONS

IMPORTERS AND WHOLESALE DISTRIBUTORS

GRAND RAPIDS,

MICHIGAN

ly, founded upon the solid rock of integrity and unselfish service, the contemplation of a wise benevolence and reflecting the brightness of the noon-day sun to the souls of men, shall live forever in the heart of humanity, the eternal abiding place of God, and many are the men who qualify for such mention; pioneers, crusaders, teachers, inventors, artists, whose great sacrifices and benevolent services have been most appreciated centuries after the completion of their tasks.

Service, then, appears to be the rendering of the greatest good to the greatest number, only retaining a reasonable margin of profit for oneself in the conduct of business, profession or any other kind of enterprise. You may say that sounds simple, and surely all we want is a reasonable profit, but we have difficulty in obtaining it, and we give service too. What are we to do? The answer may be, you are not rendering the right kind of service; or you may not be equipped for the business or profession you are following, either financially or mentally, or even possibly physically. Not every farmer is a good farmer; not every merchant is a successful merchant; not every professional man is efficient. Many honest men have gone broke in every line of endeavor, through inefficiency, as well as many, many times through the dishonesty of other men, but that does not alter the fact that those men who live on in the hearts of men after eternity has swallowed up the physical, have been men who have rendered great service. Look about you for enduring business enterprises, and you will find they have been founded on the integrity of service, which means equality of value; suitability of merchandise to buyers requirements; prompt and efficient distribution, at a legitimate profit.

Then, too, we owe a service to our ancestry; probably it is better to say, we should liquidate our obligation to our ancestors by serving the present and future generations to the best of our ability in our respective fields of endeavor. We believe this is what the author of *The Humanity of Mankind* meant to impress upon our minds when he recently wrote that quite unusual book, which deals largely with the service idea. If you have not read it you should do so. It is rather socialistic in thought, yet capitalistic in practice, at least for the time being or until a better system may be developed, admitting the capitalistic, while imperfect, is the most efficient yet devised.

The suggestion is made that the present generation, and the one preceding it, have taken a great deal of credit for the progress of the past fifty years; possibly too much credit in view of the fact that these years have been those of utilization as well as of invention. In other words, the discovery of the method of utilizing steam for power would have been valueless had not iron ore, and the other metals been not only discovered, but methods devised to reduce the ore to a strong, formative mass, centuries before. In other words, each generation for centuries and centuries has contributed something to the comfort and convenience of mankind, and to-

day, through the accomplishments of earlier generations by their discoveries and inventions, we have been able to utilize, and further invent to the point where life itself may be lengthened, made more enjoyable more comfortable, and the knowledge of people greatly increased, again enhancing the value and joy of living.

We certainly are under obligation to live up to our responsibilities as citizens, as merchants, as farmers, as professional men, as laborers, by rendering honorable, efficient service in part payment for what we have received, as well as in anticipation of what we may reasonably expect in return for service rendered in procuring a livelihood. As stated, while the capitalistic system has proven efficient, much more than the socialistic, there is ample opportunity for improvement in view of the fact that only 25 per cent. of the people of the United States are really in comfortable and independent circumstances, as against 75 per cent who are largely dependent upon the day's work, without reserve, in event of unemployment, to properly provide for self and family. Think what it would mean to the business interests of the United States if the case were reversed; if 75 per cent. were in comfortable circumstances with reasonable reserves for periods of unemployment, and only 25 per cent. dependent wholly upon the day-by-day pay envelope. New factories would have to be built, or the old ones enlarged, to provide for the increased volume of trade. Manufacturers already recognize this fact and favor good wages; they know full well the purchasing power of the people is controlled by the pay envelope, and that the greater the purchasing power, the larger the volume of business. The employee, too must sense his responsibility and render commensurate service, else the whole plan fails.

These are but instances of where fair, square play in business ensures a reasonable return on the investment and satisfaction in the conduct of one's affairs. This is the thought and suggestion of the author of *The Humanity of Mankind*. He believes in ever increasing co-operation and service on the part of each for the good of all. We all recognize the fact this is as yet more of an ideal than a practice, nevertheless there is progress being made along idealistic lines that is tending more and more to make the ideal more practical through real, unadulterated, unselfish service both in business and the professions. May the good work go on, and let us remember that opportunity is always seeking men and women of ambition and integrity; of character and ability; of energy and enthusiasm; of perseverance and foresight; of appreciation and benevolence, upon whom to bestow her favors.

Too many of us feel we are somehow apart from the mass of humanity; that the community is one thing and we another. This is a wholly false conception of our position, for we are the community; we are the state; and the service we render is the service the community and the state renders, and the imprint of the handiwork of every man is ineffaceably engraven on

the heart and mind of the community; therefore may we build wisely for the future and generations to come shall say of us, they were men of vision; may we build diligently, without stint or neglect, honorably, without selfishness, and it shall be written, theirs was the nobility of service; may we build upon the solid foundation of integrity, from those imperishable materials, friendship, love, truth, and our city shall know, and the state, that we were men of character; may we build kindly, humbly, in the spirit of the Master; may we build in harmony with the beauty of nature, for then the immortals shall declare our souls to be in harmony with God, the Creator of all things beautiful, the Giver of every good and perfect gift, and to God they

shall return, for such building is service, the ultimate reward of which is immortality. Lloyd E. Smith.

Only a Husband.

Mrs. Smith, annoyed at the frequency with which a certain man visited her cook, spoke to her about it.

"Mary," she said, "when I engaged you, you told me you had no men friends. But whenever I come into the kitchen I find a man there."

"Why, bless your soul, mum, that man ain't no friend of mine, he's only my husband."

The best credit a merchant can get is the credit given him by his customers for square dealing, service, and quality merchandise.

KENT STORAGE COMPANY

Grand Rapids, Mich.
WHOLESALE DISTRIBUTORS

BUTTER — EGGS — CHEESE

Good Luck Margarine
Fresh Fruits, Vegetables, Nuts, etc.

PACKERS OF
Sunripe Brand Michigan Apples

I-BEAMS

H-COLUMNS,

CHANNELS

BAR ANGLES

STRUCTURAL
ANGLES

ROUNDS

SQUARES

FLATS

BANDS

REINFORCING

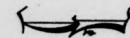
PIPE, CULVERTS

GALV. SHEETS

BLUE ANNEALED
SHEETING

GRAND RAPIDS STEEL & SUPPLY COMPANY

Warehouse and
Fabricators



21 SOUTH MARKET AVE.

Retail Store Education Is Popular.

Growing popularity of retail store education in the public schools was reflected by a statement issued recently by Isabel Craig Bacon, the Federal Board of Vocational Education's Specialist in Retail Store Education, who said:

"Retail training is doubtless here to stay. As long as it continues to fill a community need which intelligent store managers appreciate, it will not only remain, but it will develop and enter many new fields of retailing, as yet untouched. Keen competition and an educated public will demand it; progressive merchants are already enthusiastic over the results; the selling of the idea of retail store training to some of the old school of merchants has yet to be accomplished; but gradually the work of the retail training instructor is becoming less pioneering in its nature. The amount and kind of co-operation between schools and store executives has and will continue to determine to a large extent the future of retail training in the public schools.

"In former years students of business were limited in their training to routine subjects of stenography and accountancy. To-day business schools and departments are turning out students more and more clever in the tricks of these mechanical operations. Such expert routine operation is necessary, but these same institutions realize that for the business men of the future there must be added courses from which they will obtain a broader vision and a deeper appreciation of the world in which they are to operate; they must be trained in subjects of wide enough scope to give them intelligent and human insight into business at large. An elementary contribution, at least, for business study of a more extensive character is offered in the public school program through the courses of training for retail store service."

On a Convicts Return To Society.

Perjury, lawyers tell us, is a crime very prevalent in the trial of civil as well as criminal cases. It pollutes the very source of justice in the courts, because it is on the evidence quite as much as the law that cases are decided. Judges acquire great skill in detecting liars on the witness stand, which is one reason men with bad civil cases usually want a jury. We saw a judge once, in a civil case tried before him instead of a jury, in which the evidence was overwhelming against one of the litigants, decide against the evidence because, as he stated, "he had never heard so much brazen perjury in a case before."

A man recently released from prison after conviction of perjury has spoken of the embarrassment with which he returns to society as an ex-convict. It is indeed a distressing thing to have a blot of that kind on a man's career, because it is never forgotten. His enemies will urge it against him as long as he lives, and his friends are humiliated by it if they have any conception of what such disgrace means.

But for all that, the ex-convict, if he is truly repentant, and shows by his conduct that he is, will be forgiven by society after his sincerity has been

tested. But if he is not repentant, if he rails against courts and verdicts, he is likely to lose the sympathy of society—forever.

A sandwich is a simple article of food but the amount of management required to provide it in quantity for "the busy business man" and woman is not apparent until one looks behind the counters and the tiled walls of the lunch rooms that have transformed our noon-day routine. A generation

ago executives dined richly and heavily in the downtown cafes. Now they subsist on a glass of milk, a frosted drink and for solid food—only a sandwich. The fourth Earl of Sandwich, who first devised the arrangement of meat or cheese between two slices of bread so that he would not have to interrupt his card game, would hardly recognize the many-layered concoctions now served as "sandwiches." A profitable business rests on nothing more substantial than this.

A Good Time All Over.

"I envy that fat woman when she laughs."

"Why?"

"There seems to be so much of her having a good time."

Apt Definition.

"Pa, what does it mean when it says a man has arrived at years of discretion?"

"It means, sonny, that he's too young to die and too old to have any fun."

CONFIDENCE

THERE ARE FEW, IF ANY, LINES OF BUSINESS where the public must rely so much on the ability and integrity of the management as is the case with clients of a Trust company.

The first Trust company organized in Michigan, this company, through nearly forty years of increasing success, has endeavored to merit the confidence which has been extended to it so generously by the public which it has served.

OFFICERS

JOHN DUFFY,
Chairman of Board

NOYES L. AVERY,
President

HENRY IDEMA.....Senior Vice President
GEORGE C. THOMSON.....Vice President
FREDERICK A. GORHAM.....Vice President
JOHN H. SCHOUTEN.....Vice President
GUY C. LILLIE.....Vice President
ARTHUR C. SHARPE.....Treasurer

J. DONALD McCORMICK.....Ass't Treasurer
C. SOPHUS JOHNSON.....Secretary
AREND V. DUBEE.....Assistant Secretary
WILLIAM H. PERKINS.....Ass't Secretary
ALEXANDER S. PALMER.....Ass't Secretary
HARRY B. WAGNER.....Mgr. Bond Dept.

DIRECTORS

NOYES L. AVERY
CLARENCE S. DEXTER
JOHN DUFFY
FREDERICK A. GORHAM
THOMAS WM. HEFFERAN

THOMAS H. HUME
HENRY IDEMA
MINER S. KEELER
JAMES D. LACEY
AUGUST H. LANDWEHR
EDWARD LOWE

CHARLES T. MITCHELL
JOHN H. SCHOUTEN
GEORGE C. THOMSON
DUDLEY E. WATERS
E. W. WURZBURG

THE
MICHIGAN TRUST
COMPANY

The first Trust Company in Michigan

THE VILLAGE STORE.

History of Retail Business 120 Years Old.

The old "corner grocery" which I now operate with my sons, Bertram P. Perley and Charles N. Perley, Jr., on the square at Danvers, Mass., at the junction of Maple and High streets, has been run by a Perley for about 120 years.

John Perley, who afterward made a fortune as a New York merchant, came down to Danvers from Georgetown soon after the opening of the Newburyport turnpike in 1806 and established a small general store. The original building is now incorporated in the modern store, which occupies seven or eight times the floor space.

I have lived to see great changes in the grocery business as a whole and have had a hand in making the periodic alterations necessary to keep pace with the growing trade in my own store. We have our chain stores here, as elsewhere, but the old Perley corner is doing more business than ever. I was born on the second floor of the present store building in 1851. And I have always made my home there.

My boyhood recollections of the old store in the 50's are not sufficiently clear to enable me to speak understandingly. I remember how the old place looked, with its miscellaneous assortment of goods, from boots and shoes to pins and needles on the dry goods side, and dried codfish to salt and sugar on the grocery side. It was what was sometimes called a "West Indies Goods" store and rum was part of the stock in trade.

After graduating from the local high school in 1868 and completing a winter term in a Boston commercial school, I came into the store in the spring of 1869 to assist father, and I have been here ever since. I believe father had one clerk when I was a small boy, E. Warren Eaton. I think he had two when I was in the commercial school, but I cannot remember the name of the one that I displaced. The other was Hon. J. Frank Porter, afterward president of our savings bank.

For some twelve years father and I, with a clerk or two to help us, ran the old corner along the same old lines. Father died in 1881, at the age of 79, and it was five years before I made any decided change. The dry goods department had become a large one, and my uncle, Moses J. Currier, had charge of it in the last years of its existence. He and his family occupied one tenement and we lived in the second in the store building.

In 1886, Mr. Currier having died, I closed out his department and added meats and provisions, enlarging and completely renovating the quarters to suit them for a modern store. Package goods had then made some inroads on bulk goods. But we still weighed out almost everything from bins or barrels.

I believe it was about the time of the civil war that the first piece of package goods found a place on our shelves. It was called "Hayward's French Breakfast Coffee," and the container was heavy brown paper with a bright red front. I remember one old

farmer from Boxford who always spoke of it as "Napoleon's Boots." Like other tillers of the soil in the back country he used to drive down through Danvers to Salem and buy his rum right at the distillery. He left his order for groceries to be put up while he was completing the Salem end of his journey. "Five pounds of 'Napoleon's Boots'" was a standing requisition of his as long as the brand was on the market.

I believe it was over twenty years before we had another piece of package goods on our shelves. I think it was Quaker oats. Oatmeal was the only breakfast food I knew as a boy. It came in barrels, and we used to weigh it out by the pound. We didn't even have paper bags to put it in. We wrapped up each weighing in brown paper, folding in the sides and ends carefully so as to prevent sifting.

Havana brown sugar was the first sugar I remember putting up. It came in 500 pound boxes. We shoveled it out into a grinder, turned the crank by hand and put the pulverized product away in a dry place, to be afterward weighed out in amounts to suit the purchaser. I have that grinder yet.

I never personally sold any whale oil, but I have seen the barrels in which it used to come, and I know it was drawn off by the gallon. I have sold candles and gallon upon gallon of kerosene. We handle the latter lighting fluid in much the same old way. The oil companies pump it into a tank now, in our yard, instead of shipping it by the barrel. But we draw it off into the customers' containers. We have handled some of the square gallon cans that some of the companies pack in a wooden case, a dozen to the case. But our customers seemed to prefer the old way, and so we go on filling their cans, with their convenient nozzles for conveying the oil to the lamp or lantern. Gas and electric have not driven the lantern entirely out of use. And many lamps are still to be seen in living rooms in our territory. We are 300 years old as a community, and tradition dies hard with us.

We have no barter, as such, to-day in our store. In the old days farmers brought butter to us in pound lumps and larger packages, also eggs. They took goods from the store in payment therefor. Now all of our butter comes from a creamery and few of the local farmers keep more hens than sufficient to supply their own tables. Our green vegetables come from local market gardeners, who are paid in cash for each purchase.

There were no preserves in glass jars when I started in as a grocery clerk. Neither were there any pickled goods. Every farmer pickled his own small cucumbers, with perhaps a few green peppers and onions occasionally. Now we display the "57 varieties" of pickles and preserves on our shelves in just as enticing manner as we can, as like all other storekeepers, we find that their attractiveness often makes a sale without the aid of a human salesman.

I have seen the common butter cracker of our daddies grow to nearly 100 varieties. I remember the first pilot crackers. Now we have "saltines"

and "educators." No grocer can keep them all. They, too, like the pickles and preserves, are nicely put up. Red and gold and every other conceivable color is lavishly used by the lithographer to make each brand stand out over its competitor. I know, from my experience, that trade marked brands, generally advertised, sell themselves. A customer often walks to the cracker shelves and comes to the counter where I am taking his order, with a package to be added thereto. I am at the grocery counter every day, although 76 years old.

I think our store delivered its first goods just after the civil war. We had one horse. The center of our town had grown to quite a village by that time, although our particular village was then only forty years old. While Danvers is as old as Salem, her mother, the center of population changed with the coming of the railroad, and we are in the newest section. We never sent a team out for orders until well into the '80's. I should say it was about the time I sold out the stock of dry goods in 1886 and devoted all my time to other lines.

The delivery system has been a gradual evolution with us. As first, occasionally, customers would come to the store and give an order and ask to have it sent. Then we began to take orders while delivering and finally installed a system of an early call for orders and then a delivery later. The telephone has revolutionized this system, however. I should say that over half of our orders come to us by telephone in time for delivery before lunch or dinner.

The earliest bit of tangible evidence which I ever came across as going to prove the age of the store was a bill made out by John Perley to one William Hubbard, dated August 6, 1814. I gave it to the Danvers Historical Society for preservation. This old document, yellow with age and tattered and torn, but with the brown ink still legible, shows the following items:

7 qts. molasses	-----	\$1.67
1 lb. coffee	-----	.25
2 qts. rum	-----	.55
¼ lb. pepper	-----	.10
3½ sugar	-----	.58
1 lb. candles	-----	.18
½ pk. sault	-----	.22
¼ lb. tea	-----	.37
		3.92
Cr. by 4¾ butter	-----	1.19
		2.73
To ¾ tobacco	-----	.22
		\$2.94

"Perley's Store" was the nightly gathering place of the leading men of the town in my father's day, while their horses pawed the dust in the long open shed. Local tradition connects his name and that of the town orators with many amusing incidents. My father always wore a tall white beaver hat about the store, as was the custom of the times. And I presume that he was the leading spirit in the warm debates which were held around the old stove which stood in the center of the room. It was surrounded, or framed in, by a railing of 2x3 studding, nailed

to the floor, and the space thus enclosed was filled with white beach sand. Here the fiercely battling forensic warriors spat their tobacco juice between sentences, for the dry sand to absorb, when the rich brown expectoration did not unintentionally hit the red-hot stove and sizzle thereon.

We were the only store in town for years which kept the authorized edition of school text-books, by arrangement with the local school committee, and I have sold many a young student, now grown to manhood or womanhood, the books that he or she studied at the old brick district school houses that were then scattered about town.

Danvers is not only famed for its "Danvers onion," but for its bricks. And in the early days of my father's business life the town built most of its schools of brick. All have either disappeared or have been converted to other uses. The brick school that I attended in the lower grades is now the police station, but we are building a new and up-to-date junior high school of Danvers brick, and the classes will soon take up their studies there. But the pupils won't come up Conant street to Perley's corner to buy their books. A paternalistic State government now furnishes them and the cost is absorbed in our tax bills.

The immediate corner of the old Perley store is undoubtedly the oldest business structure on Danvers Square to-day, and I believe that I am the dean of the business men. The original building was but 15x25 feet and was erected soon after the Revolution. Its first occupants are unknown. I have shown the old fireplace in the southeasterly corner to many persons. The original cellar is still traceable.

John Perley, the original owner, is placed by the Perley family genealogist in the Linebrook Parish of Ipswich in 1803, plying his trade as a shoemaker, selling small groceries to the builders of the Newburyport turnpike as a side line. In his will he left a fund of \$30,000 for the poor of Georgetown and a similar sum, which was to accumulate until it became \$100,000. With the \$100,000 the Perley Free School of Georgetown was established and is functioning to-day. Among the old people in my boyhood Mr. Perley was affectionately referred to as "Johnnie" Perley.

My father, Amos Proctor Perley, then a young farmer in Boxford, Mass., twenty-two years old and unmarried, bought out John Perley in 1829. Father and John Perley were both descended from the first Perley to come to New England from old England. He was Allen Perley of St. Albans, Hertfordshire, Eng., born in 1608 and coming to Boston on the ship Planter, Nicholas Fracise, master, in April, 1635. He is described in the ship's papers as a husbandman, twenty-seven years old. He married Susannah Bokenson in Charlestown, Mass., and died in Ipswich, Mass., in 1675. His will is on file in the probate court of Essex county, at Salem.

Other than descent from a common ancestor, father never claimed any relationship with John Perley, and I have never taken the trouble to look up to see how many times "removed"

American Light & Traction Company

(Organized in 1901)

Controlling, through its ownership of stock,

Public Utility Properties

Serves a population of

2,850,000 with Gas

310,000 with Electricity

295,000 with Street Railway Service

In 1926

Gas Sales increased 12.6%

Electric Sales increased 21.6%

Passengers carried by Street Railways increased 5.6%

American Light & Traction Company

120 Broadway

New York City

I am from my distant cousins of the John Perley line. My store has been "Perley's Corner" for nearly a century and a quarter, and, as I have two sons in the business with me, both married, there is a chance that it may bear the name for another century or more. But big business is hemming us in on all sides, and the corner may become too valuable for a grocery store. We have the National bank on one side and the savings bank on the other and the post office is moving into new quarters on the opposite side of Conant street from my sitting room, where I write these lines.—Charles N. Perley in N. Y. Journal of Commerce.

Coffee Trailed From Tropics To All Civilized Countries.

Brazil produces about two-thirds of the world's coffee crop and the United States takes fully 60 per cent. of the shipments from that country, according to comparatively recent statistics. The United States imports coffee from more than 100 different sources and leads the world in volume of consumption. Our imports, valued at \$249,000,000 in a recent year, are only the beginning of a great business within the borders of the United States. Comparatively few people have not succumbed to the aroma of the steaming beverage made from the coffee bean, hence few will read without some personal emotion that Brazil is this year celebrating the second centenary of the introduction of coffee into that country.

In this South American country, we are told, is the main commercial coffee-growing region that embraces an area larger than the section of the United States east of the Mississippi and the State of Texas added thereto. The coffee tree is grown to some extent in every state of Brazil, but Sao Paulo is the great grower, with something like 764,000,000 trees, yet this is only one-tenth of the area under cultivation. The importation of the major part of the output from this great coffee country is only the first step in a tremendous business in the United States. For there are roasting, grinding, blending, selling at wholesale and retail, brewing in hotels, restaurants and elsewhere, and advertising, after the importing. This country has something like 1,500 coffee roasters and 4,000 wholesale grocers selling coffee, to mention only one phase of activity.

Such are some of the prosaic and purely economic circumstances connected with the subject of coffee. It is perhaps more interesting that coffee was the leading item of all our imports in 1923. Undoubtedly more interesting and intimate are the statistics of coffee drinking, as well as facts on the price, which naturally come home to the individual with force. A quarter of a century ago a pound of coffee was imported for 6 to 7 cents, but in 1926 the average price was over 20 cents. Yet the coffee habit is so ingrained that the per capita consumption has increased approximately 50 per cent since about 1897, and we are drinking better coffee now. The American people are said to average 500 cups a year or four times as much as a century ago.

Coffee, like every other product of commerce and possibly more than most, has a history and even a romance. We cannot do better than call attention to an encyclopedic work published a few years ago by William H. Ukers to support this statement.

Sousa has written a march on "King Cotton," but coffee inspired Bach to write a cantata—"Coffee Cantata"—in which we find the lyric lines, "Ah, how sweet coffee tastes—lovelier than Muscatel wine." The early history of coffee drinking is full of fascinating fact. Mr. Ukers traces the history almost from the first bean of the middle ages to the latest cup of "the perfected beverage." The history goes back to 900 as the approximate date of the beginning of coffee, when it is mentioned by Rhazes, famous Arabian physician. The antiquarian would revel in the facts and illustrations of the evolution of apparatus used in the handling of coffee.

"Seldom does the coffee drinker realize how the ends of the earth are drawn upon to bring the perfected beverage to his lips," says Mr. Ukers. "The trail that ends in his breakfast cup, if followed back, would be found to go a devious and winding way, soon splitting up into half a dozen or more straggling branches that would lead to as many widely scattered regions. If he could mount to a point where he could enjoy a bird's-eye view of these and a hundred kindred trails, he would find an intricate criss-cross of streamlets and rivers of coffee forming a tangled pattern over the tropics, reaching North and South to all civilized countries. This would be a picture of the coffee trade of the world."

Coffee was introduced to North America before the tree was cultivated in Brazil, for Captain John Smith, who had become familiar with the beverage while traveling in Turkey, brought a knowledge of it with him when the colony of Virginia was founded in 1607. When it became popular as an American beverage is uncertain, but coffee was being drunk in 1668, for that is the year of the earliest known reference to coffee in America. Coffee appears in the official records of the New England colony in 1670. Not many years later all the colonies had coffee houses after the European fashion. However, the colonies still might have developed into another great tea-drinking nation, like the mother country, but for the tax measures and the antagonism which these fomented.

It is interesting to note that Mocha coffee is the latest addition to the list of California agricultural products. It is claimed experiments in the torrid Imperial Valley have been successful

One For All.

Modern business is showing a distinct trend toward co-operation in simplified practice. This trend was marked especially in the furniture and lumber industries by the announcement that decision in one test case involved the order of the Federal Trade Commission against the use of the term "Philippine Mahogany." It would be binding on six of the larger manufacturers,

Guaranteed 6% First Mortgage Securities

Tax Exempt in Michigan

Secured by double the amount of real values

Legal investments for Savings Banks in Michigan

Both interest and principal guaranteed by the Guaranty Trust Company of Detroit.

We Specialize in Underwriting and Distributing sound securities

CHAS. E. NORTON

Investment Banker and Broker

521-22-23 Michigan Trust Building, Grand Rapids
210 Kalamazoo National Bank Building, Kalamazoo

C. W. Mills Paper Co.

204-206 Ellsworth Ave.

1 Block South and 1 Block West of Union Station

GRAND RAPIDS

MICHIGAN

DISTRIBUTORS FOR

Certaineed and S. P. Co.'s Roofing, Ohio Blue Tip Matches,
Mansfield Cord Tires, Coleman Lamps,
Magic Ice Cream Dishes, Burts Drinking Cups,
Reach Sporting Goods.

JOBBER OF

Wrapping Paper, Paper Containers, Crepe Paper, Toilet Paper,
Paper Napkins and Towels, Woodenware, Cordage,
Clothes Lines, Brooms and Brushes.
Printed Sales Books, Gloves and Mittens, Hosiery, Pipes,
Purses, and many other specialties.

OUR AIM

Is To Serve and Help the Retailer To Succeed. Unless We
Succeed In This—We Will Not Be Successful.

PERSONALITY AND LOYALTY.

They Are the Keynotes To Success in Business.

In our store, located in a town of 6,200 people, we did a business last year in excess of \$1,050,000. Our business for the month of December amounted to \$137,653.07. The seven cents was the profit we made. We have done business there in one day amounting to \$24,240 cash and we had every dollar of it in the till when we closed business at night.

Personality is the personal element which by the use of cheerfulness, courtesy, enthusiasm and self-confidence, greatly increases the value of one's usefulness in relation to the position you occupy.

What is business? If we were to take the definitions of some people, I am afraid that we might get a misconception of that word, but you and I as merchants know what business is and what the word means. To you and I it means the conversion and distribution of merchandise. If I were to stop there some of you might say, "You didn't finish the sentence." Yes, that is business, but to make it more pleasant to us we will add to it the few words, "at a profit."

To remain in business, a man must be a business man. He must have the qualifications that make him a man worth while to deal with, to listen to. When his advertisements appear in the paper they must represent the man who has written them. I am sorry to state (and I know I am right when I make the statement) that about two-thirds of the advertisements that are written by men or women are wasted efforts. They contain nothing of value to the reading public. One-third are really worth while.

Now I do not mean to say by that that you should not spend the amount of money you are spending on your advertisements, but I do mean to imply that you must be more wise and more discreet in the things you say in your advertisements than you have been in the past.

Co-operation. I would not retain in my employ, now understand me, one person who is not loyal first of all to the store where he is working. I do not permit my co-workers to go outside to do their trading as long as I have the merchandise. But you will say, "How can you restrict them?" I don't restrict them; they don't have to work for me. They can work some place else. But they can't work for me and do that kind of thing. I know you believe the same as I do. We have put it in practice and we find it works.

Loyalty to the owner of the store is the second essential. A co-worker. (You notice my term "co-worker.") I don't use the term "employee." An employee is simply a person who works for you. There is a vast difference. The interests of the man who works only for you are self-centered. The interests of the man who works with you are for your benefit as well as his own. There is a great difference. We call our people co-workers because we want them to be in the strictest sense of the word co-workers with us in the

upbuilding of a business that will prove of benefit to the whole community where we reside.

I am now going to make a statement that has been challenged before and I expect it to be challenged again. Determine to be successful. Determination cannot be learned out of books or by mail order courses. Determination is within you. Bring it out. Use it. And you will find that it grows with you and as it grows you will be successful. Determine within yourself to be successful. Don't let the old devil tell you you can't make good. Don't you believe him. Have confidence in yourself and then by having confidence, do not let anything get you away from yourself. Determine within yourself to make good and you will.

Have confidence in the goods you handle. I don't need to tell you about that. Have initiative and energy. Remember that you yourself are responsible for every stop sign on the way to success.

Friends, success depends entirely on proper supervision. Your success in your business, if you have been successful, and I trust you all have, is due to the fact that you have given it proper supervision. You have worked hard at it. You have succeeded in a measure. Greater success will be yours if you continue to pay as close attention in the years still before you that you have in the years gone by.

In relation to that, let me say that it will be necessary for you to be more alert, more on the job than you have ever been before. Competition is getting stronger all the time, but one of the things by which you can overcome that very thing we have heard about is by your personality in your own business. Make your business so important in your own community that the people will come to you because you are in it. You are your business. No one can be what you are.

W. E. Schmalfuss,

Manager Institutions and Industries, Zion, Illinois.

How Our Foreign Trade Helps.

A hopeful fact about our international commerce is that it keeps on growing year in and year out. The final figures always disclose growth.

It is obvious, therefore, that some great and constant force, or some combination of such forces, is at work developing American foreign trade. We see its effects all the time. We observe not only a gratifying increase in the volume of exports in lines long sold in foreign markets, but a steady addition to the number of American products finding their way into the service of foreign purchasers.

Our producers are making steadily larger contributions to the supply of other peoples in every land, in their housing, their clothing and their food, and especially in their means of occupation and transportation as well as of amusement and entertainment.

Our products are helping to improve the standard of living, the comfort, the convenience and the labor of practically all of the hundred-odd territorial divisions of the world.

James A. Farrell.

THE WHOLE COUNTRY IS AROUSED
AGAINST

FIRE LOSS

Automatic Sprinklers solve the question
and provide a suitable and efficient
remedy. Get in touch with us.



Phoenix Sprinkler & Heating Co.
GRAND RAPIDS, MICHIGAN

Detroit Office, 432 Woodbridge Street,

Indianapolis Office, 1001 Chamber of Commerce Bldg.

Retail Lumber Dealers

not
(Application Roofers)

SELL REYNOLDS SHINGLES

and Roofings

ROOFING BUILDERS for 60 YEARS



H. M. REYNOLDS SHINGLE CO.
Grand Rapids, Michigan.

CONSERVATION OF ANIMALS.

Our Zoological Resources Must Receive Immediate Attention.

I have called this informal argument Michigan's Conservation Fallacy. I intend to support the thesis that our policy in regard to the conservation of the native animals involves, if it is not based upon, a fallacy, with the result that great and unnecessary harm has been done. This fallacy, as revealed by our practice, is that conservation is largely a matter of restricting direct slaughter and that sufficient restriction of slaughter can be secured by specific legislation. Unless our policy is built upon a different and more sound foundation, incalculable injury will be done to the resource and to its owners—the general public.

Animals belong to that class of natural assets which has been defined as "resources that are reproduced in crops, renewing themselves regularly and permanently if not exterminated." (Science LXI, p. 191). The fact that animals reproduce rapidly accounts in large part for the belief, common among the settlers of a new country, that the native species cannot easily be depleted. This belief has started many species on the road to extinction, and the journey has often been hastened to completion by a correlated opinion, widely held even after depletion is noticeable, that increased numbers will be the inevitable result of decreased slaughter by hunters. We have now had sufficient experience to be sure that animals can easily be exterminated and that success has not attended our efforts to conserve our species by laws limiting the size of bag, fixing closed seasons, and otherwise limiting direct killing. There are several reasons for the failure of restrictive measures, one of them being the fact that the regulations have not been uniformly well considered; but the most fundamental reason is that conservation of a fauna, or even a considerable part of a fauna, is a far too complex problem to be solved by such a simple method.

I do not need to insist to an audience of zoologists that the control of depletion and the numerical increase of species involves two of the most complex phenomena of life; the relations of animals to the environment, and the differences between species. These are at once the most evident and the least comprehended phenomena which the zoologist has to consider, from either the scientific or the economic standpoint. Every normal being knows that if a pond is drained the aquatic forms are killed; the casual students of nature will note the disappearance of many forest forms when the trees are removed; but the delicate adjustment between species and environment is known only to scientists, and by them mostly in its broader aspects. Again, different species, even those living in the same general environment, require different conditions and react differently to changes in the environment; in fact, probably no two species have exactly the same requirements. There is, in other words, a balance in nature which is expressed in the numbers of individuals which are produced and survive in any environment, and any

modification of the natural conditions makes necessary a new adjustment of the fauna and flora by modifying the distribution or abundance, or both.

The zoologist who considers conservation will admit without argument that when man enters an environment he disturbs the balance of nature. Both directly and indirectly he depletes many elements in the fauna, and the destruction brought about indirectly by his activities in settling an area is quite as great as that caused by deliberate slaughter. He may deliberately exterminate the passenger pigeon by unrestricted slaughter, but he destroys it quite as certainly by cutting off the beech woods. He may overfish the streams, but the pollution of the streams reduces the fish fauna as fast or faster than the fishing. Owing to the havoc resulting incidentally from his activities, he must use something more than arithmetic and common sense to preserve the native animals. Obviously, he needs to know the extent of unavoidable depletion and the rate of reproduction to determine the amount of killing, if any, which any species will stand; but this entails a knowledge of the abundance, the geographic distribution, the habitat distribution, the life history, the physiological requirements, and the habits of the forms. Only with the fullest knowledge of the ecology of the entire fauna can he determine with any degree of accuracy the extent to which he can consciously slaughter animals and not deplete the stock. Conservation to be successful must employ ecological methods and when successful may be termed applied ecology.

While it can never be sufficient, no one can doubt that restriction of slaughter is necessary. With improved methods of hunting and our increasing population, unrestricted killing cannot be permitted. It should be obvious that sufficient restrictions have not been secured through specific legislative action—and for several reasons. Legislators have not, as a rule, been anxious to limit hunting and fishing until the need was very evident. And when depletion has become evident it has frequently been too late to save the species. The classic report of a select committee of the senate of Ohio, in 1857, on a bill proposed to protect the passenger pigeon, may be quoted: "The passenger pigeon needs no protection. Wonderfully prolific, having the vast forests of the north as its breeding grounds, traveling hundreds of miles in search of food, it is here to-day and elsewhere to-morrow, and no ordinary destruction can lessen them, or be missed from the myriads that are yearly produced." Again, legislative action can be secured but once in two years, and it is frequently necessary to act quickly to save forms in particular regions. Finally, laws have not been infrequently passed by legislators who did not fully understand them; often through the efforts of a noisy minority interested in exploitation. We have then, as the result of this method, good, bad, indifferent, and tardily enacted laws, and will probably continue to have them. Adequate and timely regulations of direct slaughter by legislation would seem to be im-

possible under our present laws if not under our form of government.

Not only have our methods failed to sufficiently restrict direct slaughter, but they have, as well, failed to guard against indirect depletion. It is pertinent to our argument to note this failure, for the non-success of our methods to check indirect depletion is largely attributable to the same cause as is our failure to control direct slaughter. Measures aimed at the preservation of animals from extinction as the indirect result as well as the direct consequence of man's activities, such as the killing of predatory animals, the breeding of captive stock and game preserves, are falling short of complete success both because they have not been sufficiently developed and because they are not based upon exact knowledge of the needs of the species. We have every reason to believe that now, as in the past, avoidable extinction is going forward, in many ways indirectly the result of our civilization. Indeed, we can scarcely expect that the average law maker will understand the nature and importance of unconscious destruction. To him a fish is a fish, and a frog may be anything; it is next to impossible for him to understand that food, shelter, enemies, breeding places, temperatures, and particular combinations of chemical and physical conditions are all factors controlling the numbers of individuals, and that different conditions are required by different species. Until this is recognized and provision made for a study of the problem in its entirety, no comprehensive policy of conservation can be adopted. If we are to continue to confine our efforts to conserve our fauna largely to enacting specific legislation to restrict direct depletion and to blind adoption of general methods to prevent indirect depletion, the outlook for the future is depressing.

The conservation of wild animals constitutes a problem in the solution of which we need scientific data. Although it seems to be the popular notion, scientific problems cannot be settled by vote, even by the vote of a representative body. The student of conservation must have a keen sense of humor if he can read the discussions in the legislature, on hog-nosed bears, on whether terns eat fish, and on how sad it would be to deprive the country boy of his fish spear, without acquiring the vapours. Our present laws are doing some good because they are largely restrictive and there is no other check on direct slaughter. But they are not adequate and probably cannot be made so. A sound policy can be had by recognizing the complexity of the problem and the necessity of considering the fauna and flora as a whole, by providing for expert advice and investigation, and by giving the Department of Conservation discretionary powers to regulate direct slaughter and to control indirect depletion, not only by establishing preserves but by prohibiting such unnecessary destruction as that caused by the pollution of streams.

There is evidence that the validity of these conclusions is becoming recognized. The Department of Conservation is employing expert advice in

its fish problems; each biennium the department calls conferences of conservationists, not only to allow them to blow off steam but to get intelligent support and advice for proposed legislation; and the National Sportsmen's association has adopted a platform which contains the following planks:

The maintenance and increase of game in this country depends upon intelligent game administration. If this is not developed by state and Federal action, public game and public shooting opportunities will cease to exist. Private game management has demonstrated this. There must be trained men in administrative positions, capable of putting into effect sound and successful methods, which must include:

1. Effective law enforcement.
2. Game inventories.
 - (a) Through licensed hunters' reports of game taken.
 - (b) Through estimates of breeding stock left after the shooting season.
3. Greater authority to game officials to adapt seasons and bag limits to the requirements of the game.
4. Increase in number of game sanctuaries and public shooting, fishing and camping grounds.
5. Utilization to the fullest extent of scientific knowledge for the increase of birds, animals, fish and forests, for combatting disease and natural enemies, for preventing pollution, for providing food on barren areas, and for propagation and stocking.
6. The encouragement of schools for training specialists and of scientific investigation leading to a better knowledge of the life histories and status of fish and game.

These are hopeful signs, but progress is slow and we may well be pessimistic, for the phrase "better late than never" does not apply to the conservation of animals.

Alexander G. Ruthven.

Tenting On An Iceberg.

John B. Simpson, British scientist, has left his comfortable English home, and will live for three months, with his dog for companion, on an ice floe.

"My purpose," says he, "is to gather material for a book on ice fields. I expect to be very comfortable on some drifting iceberg. I shall erect a furlined tent, and warm it with an oil stove. I have plenty of reading matter and a phonograph."

Mr. Simpson has no idea where his frigid tenting ground may drift, but he has a collapsible rubber boat which he trusts will, in an emergency, keep him and his dog afloat.

A New Fuel.

The movement of 12,000 gallons of shale oil from Colorado to the League Island Navy Yard where this product will be tested as a fuel by naval engineers marks the arrival commercially of a new liquid fuel. The development of this type of fuel will be watched anxiously by petroleum producers and distributors, coal men and electric power concerns.

The more you see of some people the more you believe in birth control.

Addressed to Successful Men

JOSEPH H. BREWER, PRESIDENT
LEE M. HUTCHINS, VICE-PRESIDENT
ALEX W. HOMPE, VICE-PRESIDENT
PAUL FREDERICK STEKETEE, VICE-PRESIDENT
JAMES R. HOOPER, VICE-PRESIDENT & TRUST OFFICER
FRANK G. DEANE, VICE-PRESIDENT
ELMER F. BIRDSALL, VICE-PRESIDENT



HENRY C. WORFEL, TREASURER
ARTHUR E. WELLS, SECRETARY
JOSEPH B. WARE, ASST. SECRETARY
FRANK V. BURROWS, ASST. TRUST OFFICER
FRANK W. SCHMIDT, ASST. TREASURER
FRED A. WORDEN, MGR. REAL ESTATE DEPT.
LEE W. FINCH, MGR. BOND DEPT.

GRAND RAPIDS TRUST COMPANY

CAPITAL AND SURPLUS \$1,200,000

GRAND RAPIDS, MICHIGAN

Dear Sir:

As a successful executive, you organize your business so as to be relieved of burdensome details - to keep your mind clear and your time free for other things.

Why not organize your personal financial affairs in the same way?

The Grand Rapids Trust Company is ready to assume as much or as little of the care of your property as you wish to place in its hands. Our service is very flexible - ranging from secretarial care of securities, to special services as agent or complete trusteeship of funds set aside to assure income for yourself and your family, whatever may happen in a business way.

Thus you can be relieved of the details of looking after securities, managing real estate, and collecting and accounting for income to any extent that you desire, with the assurance that these tasks are in absolutely responsible hands.

The cost in any case is very moderate. Let us explain how these various services may be adapted to your individual wishes.

Sincerely,

Joseph H. Brewer
PRESIDENT

GRAND RAPIDS TRUST COMPANY

SHRINE OF A LOST CAUSE.

Museum in White House of the Confederacy.

Around the corner from the busy, thriving Richmond of to-day stands what served as the Executive Mansion, the White House of the Confederacy, principal shrine of a lost cause. Within the four walls and three floors of this house a collection of Civil War relics has been assembled without equal. North or South. Even a casual glimpse evokes the days of '61 to '65 in a colorful panorama. Here President Jefferson Davis lived from the first period of the struggle until the evacuation of Richmond on April 2, 1865. In this house Confederate leaders gathered around the President; echoes of every event of four trying years resounded there.

The Davis house of other days to which Davis referred as "my residence," or "my office," is now the Confederate Museum. Among its treasured possessions is a newly acquired portrait of Robert E. Lee, presented by the painter, Ellis M. Silvette of New York. Mr. Silvette made a study of every obtainable photograph or painting and talked with many persons who knew the commander of the Southern armies. In this way he has been enabled to paint what is pronounced to be a most impressive likeness. The portrait was presented on the recent anniversary of General Lee's birthday.

Few institutions contain more interesting Americana than does this museum. Behind its Colonial doorway lies a variety of historical material. The articles collected, reflecting daily life during the war, in the field and in the homes, make up a unique contribution toward illustrating one of the graphic phases of America's story.

The house stands a little apart from the busy Richmond of the present. The street is shaded and quiet. At one side a wide declivity falls away, giving the house a slightly position. It was erected in the square, high-ported Southern style prevalent when Virginia ranked as the first State of the Union in wealth and power. The days of Washington were not long passed and the fame of Jefferson was at its height when Dr. John Brockenbrough built the house. He went there to live in 1818. Many a stately minuet has been danced in the big rooms and many a story of the old times told around its fireplaces. Dr. Brockenbrough's home was Virginia and the South in miniature.

Then came the dark days of '61, secession and strife. President Davis removed to Richmond when the Confederate capital was transferred thence from Montgomery, Ala., and not long afterward he went to live in the Brockenbrough house, which served both as his residence and as his executive office. The several rooms now bear the names of the Southern states, and each contains its own collection. The Mississippi room was Davis's study. It is a large chamber, lighted by big windows.

As the war went on Davis met in this room every one of the men who

had so large a part in directing the Confederacy. Lee entered here often, to talk over plans and weigh decisions. Stonewall Jackson and many other commanders came through the President's doorway to debate upon the fortunes of the Confederate league. Davis, having been a graduate of West Point, went deep into matters of tactics. At times the walls were covered with maps of the battle lines. Desks, tables and chairs bore a heavy weight of war records.

A few steps lead from the outer street to the entrance, where a touch on the bell serves to open a doorway to yesterday. It would take but a little imagination to conjure up a black servant in knee breeches opening the portal. But no servant appears. One's eye turns to the flags upon the walls—home-made flags, once belonging to regiments that long since passed over to the phantom shore. Even the names of those regiments are now unknown. The museum has a score of flags that cannot be identified. Nearly every one of them is home made, the red ground cut in four triangular pieces, with a blue cross section formed like an X, and white stars sewed upon the blue.

A number of the flags have eleven stars; some show thirteen—two stars for the states that failed officially to join the cause, Maryland and Kentucky. Most of the flags are tattered and shell-torn and many of them had no better flagstuffs than the limbs of trees or saplings cut from young growth in the forest. Most of the flags are of cotton, and their colors are still fresh. Two flags found here were fashioned from the wedding gowns of Southern women.

The visitor who has left a matter-of-fact world in the street outside looks at those tokens and begins to comprehend something of the hope that beat so high in this Richmond of '61. A glance in any direction reveals other evidences of what was borne. One can trace the beginnings of the exhaustion. In one case is a wooden sole shod with iron. Shoes and leather had given out. Men at home and men in the field wore sabots tipped with iron of a kind never before known in America.

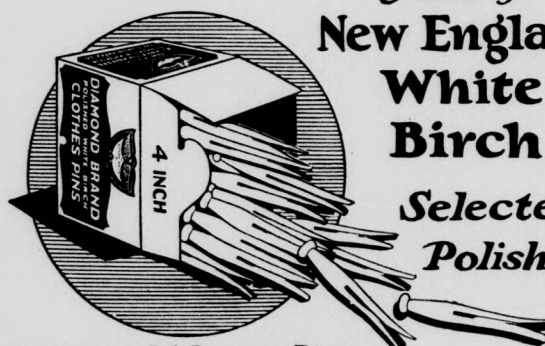
Here is a newspaper printed on wallpaper, the very smallest of newspapers. On the front page there is news of war and victory. Always victory. How that hope endured, even when the rest of the world saw that victory was lost beyond repair.

Here are homespun pants, dyed a light blue, reaching not much lower than the knee. Soldiers in the field wore this fabric, in this style, when ordinary garments could no longer be had. The cloth was spun at home and the warp and woof are plainly visible in bold squares. Cloth like this was so scarce that the women spinners economically changed the fashion in trousers to approximately knee length. The women themselves dressed no better. One case contains a calico dress worn by Mrs. Davis, wife of the Confederate President. It cost \$1,000—but in Confederate money,

DIAMOND BRAND CARTON CLOTHES PINS

Made of
New England
White
Birch

Selected-
Polished



CARTONS OF 24 PERFECT PINS~

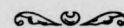
TRADE MARKED QUALITY
OF
THE DIAMOND MATCH CO.

Sold and Recommended by
ALL LEADING DEALERS

Alfred J. Brown Seed Co.

25 CAMPAU AVE.,

GRAND RAPIDS, MICH.



Growers and Importers

of

PEAS, BEANS and GARDEN SEEDS

Distributors

of

DICKINSON'S "PINE TREE" SEEDS
SWIFT'S "VIGORO" PLANT FOOD

FANCY LAWN and GOLF COURSE
GRASSES

On every side are evidences of how stern a struggle was waged across the Virginia battlefields. Here and there an artful touch appears, such as a whole case of dolls, true daughters of war. Every one of them had been smuggled through the Union lines or had run the blockade, its dainty body packed with drugs for Confederate soldiers. That was before the day of anesthetics, of course; but the dolls brought quinine and needed medical supplies into Confederate hospitals. These things came largely from abroad in the early stages of the conflict. Later, when the Union blockade was almost impassable, such merciful agents had to be smuggled from enemy territory.

One looking for signs of sentiment would find many. For instance, here is the print of a baby's foot, roughly drawn on a piece of paper and sent to the father at the front. The father was found dead, the footprint in his haversack. Here is the daguerreotype of a girl, about 16, also found in a haversack—but this time in that of a slain Federal soldier. Her wistful glance still appeals.

The museum has a wealth of portraits. Almost every one of the Southern chieftains is represented. Assuredly, it was a war fought by boys. Their pictures look down from the museum walls, where a grim line or two records their death in battle—killed at 17, 18 or 20. Portraits of the great Southern leaders are numerous and well done. In one corner of the Virginia room hangs a likeness of J. E. B. Stuart, the cavalry leader with so many hairbreadth deeds to his credit.

It is a challenging face that looks from the Stuart frame. The hair is dark, almost black, and the beard tends to red. In the midst of this beard appears a long, commanding nose and above it a pair of gray, almost blue, eyes. The museum preserves his famous plumed hat, and a pair of big cavalry boots he once wore. His portrait shows him wearing the plumed hat, the brim turned up on one side where the plume might romantically wave. Once it was shot from his hat, much to the General's chagrin; but today it is in place. This man who gained so much celebrity was but 31 when killed.

The Virginia room includes the uniform and sword worn by Lee at Appomattox. There is Stonewall Jackson's cap as well—a poor cap made of black cloth; not at all the sort of headgear one would imagine him to have worn. And here is the hat of A. P. Hill, so pierced by bullet holes as to arouse wonder how the head beneath ever escaped.

The uniforms of many officers give a new comprehension of how fine a show the Confederate leaders made. There are gray, knee-length coats, having a touch of red on the collars and sometimes on the cuffs, and not a little gold lace. It is a bit startling to see that many of the coats bear brass buttons showing the United States coat of arms. Buttons of the Confederacy had been stamped in Europe to some extent during the first year or two of strife, but these soon gave out

—and men and leaders turned to the garments of fallen Union soldiers.

War in '61 still had about it some aspect of gallantry. Several gray coats have attached to them the red sashes worn by their owners. This blending of gold cord, gray coat and red sash calls up something of the picturesqueness that was. Bravest of all the brave coats was that worn by Morgan, the raider, of Kentucky fame. In the Kentucky room one may see his christening robe, of embroidered silk, and near by is the silver-mounted saddle he rode on many excursions into Ohio. His uniform is of a fine fabric, unlike the common stuff of neighboring coats. His pair of pistols may have belonged to some princely duelist; his white gloves with long gauntlets suggest nothing less than medieval romance. He, too, wore a red sash, and the picture on the wall shows his hat brim turned up at the side. Beneath the brim appears a fine, poetic face, with a black, well-trimmed beard. James C. Young.

Selling To Those We Don't Like.

A very successful salesman said recently, in discussing salesmanship, that he had sold goods to many people who might not particularly like him—his line of merchandising overcoming their objection to him—but that he was never successful in selling a bill of goods to a man he did not like.

This is only another way of saying that we must be interested in the other fellow's proposition, that we must actually be in a mood to serve him and that we are really anxious to serve only those we like. We may try to sell others, but there is not the same spirit of helpfulness and interest in their success as there would be if we had a friendly interest in them.

This means that we should cultivate the habit of finding the good points in the other fellow and acquire the habit of liking people rather than picking out some minor weakness, finding some objection to his personal appearance or habits and taking a dislike to him rather than having a liking for him.

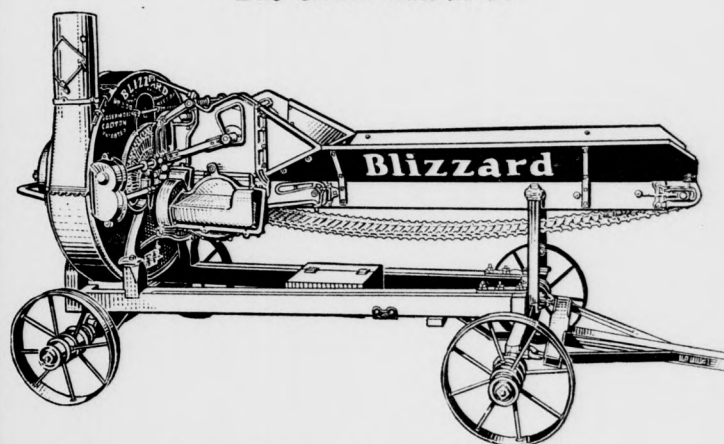
The salesman quoted above has stated a very helpful truth, for there is something likable in every person if we have a real desire to find it. It is difficult to greet with a smile and a cordial word a person we do not like or who does not "appeal to us," but with the thought clearly in mind that we are going to like him, it can be done. This is because a sincere smile and a word "fitly spoken" have a warming influence on him, and almost before we know it, the formation of a bond of fellowship has been established which, if properly nourished, will grow into liking and mutual esteem. Most of us can remember instances of such results if we will, as does the writer, carefully recall our own experiences.

It is well to bear in mind that "human nature is a looking glass, in which we see others, and the way they look to us is a true picture of the way we look to them."

A snob is one who tries to appear above his known superiors.

Dick's New "Blizzard" Ensilage Cutters

"The Gears Run in Oil"

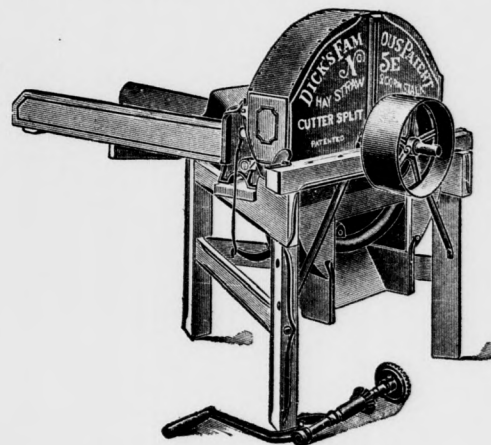


1927 shows large increase in sales.

We are contracting with dealers now for 1928.

Attractive proposition. The most popular machines on the market. Sold through best dealers everywhere.

Dick's "Famous" Fodder Cutters for Hand or Power



Enormous demand this fall for these popular machines on account of the short hay crop. Made in four sizes—cut one-eighth inch to one and one-half inches. Every poultryman needs a "Famous" cutter. Get our prices

The Joseph Dick Mfg. Co.

Since 1874

J. H. Gingrich, Pres. and Gen'l Mgr.

Canton, Ohio

Michigan Branch—737 Bond Av., Grand Rapids, Mich.

MUTUAL INSURANCE.

The Principle Is Thoroughly and Completely Established.

Life is beset with hazards and uncertainties. Among the hazards which are, in a measure, unavoidable is the destruction of property by fire—a calamity which, in the course of a year, affects but few of us—about one in one hundred we are told. Nevertheless, when it does strike, the consequences may be so serious that not only is the individual wiped out as a business factor, but the whole business structure of the community may be materially weakened unless provision is made to indemnify the sufferer so that he may resume his place in the manufacturing or merchandising life of the community. Therefore, the misfortunes of the few may become the legitimate concern of the many, and insurance companies have been organized to distribute fire losses over large groups of fellow property owners. Thus the blow is softened and the community, having already adjusted itself to carry the slight insurance "tax", the property is replaced, and business goes on as usual.

The burning of uninsured property has another effect which, though not so apparent in its immediate result, is nevertheless a real one. Governor Green, in his recent proclamation designating Fire Prevention Week, has pointed out this broader consequence of the destruction of property by fire. He said: "More than seventeen million dollars worth of property was destroyed by fire in this State last year. The removal of much of that vast sum from the assessment rolls shifted the taxing of millions of values to the purses of others, many of whom themselves were energetic in preventing the spread of fire on their premises. Competent investigators counsel us that 76 per cent. of these disasters would have been prevented had diligence and care been exercised. The effect of fire waste is State-wide, although the task of overwhelming the evil lies almost wholly with the individual, with the farmer, the villager and the city dweller." As the Governor points out, the duty of the individual to eliminate so far as he can, the entirely unnecessary waste caused by careless fires, is paramount. Nevertheless, after all precautions are taken, there are bound to be a certain number of unavoidable fires which, without the indemnity furnished by insurance companies, would be most serious in their consequences. Fire insurance is therefore an economic necessity. It is true that insurance companies cannot restore destroyed property. That is gone forever; but they may replace it with other similar property, or pay to the owners sufficient funds to permit them to continue in business.

The fundamental purpose of insurance is, therefore, mutual benefit. In this sense all insurance is mutual in its character and it is a fact that the oldest insurance companies in this country, both life and fire, were and are thoroughly mutual; that is to say, they have no stockholders. All of their earnings over and above their losses, expenses and necessary reserves, are re-

turned to their policy holders in the form of unabsorbed premiums or dividends. A glance at the early life insurance companies will be of interest in this connection.

With a single minor exception the oldest New England life insurance companies are mutual. The New England Mutual Life of Boston, commenced business Dec. 1, 1843, with a small guaranty capital stock which, under a provision of its charter, was retired in 1854. The company has since then operated on a purely mutual plan. This history was repeated in all essential points by five other New England mutual life companies. The New York Life Insurance Co., chartered in 1841, although permitted to issue \$200,000

in 1922. There is, of course, a powerful group of life insurance companies which have been mutual from their inception. Examples of these are the Northwestern Mutual of Milwaukee, and the Massachusetts Mutual of Boston. It is estimated that from 80 to 85 per cent. of the total volume of life insurance in the United States at the present time is written by mutual companies.

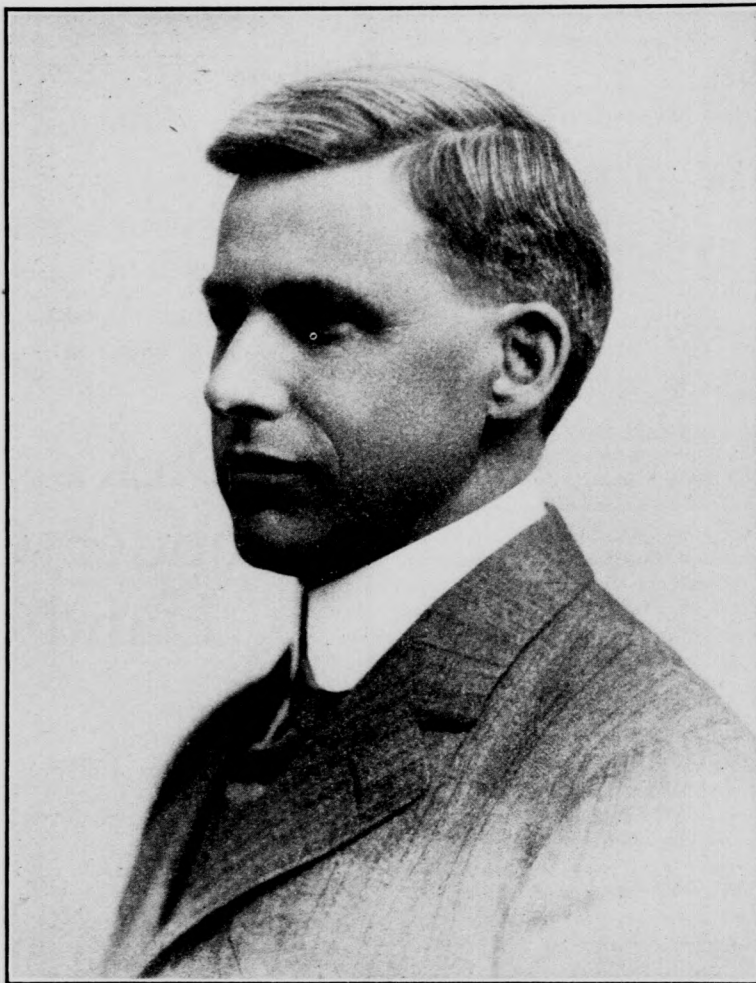
We find in the fire insurance field that the earliest companies were also mutual. Take the case of The Philadelphia Contributionship for the Insurance of Houses From Loss by Fire. According to the insurance reports of the Alfred M. Best Co., a recognized authority on insurance, it is the oldest

It has total cash assets of \$4,625,000, nearly all of which is pure surplus, and its income from interest and rentals is several times its combined losses and expenses. There are several other examples of the wonderful development of the older mutual fire insurance companies of this country in which the interest on the companies' investments is more than enough to pay all losses and expenses, making it necessary for the policy holders to pay any premiums at all. One such company, located in Washington, D. C., renews all of its policies on Jan. 1 of each year. The policy holders, I am told, form a line several blocks long on that date and as they file by the cashier's window are given a memorandum of the renewal of their policies for the ensuing year and a check for their share of the company's surplus income. Needless to say, that company's policies are highly prized and there are still in existence one or two which date back to the organization of the company in 1855.

The mutual plan of fire insurance, while highly successful in favored locations, has, however, never been seriously urged by its advocates as a universal answer to the need for fire insurance on all classes of property, good and bad. The requirements set up by mutual companies for membership have always been very exacting. Risks should be of superior character, well safeguarded against the known fire hazards, and of a high grade of ownership in order to qualify for mutual insurance. While these requirements have seriously restricted the field open to mutual insurance, they have, by the same token, meant soundness and stability to the companies operating along these lines. While only about one-tenth of the total volume of fire insurance is now written in mutual fire companies, those companies have, as a group, a larger margin of financial safety than stock companies as a group. I refer especially to the mutual companies taking an advance premium.

Stock companies, aside from their reserves (which are, by the way, computed on the same basis as those of the mutual companies), and aside from their surpluses which, as a whole, are not as large in comparison to their liabilities as those of the mutuals, have, of course, a capital fund. This is urged by advocates of the stock plan as an added guaranty for the safety of stock insurance. However, it is a fact that the capital of the insurance company differs from that of another corporation in that it cannot be used in the business. The moment the surplus is consumed and a dollar of the capital used for the payment of losses or expenses, the company is impaired and must cease to do business until the capital is fully restored. According to Claris Adams, a prominent insurance attorney of Indianapolis, the "capital" of an insurance company, "from an economic sense, is not capital at all."

It is not my purpose in this article to attack the institution of stock fire insurance. It is a necessary institution and is performing a real service for those who cannot qualify for mutual fire insurance. For those who can qualify, stock company insurance is



Luther H. Baker.

of guaranty capital stock, never sold any and has always operated purely as a mutual. Many life insurance companies organized originally on the stock plan were soon converted to mutual companies, among them the Phoenix Mutual Life, which began its existence as the American Temperance Life. Its mutualization was not completed until 1891. The scandals arising in connection with the Equitable Life Assurance Society of the United States in 1905 gave a fresh impetus to the mutualization of the life insurance business. The Equitable was converted in 1917. The Prudential Insurance Co., of Newark, N. J., voluntarily mutualized in 1913. The Metropolitan was reincorporated as a mutual in 1915; the Home Life in 1916, and the Provident Life and Trust Co. of Philadelphia, as late as

insurance company in America and very successful. It has accumulated very large resources. It was organized March 25, 1752, and claims among its first directors such illustrious men as Benjamin Franklin, John Morton and Robert Morris, three of the signers of the Declaration of Independence, as well as many other prominent men of the time. The Philadelphia Contributionship has never had any capital stock. It began with nothing and, according to Best, it had on Dec. 31, 1926, admitted cash assets of \$9,750,000, of which \$8,600,000 is pure surplus. It writes a relatively small volume of business and its income from interest and rents in 1926 was nearly five times its losses and expenses. The Mutual Assurance Society of Virginia, located in Richmond, was organized in 1794.

Now in Our New Home on Campau Square in the Heart of the City



The historic Tower Clock building has long been a landmark on Campau Square. This building was bought outright and is owned completely by the bank. For many years to come it will be known as the Home State Bank building and the 4% corner.

DIRECTORS

Seventeen prominent business and professional men who meet regularly to counsel and supervise.

H. N. BATTJES, Secretary, Grand Rapids Gravel Company.
WILLIAM J. BREEN, President, Grand Rapids Gravel Company.
JOHN G. EMERY, Realtor.
JAMES C. EVERETT, Vice President, Perkins, Everett & Co., Investment Bankers.
P. J. HAAN, Druggist, Secretary, G. J. Haan Calendar Company.
FRANK A. HARVEY, Leonard Refrigerator Company.
LEON W. HARRINGTON, Attorney, Norris, McPherson, Harrington & Waer.
C. G. JOHNSON, President, Johnson Furniture Co.; President, Johnson, Handley, Johnson Co.
E. BERKEY JONES, President, Wm. A. Berkey Furniture Company.
CHARLES B. KELSEY, President.
FRED H. LOCKE, City Manager.
DR. SIMEON LEROY, Physician.
HON. JOHN S. McDONALD, Justice State Supreme Court.
A. LINN MURRAY, President, Auburn Rubber Co., Auburn, Ind.
MILO SCHUITEMA, President, Tisch-Hine Co.
NEAL VAN OSTENBURG, Cashier.
MARTIN D. VERDIER, Executive Vice President.

3 Planks in our Platform of Service

4% interest

Extra safety because of no unsecured loans

Later closing hours

These are the principles on which this 4% state bank has grown in less than six years to assets of over \$6,000,000.00. Here in our spacious new home we will be better able than ever to render service to our large growing circle of customers. You will find the same cordial welcome and democratic spirit as of old. Come in and visit us.

HOME STATE BANK *for* SAVINGS

No branches
Open till 5:30 daily
A State Bank



Member Federal Reserve System

Assets over \$6,000,000.00

needlessly expensive. The competition between these two groups of insurance companies is always keen and has, on the stock company side, at times been bitter. Several years ago a concerted attack upon mutual insurance was launched by executives of a group of stock casualty insurance companies operating under the name of the Casualty Information Clearing House. Referring to this attack, Alfred M. Best, in an address delivered in 1923, said: "The hullabaloo about mutuals is largely bunk, engineered to satisfy the thirst for publicity and hunger for business of its sponsors. The socialism argument is baseless. The retaurant men do not accuse us of socialistic leanings when we eat at a luncheon club maintained for the daily advantage of economy and convenience, nor do I see any menace to the initiative of individuals in co-operative marketing of Hood River apples and similar activities." Mr. Best's reference to socialism in connection with mutual insurance is in answer to the charge made by Edison S. Lott, President of the United States Casualty Co., that mutual insurance is essentially socialistic and deprives the individual of an opportunity of earning a living. Just how baseless this silly statement is will be appreciated by referring to Webster's definition of socialism which is in part as follows: "A political and economic theory of social reorganization, the essential feature of which is governmental control of economic activities, to the end that competition shall give way to co-operation and that the opportunities of wealth and the rewards of labor shall be equitably apportioned." Mutuality in insurance is, as a matter of fact, opposed to socialism. It is a combination of individuals, through private corporations—not through governmental agencies—for the distribution of the calamities of the few over the many, and the relief furnished by the mutuals from excessive rates of stock companies has indefinitely postponed a resort to State insurance which, of course, is pure socialism. It has thus saved the business of fire insurance for individual enterprise, subject to the wholesome and invigorating effects of competition.

Mutual insurance received its first real impetus during the rapid development of the cotton and woolen mills in New England in the period previous to the civil war. The fire hazards in these mills were difficult to control and their burning rate was high. The stock fire insurance companies met this situation in their usual manner, by advancing their rates until they became almost prohibitive and the mill owners were practically forced to organize their own mutual companies. This development is referred to in a recent address before a convention of New Jersey agencies at Newark by C. W. Pierce, then with the Henry Evans or Continental group of stock fire insurance companies. Bear in mind that he is speaking as a representative of the old line fire insurance companies. He said: "Stock companies are responsible to a degree for mutual competition getting the big start it did. Stock companies were not studying fire prevention and protection at that

time. As a result large manufacturers in New England banded themselves together in mutual associations to study the situation with a view to reducing insurance costs. The only way to do this was to study fire hazards and the causes responsible for fire loss. The mutual companies were largely responsible for the development of the automatic sprinkler system. Their efforts reduced losses and insurance costs as well." This is a candid and fearless statement by a stock company man, of the service rendered by the New England mutuals. Contrast it with an utterance of O. B. Ryon in 1920, then General Counsel for the National Board of Fire Underwriters. He said "the reduction of fire waste in this country is not a problem for the fire insurance companies. Their business is to take the conditions as they find them and charge accordingly, and certainly they owe no direct duty to the public in the matter of reducing fire losses."

The group of mutuals which Mr. Pierce refers to is known as the Associated Factory Mutuals of New England. Many of them were organized prior to 1850 and fifteen out of the entire group of twenty-eight have accumulated cash surpluses in excess of a million dollars. The Boston Manufacturers Mutual has a surplus of nearly nine million, the Arkwright of seven million, and the Firemens of nearly six million. They insure almost exclusively so-called sprinkled risks and return to the policy holder a large part, frequently above 90 per cent., of the initial cash premium as "unabsorbed." The Western Factory Association and the Western Sprinklered Risk Association were organized by the stock companies to compete with the New England mutuals, in which effort they have been moderately successful. It must be said, however, that their methods are frankly copied from those of the New England mutuals and that the mutuals in both cases have shown the way to the stock companies.

The past forty years have seen another strong movement of property owners toward mutual insurance. During that period have developed a strong group of companies making a specialty of flour mill and grain elevator risks, and another specializing on lumber business. Many mercantile mutuals have also been established, such as the hardware group and other general mercantile mutuals. There is still another group of mutual fire insurance companies, organized to write a general business not confined to any one industry; and as a still more recent development, most of the so-called special hazard groups above referred to are broadening their scope and are now writing a better sort of risks in all lines of business. Fourteen of these companies have recently combined their forces into what is known as the Improved Risk Mutuals, whose headquarters are in New York City. The Improved Risk Mutuals are under able and aggressive management and although it has been operating but five years, it has firmly established itself as a factor in the Eastern and Middle states. Aside from its home office in New York City, it is operating through thirty branch offices, and comprises

within its ranks most of the strong special hazard groups, such as the flour mill group, the hardware group and the lumber group. Among the most active of its branch offices is the one located in our own State, known as the Mill Mutuals Agency at Lansing.

Close students of business conditions agree that we are now in the midst of a period when economy of operation is of paramount importance. The volume of trade in nearly every line is curtailed and the reduction of overhead must follow if a reasonable profit is maintained. The cost of insurance is an item of no little importance in overhead expense and insurance costs and methods are therefore being scanned by merchants and manufacturers more closely and more intelligently than ever before. As a result, the mutual companies which maintain an efficient fire prevention service for the benefit of their policy holders and which, by reason of economy in management and the elimination of questionable losses and needless fire hazards, are able to return a considerable part of the insurance premium to the policy holder as unabsorbed, enjoy the rapidly increasing support of property owners of all classes. In the face of these economies and savings to policy holders, the fact that these mutual companies have been able to pile up impressive surpluses and to maintain in full the reserves required of stock companies doing a similar business, is incontrovertible proof that in fire insurance as in life insurance, the mutual principle intelligently applied is thoroughly and completely established.

Luther H. Baker.

A Perfectly Contented Man.

Men are likely to minimize the value of what they possess, not only when making a tax return but on other occasions. Things which are added to a man's possessions immediately are appraised by him on a "second-hand" schedule. Things they want are valued too highly, and things they have, too low. Not that they ever are willing to sell what they have at their personal valuation of it, but because of something that cheapens, in their estimation a thing they possess and enhances the value of what another has and they have not.

A \$10,000 increase in the property of a man who already has \$20,000 is highly prized as a prospect, but when it is secured he is likely to value more than what he already has, a prospect of increasing his property another \$20,000. Perhaps this comes from a false belief that each addition to a man's fortune will bring him contentment. It does not, and so he concludes that he estimated property contentment too low, and at once goes after more.

There lingers in our memory one exception to this rule, a fat farmer who owned a fertile river bottom farm worth perhaps \$10,000. He had a comfortable home in the village and an income which seemed larger than he needed. He was in his fifties, always in good humor, and a perfect picture of contentment. After working thirty years he became an accomplished loafer, loitering at community gatherings

on shady spots during the summer, and near some hot stove in the village stores or shoe shops in the winter. He always had a black, shiny calfskin pocketbook stuffed with paper money, but seldom spent any of it except to replenish his stock of chewing tobacco. He talked wisely of crops and village politics, and was listened to with respect, because he was, in the estimation of the villagers, a rich and successful man. He had earned his "prop-ity," sat on the top of his little world and enjoyed himself doing nothing.

But while this hale and hearty farmer knew enough to place a high valuation on his money, there was another possession of his that he minimized. It was his body. He ate rich foods heartily, and the waist band of his jeans trousers grew larger and larger. Along in his sixties fatty degeneration set in, and he died. With proper attention to his body he might have lived to enjoy his income well into the seventies.

It is remarkable that so many men successful in so many directions, minimize the value of their bodies while winning wealth or distinction, and give so little attention to the warnings which come to them from time to time, to protect them from deterioration. He is a wise man who places a wise valuation not only on his property, but on his body, his mind, his morals, his habits and his social opportunities, to say nothing of his diet. Remember. W. G. Sibley.

That Little If.

If is the biggest word in our language. If is a mountain which many never try to climb or go around. If is a great strong door beyond which are treasures, but which can be unlocked only with the keys of courage, knowledge, skill, determination and patience. It is often only a cloud of mist which vanishes as it is approached. If is an easily turned gate which only seems to block the way. If is an excuse behind which many try to hide from duty.

If is a pretext to deceive the ignorant and turn them aside from right. If is the first obstacle placed in the way of advancement; the first enemy which appears to block enterprise. If is the tormentor which mocks failure; which flays conscience; which gives the sting to regret.

If is a wise prophet who forbids rash projects, reckless ventures, unwarranted risks. If is the kind mentor which advises caution, prudence, patience. If holds forth valuable inducements to those who will labor and strive. If promises sure rewards for wise endeavor. If reveals all the advantages and all the disadvantages in every case and allows the beholder to weigh every factor for good or ill.

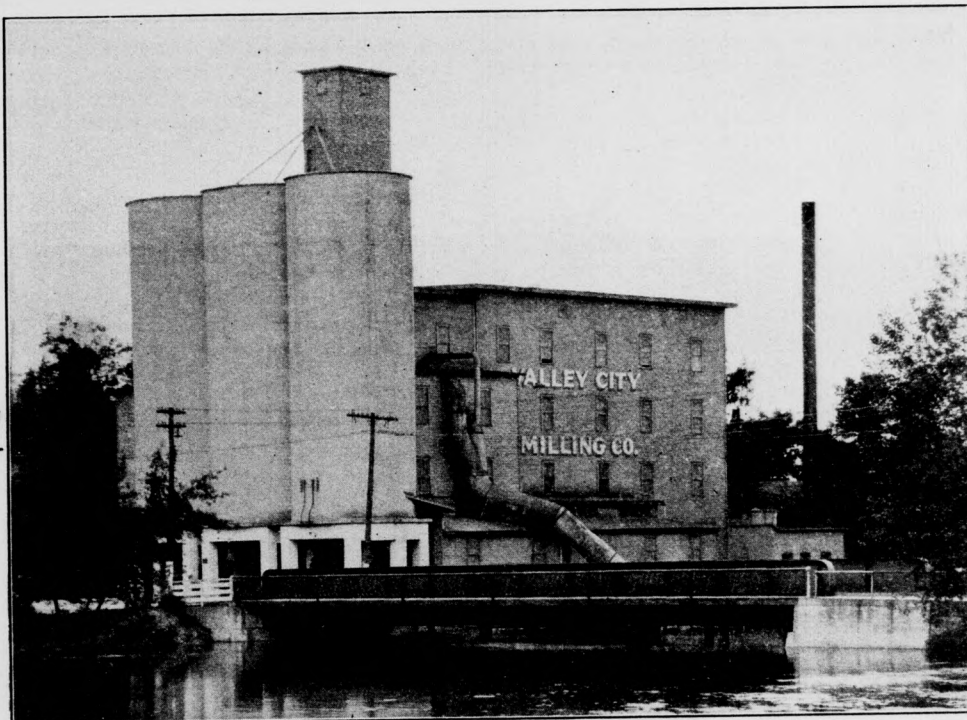
If is a pivot upon which tremendous issues turn. If is the point where decisions must be made. If is eternal; it can never cease to exist.

E. E. Whitney.

Rival Go-Getters.

Flub: What caused that collision to-day?

Dub: Two motorists after the same pedestrian.



Our busy Portland Plant is at your Service

*Merchants have full confidence
in this Mill*

*Customers have full confidence
in its popular product*

LILY WHITE FLOUR

"The Flour the Best Cooks Use"

When you sell "LILY WHITE" Flour to your trade you open up a "repeat business account" that is both **pleasant** and **profitable**. "Once a 'LILY WHITE' customer, always one." Thousands of housewives say "LILY WHITE" is the best flour made. Its **guaranteed** baking results is invaluable help to dealers looking for customer satisfaction and ever-increasing **Profit**. "LILY WHITE" Flour is so high and uniform in **Quality**, we refund its **Full Purchase Price** if for any reason it is not 100% SATISFACTORY.

SPECIFY "LILY WHITE" the next time you place a FLOUR order.

VALLEY CITY MILLING COMPANY

GRAND RAPIDS, MICHIGAN

High Class Millers for 43 years

HAS ROUNDED THE BEND.

Career of Tradesman Compared With Railway Train.

Forty-four years of continuous travel. When you started, the roadbed was rough and uneven. Many times you were forced to climb out of your cab and remove obstructions. Many times you wondered if you had not made a mistake and taken the wrong road.

Because you did not have the money to hire assistants, you were forced to act as your own conductor, engineer and fireman. For the first few years of your forty-four-year journey you hauled but few passengers and these few, as they boarded your train, reluctantly paid their one dollar round trip fare.

You made weekly trips then, as now, and many times when you came in from a run tired to the bone, discouraged and disheartened, you felt like banking the fires, closing up the ticket office and admitting that you had started in the wrong direction.

What was it that compelled you to go on, overcoming obstacles, making mistakes and correcting them? Well, you may not agree with me and; if so, it will merely prove again that one of us is wrong about it.

My notion is that the Almighty implants in every human being an urge to do the thing that he can do best; that something which will assist Him in working out the human problem.

With your aggressiveness, with the hard work you would have applied to any task, you would undoubtedly have made a financial success along any line to which you might have given over your talents and ability, but in that case and no matter the wealth, measured by dollars and cents, that you might have accumulated, when you rounded the forty-four curve of your journey, you would have felt that your life had been more or less of a failure.

Any man who for forty-four consecutive years engages in active business is bound to make enemies, as well as friends, and so as the shadows lengthen; as you look back over the road you have traveled; as you contemplate these two groups, you undoubtedly take a pardonable pride in both of them.

In your unusually long career as a trade magazine editor and publisher, you have by your counsel and your advice aided an army of men. Many of them have one by one folded their earthly tents and passed on, and so, in the twilight of your life, there must come to you a certain feeling of satisfaction that, in spite of any mistakes made, which are common to humanity, you have done your best and made a better than average life record.

William L. Brownell.

Nearly Twenty-Five Years With the Tradesman.

I received your letter sometime ago, asking me if I would like to write an article on the "Early Days of the Tradesman" for the forty-fourth anniversary edition, Nov. 16.

If the Tradesman is celebrating its forty-fourth anniversary this year it must have been started in 1883 and, as

my connection with the Tradesman dates back to 1894, the paper was then eleven years old. So you can see that by the time my association began with you the early struggles were over.

I was told by one of your former employees that a position was open in your institution and he kindly consented to introduce me to you. After I had accepted the position I had asked for, this same man told me he did not think I would stay there more than a month, because it would be hard work to get along peacefully with you. I stayed with you continuously twenty-four years and six months. There must have been something wrong with that man's deductions.

I went to work on the Tradesman, Feb. 14, 1894, Valentine day, when the office was located at 100 Louis street, a three-story building heated by coal

Blodgett building, where everything was on one floor, except the stock room which was on second floor above.

In those days there were not as many paper jobbing houses as there are now and we always kept a tremendous stock of paper on hand, not only for the paper, but for job printing as well.

At that time the coupon books for merchants were in great demand and, aside from the stock used in printing the paper, the next largest stock on hand was for these books. I don't understand yet why the floors didn't cave in with the load of stock we carried, because every time you would hear of a bargain in that particular kind of stock you would take the whole lot—sometimes amounting to carloads.

We stayed in the Blodgett building eight years and then moved to the present location. The second moving

in starting the Tradesman. On those Sundays and during those visits I believe I learned more about Grand Rapids and Michigan business interests in general from you than I could have acquired in any other way.

These Sunday visits continued for a number of years; in fact, until the post-office stopped giving out mail on Sunday. Maybe they might have otherwise continued until now—who knows?

Roy H. Randall.

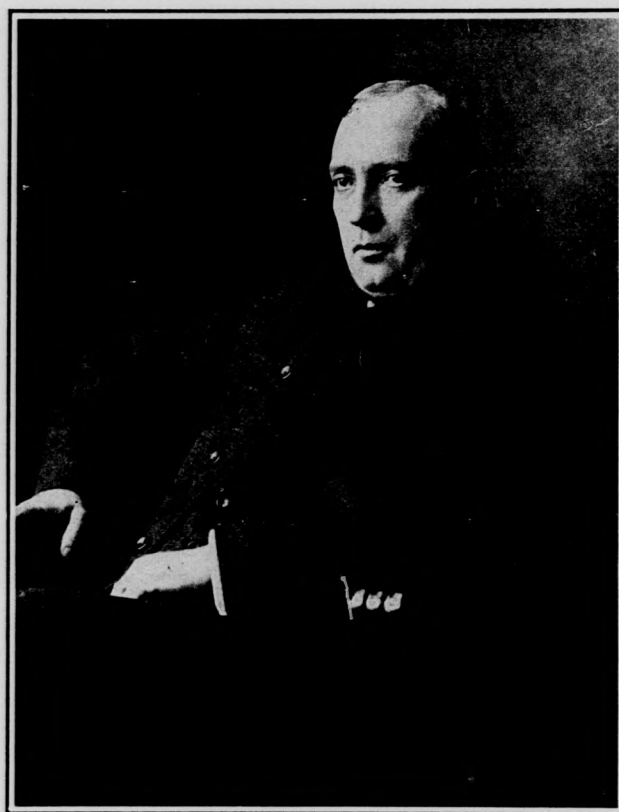
Season Presents Vivid Fabrics.

A variety of new fabrics have made their appearance among the latest creations for evening. One is a lame, which is usually of silver in a small figured pattern. A Callot model in this supple, glittering fabric is very successful. Another novelty introduced in evening models at the opening of the season is cire, which is used in a charming dance frock done by Premet in a combination with tulle. Both materials in this frock are black, the bodice and a side sash drapery being made of the cire over a skirt of tulle flounces. Cire is a trifle garish in effect and is an evident effort for novelty. It has met but a limited response, although most of the Paris houses are using it in some manner.

Black and black and white grow in importance as the season advances. Black velvet with silver tissue and with brilliants made into a trimming with jet—which is being more generally used than heretofore—satisfies the demands of the mode for dignity and elegance.

The beaded gown is much in evidence, but in a new version, which is delicate and fine in detail. Few colors except in the palest shades are shown. The beads used are, almost without exception, rhinestones, although sometimes they are seen in combination with dainty floss and light-colored glass beads. Pearls are used with rhinestones on some of the most elaborate white gowns. This is a combination that makes always for elegance.

Black satin crepe is used by most of the houses for both evening and afternoon gowns, but velvet and tulle are most fashionable. The black tulle dance frock of many frills is shown by all of the best couturiers, for no smartly dressed young woman now considers her winter wardrobe to be complete without at least one of these chic and very serviceable little dresses. The latest models avoid monotony and are made exceedingly bouffant. They are seen in a variety of styles with different arrangements of flouncing and varying hem lines. A few of the black tulle frocks have a touch of brilliant color in flowers or sashes, wide velvet ribbon—blue, green, scarlet or orange. Others are thought to be more chic with unrelieved black as a background for jewels. Some of Lanvin's black evening gowns in variants of her own distinctive robe de style are made of black taffeta and ornamented with rhinestones in the form of medallions, with which the bouffant drapery is caught in an arrangement of large loops.—N. Y. Times.



William L. Brownell.

stoves on the second and third floors. As the composing room for the paper was located on the third floor it was my duty to see that the coal stove was kept going on this floor. I used to go down to the office every Sunday in the winter time to fix that fire.

We stayed in this building just a year after I went to work and then moved to the fifth floor of the Blodgett building on the corner of Ottawa and Louis streets, a half block away.

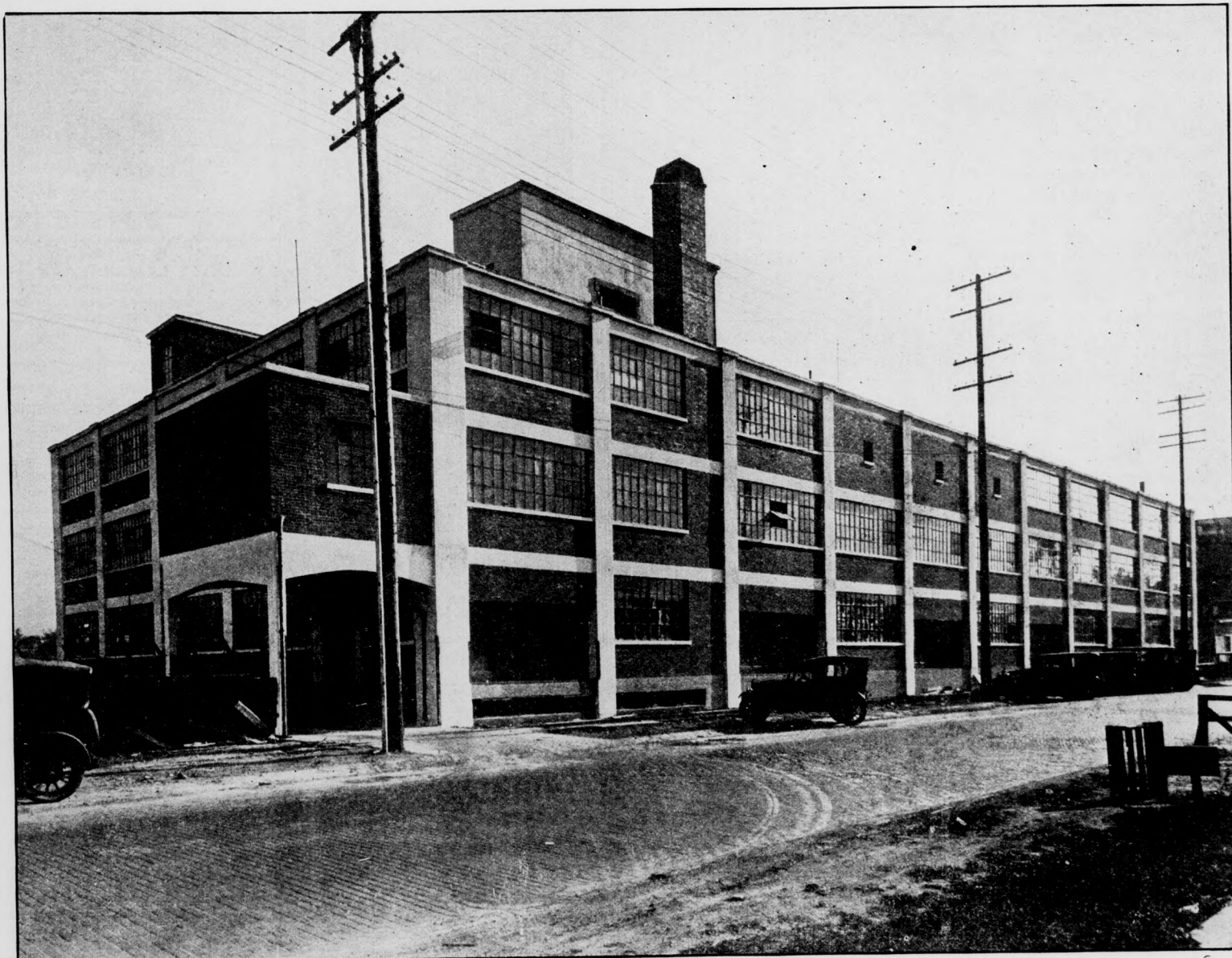
Nobody knows who hasn't been through it, what a job it is to move a printing office. I can remember we worked for over a week until midnight every night during this moving and I know you were the first one there in the morning and prepared the copy for the paper after we were gone.

It seemed good to get settled in the

did not seem as hard as the first, although there was a great deal more to move. Perhaps we had learned from experience.

When I first went to work for you the office force consisted of yourself, Miss Rowley, the book-keeper and Miss Frances Smith, the stenographer—bless her soul, she is still Miss Smith—one of the grandest girls I ever met.

What a world of recollections the writing of this brings back. In those days we worked ten hours a day and six days a week and came down to the office for two or three hours every Sunday to look over and sort out the mail. Those Sundays were always looked forward to by me, because we used to sit and visit after the mail was taken care of and you would tell me of the trials and tribulations you had



NEW FIREPROOF WAREHOUSE

built for

GREAT ATLANTIC AND
PACIFIC TEA COMPANY

by

OWEN-AMES-KIMBALL CO.

BUILDING CONTRACTORS
GRAND RAPIDS, MICHIGAN

sees it an unproductive charge against himself. Then every piece of material not in motion will mean to the man who sees it an unproductive charge against himself. Then we shall have zest in labor, provided the leadership is competent and the division fair. Then we shall dispose, once and for all, of the charge that in industry organizations are autocratic and not democratic. Then we shall have all the opportunities for a cultural wage which the business can provide.

Most men yet prefer a fixed income without risk to a share in the profits of the enterprise with the responsibility which that involves. Gradually, however, we are making our advance. Men are becoming both wage earners and investors. As workers, they seek the most for their labor. As investors, they seek the largest returns from their capital. The ownership of great concerns, under the impetus of our present prosperity, is being widely spread, and in some instances is largely held by the workers.

The world does not owe men a living, but business, if it is to fulfill its ideal, owes men an opportunity to earn a living.

I can see a picture of these adventurers in pure science moving out into unknown fields as the great geographical explorers set sail for unknown lands. Following them are the applied scientists learning how to use the new forces just as the early settlers followed the old adventurers. Finally, business organizes itself to harness these forces and put them to work. Never did unexplored areas seem so vast. Never was there a more responsible trusteeship needed for the discovery of new opportunities or for the administration of the existing powers. We need to-day more than ever before men to administer this trust, who are not only highly skilled in the technique of business—men who have not only a broad outlook in history, policies, and economics—but men who have also that moral and religious training which tends to develop character.

Owen D. Young.

Gasoline a Deadly Poison.

After selling gasoline for thirty-three years and always on guard against fire, whether it be in a lamp, lantern, stove, cigar, pipe or cigarette, and always aware that an open can, tank, measure or pail gives off vapor which will travel many feet before it becomes too weak to catch fire, I have learned that it is very risky to taste of gasoline, that a small swallow will make one desperately ill and that a drink of it will cause death.

In our own neighborhood this past summer a little boy drank some gasoline. A doctor was called and in a week the boy was able to ride about. A man of my acquaintance started to drain the tank of his auto by syphoning it out, starting the flow by sucking on one end of a tube. Unexpectedly he coughed and swallowed a little. He went about his work until afternoon, then took to bed. Next morning a doctor was called and pronounced his case tonsillitis. He recovered in a week and then, meeting his former physician, told him all about his illness, sore

throat, headache, rheumatic pains, etc. The doctor very promptly informed him that it was all caused by that swallow of gasoline. Further, he told him that manufacturers of gasoline now add a deadly poison, namely, analdehyde, to bring the gasoline up to the standard of specific gravity demanded by Government regulations. He told of a little five year old girl who drank a cup of gasoline, supposing it to be water. She was hurried to a hospital, but the doctors could not save her.

For the children's sake, gasoline should be so kept and handled so that no one can drink any by mistake.

E. E. Whitney.

How the Money Rolls In.

This age is likely to be remembered in history not only for its marvelous inventions and the utilities, public and private, it enjoys as a result of the prodigious advances of science in the line of manufacture, transportation and portable power, but for the huge sums paid by a prosperous people for entertainment.

With prizefighting making millions for champions; moving picture stars like Mary Pickford, Douglas Fairbanks, Charley Chaplin and even a little boy like Jacky Coogan, amassing from one to three millions; professional baseball enriching popular players; and colleges erecting huge stadiums and making money on football games, this may well be regarded as an amusement era.

Publicity pays, whether won by a Lindbergh solitary flight from America to Paris, or by a woman who swims across the English Channel. A great change this for adventurous men and women since the latter 1800's. Then big money was won only by manufacture, mining, or business. Many fortunes were made with new inventions by men of business talent. The sewing machine and other labor-saving machinery, the vending of patent medicines, the lotteries, enriched many. Great opera singers reaped a golden harvest.

Now sports have edged into the big money, and we see schools and colleges paying for their sports and erecting huge structures with the cash proceeds of college games. To-day an acre of newspaper space is given to college sports where a column is grudgingly yielded to the true purpose of higher education. The world changes. There's no denying that. And the money rolls in.

The character and qualifications of the leader are reflected in the men he selects, develops and gathers around him. Show me the leader and I will know his men. Show me the men and I will know their leader. Therefore, to have loyal, efficient employees—be a loyal and efficient employer.—Arthur W. Newcomb.

"I am not going to be a clerk all my life," says a young man. "Why should I waste a lot of time learning the game?" Unless you spend time learning the game you will be a clerk all your life for you will never be fitted for anything better.



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

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

MR. MERCHANT

Be sure to carry a stock of Smith's Flavoring. The flavoring that your customers like. The flavoring that is sold with a positive Money Back Guarantee.

A Grand Rapids Product.

Smith Flavoring Extract Co.

Phone 61343
Prompt Service



VITAMINE FOODS MAKE VIGOROUS DOGS

Imperial Cod Liver Oil Foods for Dogs & Foxes are a balanced ration supplying the necessary Vitamins so essential to healthy growth and freedom from disease. Imperial Dog & Fox Biscuits are not hard. It is not necessary to soak them in liquids as they are readily broken up by small Dogs and Puppies. All Dogs and Foxes relish and thrive on these crisp tasty Biscuits. A trial will convince you.

You can Buy them at

Van Driele & Co.
GRAND RAPIDS, MICH.

Distributors

SELL

**Ge Bott's
Kream FrydKaKes**

DECIDEDLY BETTER

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

**Henry Smith
FLORAL Co., Inc.**

52 Monroe Avenue
GRAND RAPIDS

Phone 9-3281

Phone 61366

JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Link, Petter & Company

(Incorporated)
Investment Bankers

6th FLOOR, MICHIGAN TRUST BLDG.
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 Truck

GRAND RAPIDS, LANSING and
DETROIT.

Every Load Insured. Phone 55505

COCOA

DROSTE'S CHOCOLATE

Imported Canned Vegetables

Brussel Sprouts and French Beans

HARRY MEYER, Distributor

816-820 Logan St., S. E.
GRAND RAPIDS, MICHIGAN

BIXBY

OFFICE SUPPLY COMPANY
GRAND RAPIDS, MICHIGAN

PERSONAL SERVICE

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

BOMERS and WOLTJER

1041 Sherman and 1019 Baxter Sts.
GRAND RAPIDS, MICH.

Est. 1912

15 YEARS OF SERVICE

QUAKER RESTAURANT

THE HOME OF PURE FOOD

318 Monroe Ave.

Grand Rapids Michigan

J. CLAUDE YODAN

ATTORNEY AND COUNSELOR

Special attention given creditors proceedings, compositions, receiverships, bankruptcy and corporate matters.

Business Address:
433 Kelsey Office Building,
GRAND RAPIDS, MICHIGAN

BUSINESS IS A PROFESSION.**Scholars Now Find Their Way To Market Place.**

A seller and a buyer have come out of the darkness of barbarism into the advancing light of civilization. The seller must now elect which article he will take. If it be not his own, a trade has been made, and the advance of human relations has begun. Trust has been substituted for suspicion; self-restraint has taken the place of uncontrolled acquisitiveness; a code of morals and of law will emerge; and last, but not least, a sportsmanship, recognizing with a sense of honor the rules of the game, will come into being.

"Every man knoweth," said Gerard Malynes in his 'Lex Mercatoria,' published in 1622, "that for manners and prescriptions there is a great diversity among all nations; but for customs observed in the course of traffic and commerce there is that sympathy, concordance and agreement which may be said to be of like condition to all people, diffused and spread by right reason and instinct of nature consisting perpetually. And these customs are properly those observations which merchants maintain between themselves, and if these be separated from the law of nations the remainder of the said law will consist of but few points."

John Cotton said that the true rules for trading were these:

1. A man may not sell above the current price, i. e., such a price as is usual in the time and place and as another (who knows the worth of the commodity) would give for it, if he had occasion to use it.

2. When a man loses on a commodity for want of skill he must look at it as his own fault or cross and therefore must not lay it upon another.

3. Where a man loses by casualty at sea it is a loss cast upon him by Providence and he may not ease himself of it by casting it upon another; for so a man should seem to provide against all providences, that he should never lose; but where there is a scarcity of a commodity, there men may raise their price; for now it is a hand of God upon the commodity and not the person."

They began to form trade associations first, merely to promote acquaintance and to create morale in the organization which would, in a sense, be a substitute for the public opinion of the local community in the earlier days. Gradually through these organizations codes of conduct are being developed, and rules are emerging to enforce standards both as to character of goods and methods of trading, which are designed to afford proper protection and for the better service of society. It is these self-imposed rules designed to enforce standards on the entire group engaged in similar business that are the distinguishing mark of the new profession. In fact, products have become so highly technical and the rules of business so complicated, that it is difficult, if not impossible, for anyone other than business men, and for the most part only those in the same line of business, to sit in judgment on unfair practices which the

law cannot well reach and which the church cannot well understand.

Let me say, however, that so far as the public is concerned, organized business has been quick to take the advantages of group action, but has been slow to assume group responsibilities. Too frequently business men have acquiesced, even if they did not participate, in objectionable practices until an outraged society compelled amateurs to interfere. The amateurs were frequently in the legislature, and unwise laws were enacted. Legislatures reached out for abuses they could readily observe, but the causes of which they did not fully understand. Frequently the laws overreached themselves, and from the standpoint of society did more harm than the evils they were intended to correct. It is to be hoped that within these walls research in these fields will not only inspire business men to adopt standards acceptable to the public conscience, but will also furnish the information on which wise laws may be drafted and wise decisions made. Many business associations need the benefit of such research to-day. Many are doing their best, not only to discipline their own members, but to set up standards which will be helpful to all. No one has recognized the benefit of trade associations or done more to develop them in proper lines than the present Secretary of Commerce, Mr. Herbert Hoover.

Here in America we have raised the standard of political equality. Shall we be able to add to that, full equality in economic opportunity? No man is wholly free until he is both politically and economically free. No man with an uneconomic and failing business is free. He is unable to meet his obligations to his family, to society and to himself. No man with an inadequate wage is free. He is unable to meet his obligations to his family, to society and to himself. No man is free who can provide only for physical needs. He must also be in a position to take advantage of cultural opportunities. Business, as the process of co-ordinating men's capital and effort in all fields of activity, will not have accomplished its full service until it shall have provided the opportunity for all men to be economically free.

Is it any wonder that in this land of political freedom men resented the notion of being servant to a master?

Perhaps some day we may be able to organize the human beings engaged in a particular undertaking, so that they truly will be the employer buying capital as a commodity in the market at the lowest price. It will be necessary for them to provide an adequate guaranty fund in order to buy their capital at all. If that is realized the human beings will then be entitled to all the profits over the cost of capital. I hope the day may come when those great business organizations will truly belong to the men who are giving their lives and their efforts to them, I care not in what capacity.

Then they will use capital truly as a tool and they will be all interested in working it to the highest economic advantage. Then an idle machine will mean to every man in the plant who

**SMO-KIT**

The latest convenience for lovers of the fragrant weed! Great for the home—for the office desk—for the bed side table—or to place beside guests at dinner or when playing cards. Holds 8 to 10 cigars, package of 20 cigarettes, box of safety matches. Large, deep ash receptacle—removable! Prevents spilling ashes. Compact—occupies only 6½ x 3½ in. space. Both sides close. Fireproof—made entirely of metal handsome black, green or maroon crystalline enamel finish with silvery bands. Makes a novel, much appreciated gift. Delights every smoker. Price \$3.50. If not at your dealer's, write direct to

American Brass Novelty Co.
000 SMO-KIT Division,
GRAND HAVEN, MICHIGAN

When in need of High Grade Detective Service

Call

Halloran's National Detective Agency

Phone 6-5626 or 3-2193
Grand Rapids, Michigan

Special November Sale on TARPAULIN All Sizes.

8c a sq. ft. and up.

Write for samples and price.

No obligation.

G. R. Awning & Tent Co.
500-508 Monroe Ave.

Hodenpyl Hardy Securities Corporation

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.

231 So. La Salle Street
Chicago

New York Jackson
Grand Rapids

Willet - Chulski & Company

Investment Bankers and Brokers

Listed and Unlisted Securities.

933-934 Michigan Trust Bldg.

GRAND RAPIDS, MICH.

We will buy and sell following
Stocks and Bonds.

Agricultural Life Ins.
Automatic Musical Inst. Units.
Automatic Musical Inst. Par. Pfd.
Alabastine Co. Pfd. & Common
American States Securities

Belmont Sand & Gravel Co.

Central West Cas. Company

Corduroy Tire Co. units.

Columbia Nat'l Fire Ins.

Cont'l Sugar Co. Common

Dayton Rubber units.

Detroit Fidelity & Surety.

Detroit Life Insurance.

Durant Motors Michigan.

Detroit Mortgage Co. Preferred.

Federal Discount 50% Units.

Foulds Co. Preferred and Common.

Flint Motors.

Frischkorn Real Estate Units.

General Cas. & Surety Co. Detroit.

G. R. Brass Co. Preferred & Com.

G. R. Store & Equipment Pfd. & Com.

Globe Knitting Works Pfd. & Com.

Guarantee Bond & Mort., Pfd. & Com.

Hamil Divide. Mining Co.

Haskelite Mfg. Co. Pfd. & Common

Holland St. Louis Sugar Com. & Pfd.

Kalamazoo Title Bond & Mtge. Co.
units.

Liberty National Bank (Durant)

Michigan Investment Pfd. & Com.

Michigan Mtge. & Investment Units

Michigan Finance units.

Michigan Guaranty Corp'n.

Metropolitan 5-50c Store Pfd. & Com.

Muskegon Finance units.

Muskegon Motor Spec. Common.

National Brass Pfd. & Common.

National Piano Mfg. Co. Common.

Noble Oil Co. Preferred & Common.

Peerless Portland Cement Co.

Petoskey Portland Cement Co. &
Tpn.

Richards Storage Co. Pfd. & Com.

Star Motors.

Shifflet Cumber Pfd. & Common.

Title & Trust Co. units Frischkorn.

Union Mortgage Co. Pfd. & Com.

Valley City Milling Co. Preferred

Wolverine Portland Cement

Wolverine Fire Ins.

Woodley Petroleum

Walker Candy units. Owosso.

Washington Bldg. Co. Units.

American Bond & Mtge. Bonds.

S. W. Strauss & Co.

Bristol & Company.

Geo. M. Forman & Co.

Federal Bond & Mtge.

Federal Warehouse Co. 1's

Milton Strauss Bonds

MEN WORTH WHILE.

Contributors to the Forty-fourth Anniversary Edition.

Arthur Scott White is one of the oldest and most respected newspaper men in Michigan. For many years he was engaged in daily newspaper work as reporter, editor and owner. About fifty years ago he established the Michigan Artisan, the first furniture journal published in this State. He continued in sole control of the monthly until about ten years ago, when he sold it to the Furniture Journal Co. Mr. White has always taken a keen interest in city, county and State affairs. He was an unusually efficient member of the Legislature several years ago and his name is associated with several meritorious measures which are now embodied in the law of the land. Mr. White has been an appreciated contributor to the Tradesman for many years. His articles cover every subject in which he has a direct personal interest.

Lee M. Hutchins is the only contributor in this year's anniversary edition whose name and portrait have been in evidence in every one of the nineteen anniversary editions gotten out by the Tradesman. When the Tradesman was established in 1883 he was connected with the Taylor & Cutler drug house in Ionia. After fourteen years (1873-1887) with this house, he connected himself with the Michigan Drug Co., Detroit, where he remained eleven years. If he lives until next year (and there is no indication that he will not round out 100 years) he will have devoted thirty consecutive years to the Hazeltine & Perkins Drug Co., which he has guided all that time with great care and thoroughness. Next to ex-Governor Ferris, he has probably made more public speeches in Michigan than any other citizen. Whatever he undertakes to do he invariably does well. For a year or two he has been a dominant factor on the local board of education, giving the work a virile force which will be remembered and from which the educational interests of the city will profit long after he has gone to his reward. Grand Rapids would be very much better off if it had more citizens of the Hutchins type.

Hon. Cassius L. Glasgow resides in the town of Nashville, but his activities in many different directions have given him a world wide reputation. He has held many positions of trust and responsibility. He has been a State Senator and was for many years State Railroad Commissioner. In both positions he did the people of Michigan yeoman service. He has been President of the National Retail Implement Dealers Association and is now serving the hardware trade as President of the Michigan Retail Hardware Association. His hardware store at Nashville is an outstanding success. He is a straight thinker, a sharp shooter and one of the best platform orators connected with the retail trade of Michigan.

Charles E. Belknap is known to every citizen of Grand Rapids as the

man who refuses to grow old. Past 80, as age is counted by the calendar, he has no use for gray hair and his step is as elastic and his enthusiasm as buoyant as they were forty years ago. As alderman, mayor, chief of the fire department or congressman, he acquitted himself creditably, serving his constituents well and faithfully. Retired from active business, he is devoting practically all his time to the Boy Scout movement, which owes much of its impetus in this locality to his energy, foresight and unselfish devotion.

Herbert W. Collingwood edited and published the Rural New-Yorker, the most reliable and practical agricultural journal in the world, for more than forty years. Born in New England, his father was killed in the early days of the war and he was forced at an early age to make a place for himself in the world. He devoted several years to lumbering and farming occupations in Northern Michigan, subsequently working on a ranch in Colorado. He understood the farmer as few men do and wrote on agricultural topics with rare tact, commanding ability and remarkable results. He owned and personally conducted an experimental farm in New Jersey, from which many of his illustrations were drawn. This close contact with actual conditions made his observations and accomplishments in the agricultural field of peculiar interest and practical value to his readers. He was a brother of Judge Collingwood, of the Ingham County Circuit Court. Mr. Collingwood died Oct. 21, passing away without a struggle. He was ill only about a week.

Rev. J. Edward Kirby was for many years pastor the leading Congregational church of Des Moines, Iowa. He has a brilliant mind and is a powerful expounder of the Bible and liberal religion. A few years ago he retired from regular pulpit work to engage in the exploitation of financial institutions from which people in modest circumstances can make loans on easy terms and small payments, in which he has been remarkably successful.

Fred K. George is a newspaper man of long and varied experience. For some years he has been connected with the publicity department of the United Light & Power Co. as chief executive. Although he lives in Grand Rapids he owns and conducts a farm and has made a careful study of conservation matters, on which he is an acknowledged expert. His discussion of the subject in this week's edition of the Tradesman is very complete and comprehensive.

Charles W. Garfield is so well known to the readers of the Tradesman that he needs no introduction. Some of his many virtues are set forth in detail in the remarkable symposium contributed by some of his many friends published elsewhere in this week's edition. Mr. Garfield is a many-sided man—and good on all sides. No one has ever lived a more useful life or exerted a wider influence among those who know him or know of him.

Year After Year
Month After Month
Week After Week
JAP ROSE ADVERTISING
goes on and on.



Instead of playing fast and loose, JAP ROSE advertising continues the year around — steadily, faithfully.

Because no other soap is like it, JAP ROSE does not compete with any other and no other competes with it. A distinctively individual product, JAP ROSE has a market all its own, the most particular people everywhere. The aim of JAP ROSE advertising is to bring this fine trade to your store.

Test the power of this advertising to win new trade for your store—the patronage of those discriminating people who want the best—free spending customers. Feature JAP ROSE in your advertising, in your windows and on your counter.

Write today for attractive business-getting cutouts, display cards, sales strips, and other helps which will be sent free of charge.

JAMES S. KIRK & COMPANY CHICAGO, ILL.

There are as many different kinds of
AUTOMOBILE INSURANCE

as there are fish in the sea.

Be Sure The Contract or Policy You Have

1. Pays any loss you may have before you pay it—not afterwards.
2. Pays judgements rendered against you by a jury.
3. Places no limit on the length of time which elapses between the accident and the filing of the claim or starting of the suit.
4. Does not require you to render sworn statements to the far distant Home Office of the Insurance Company.

The **PREFERRED** Policy has all desirable characteristics mentioned above—and more.

write or call

Preferred Automobile Underwriters Company

824-828 Grand Rapids Natl. Bank Bldg.,

Grand Rapids, Michigan

Lloyd E. Smith was for many years sales manager for the Valley City Milling Co. For some years he has been manager of the J. F. Eesley Milling Co., of Plainwell, in which he is financially interest. He is a man of wide observation and deep penetration. He sees things as they are and aims to talk and write in a language that all can understand. He does not prescribe one standard of living for others and deviate from that standard in his own practice. He is a practical Christian and works on the job seven days a week.

William L. Brownell is a writer of advertising with remarkable pulling power. He has lived in Kalamazoo all his life. When the Tradesman was founded in 1883 he was one of our first subscribers. He has read every one of the 2303 issues put out since that time. He was then conducting the finest retail grocery store in Kalamazoo. He has since been identified with the wholesale grocery business and the manufacture of corsets, in both of which undertakings he acquitted himself creditably. He is a happy after dinner speaker, an ideal toastmaster, a high church Episcopalian and a good citizen. He always looks on the bright side of every proposition and has probably started more people along the lines of right thinking and right living than any other man in Kalamazoo.

Luther H. Baker resides in East Lansing, where he enjoys the esteem of all who know him. He is a leader in the new union church of that city

and is regarded as one of the most influential citizens of that college city. He is Manager of the Michigan Shoe Dealers Mutual Fire Insurance Co., of Lansing, and is generally conceded to be one of the best posted men on mutual insurance in this country. Under his administration the company he controls has made a remarkable record of progress and stability.

Solomon Levitan is State Treasurer of Wisconsin. He started his business career as a pack peddler, soliciting orders from door to door. Later he engaged in the clothing business on his own account, achieving remarkable success. He is a man of broad experience, excellent judgment and universal sympathy. His political career has been marked by great fidelity to the people he serves. He is a real watch dog of the treasury, never permitting the expenditure of a penny unless the people have received an equivalent therefor.

Harold K. Royal is General Manager of the Oceana Canning Co., of Shelby. He is also a part owner in the canning factory at Montague. He is a son of Harry M. Royal, who was the first regular printer employed by the Tradesman forty-four years ago. Mr. Royal has been President of the Michigan Cannery Association and is now chairman of an important committee created by the National Cannery Association. He has made a detailed study of canning conditions for many years and is very generally conceded to be one of the most progressive young

men connected with the canning business of the country.

James M. Merrill is better known to Tradesman readers as Old Timer, under which name he has written an average of two articles a week for the past dozen years. Mr. Merrill lived on the Muskegon River in the early lumbering days and his knowledge of the events which happened in those stirring times is both comprehensive and accurate. He has been a farmer, a store clerk, a merchant and a newspaper man and has acquitted himself well in all lines. He is living quietly in Grandville in companionship with a sister.

Roy H. Randall was a Tradesman worker for nearly twenty-five years. He came to us as a compositor, later assuming the duties of foreman of the news room. For several years he was superintendent of the job printing department, where he formed acquaintances which fitted him for the position he now occupies as general salesman for the James Bayne Printing Co. Mr. Randall is a 32nd degree Mason and an all round sport and good fellow. He can talk intelligently on any subject and his travels in many states have given him a knowledge of manufacturing and business conditions which few men enjoy.

Wanted.

A man for hard work and rapid promotion—a man who can find things to be done without the help of a manager and three assistants.

A man who gets to work on time in

the morning and does not imperil the lives of others in an attempt to be first off the job at night.

A man who is neat in appearance and does not sulk for an hour's overtime in emergencies.

A man who listens carefully when he is spoken to and asks only enough questions to ensure the accurate carrying out of instructions.

A man who moves quickly and makes as little noise as possible about it.

A man who looks you straight in the eye and tells the truth every time.

A man who does not pity himself for having to work.

A man who is cheerful, courteous to everyone and determined to "make good."

This man is wanted everywhere. Age or lack of experience do not count. There isn't any limit, except his own ambition, to the number or size of the jobs he can get. He is wanted in every big business.

No Spectator.

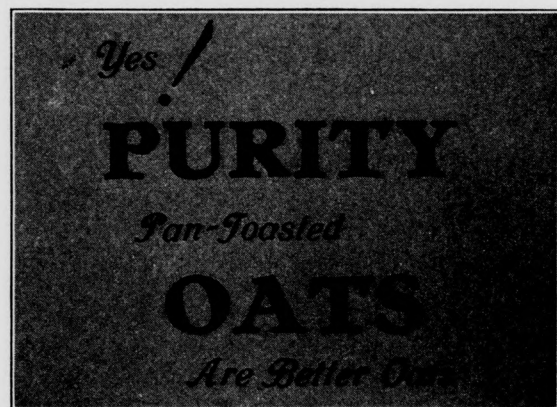
They were newly wedded and not in the best of circumstances. Said he, "If things don't go better with us, darling, I suppose your father won't see us starve."

"No, poor dear," replied the young wife, "his eyesight gets worse every day."

Save the Soap.

Teacher: What is the "Order of the Bath?"

Kid: Pa first, then Ma, then us kids, and then the hired girl.



We solicit inquiries from any retailers not familiar with PURITY Quality, Prices, or Policy of selling only independent Retailers.

They are better for your customers because they are a fancy Pan-Toasted Grade of Oats.

They are better for you because their quality makes them repeat, and because the business you build on PURITY and CHEST-O-SILVER OATS will never be taken from you by cut-rate Chain Stores.

We Don't Sell And Never Have Sold Chain Stores Purity Oats

PURITY OATS COMPANY

Keokuk, Iowa

THE GROCERY BUSINESS.

Present Day Conditions—What of the Future?

In the field of merchandising the one line of business which is receiving the most attention is that of the distribution of food stuffs. On every side the question is being asked, "What is to become of the retail and wholesale grocer?" Volumes have been written concerning this subject during the past five years and articles are appearing every day in business magazines relative to the distribution of food stuffs. These articles are written by men who are leaders in their professions; but no one even attempts to predict the ultimate outcome.

The advent of the chain store organizations now operating nationally has made a great change in the method of conducting retail grocery stores. I am fully convinced that the chain stores are here to stay and that they occupy a place in the economical distribution of food stuffs. I am also thoroughly convinced that the neighborhood retail grocer will continue to be a factor in the retail grocery business in his community. I believe that the chain store operation will compell the individual retail grocer to analyze his method of operation and in the end those who survive in their community will be better merchants.

The chain organizations are efficiently managed and with their great buying power are in a position to offer the buying public nationally advertised items at attractive figures and still make a profit. They know their overhead costs and the volume of business which they must secure to show a net profit.

The community grocer must establish adequate accounting systems, so that he may know what his cost of doing business is. With this overhead cost established he can very easily figure out the volume of sales he must secure in order to make money. The independent grocer giving full service to his customers should not attempt to, nor can he compete with chain stores doing business on a cash and carry basis. I feel that the community retail grocer should recognize the chain store operation and arrange his affairs so that, instead of fighting the chain stores, he should by his own personality, the service he renders and the good will he has built up in the community, continue operating his business in a successful and profitable manner.

Conditions in the wholesale grocery business are entirely different than they were ten years ago and it has reached the stage where in the wholesale grocery business it is a survival of the fittest. From an economical viewpoint the wholesale grocer functions as the assembler of food stuffs and supplies needed by the retailer, such supplies being obtained from all over the world. In payment for such service the wholesale grocer receives the smallest percentage of profit of anyone in the line of merchandising. It is only by securing a large volume

of business at a small profit with a fast turnover that he is able to make any net profit whatsoever.

During the great world war the wholesale grocer worked under the direction of the United States Food Department and immediately after the signing of the armistice and the rapid decline in prices, every wholesale grocer in this country suffered severe losses and many were forced to liquidate and discontinue business. Other wholesale grocers in an attempt to recoup the severe losses and remain in business, attempted to operate on new ideas which were theoretically sound, but did not work out in practice. During the entire period of the last five years the wholesale grocery business has been undergoing a reconstruction

chandising have let their breastbone slip around to whether their backbone should be.

Some ten years ago someone discovered the word "volume" in the dictionary and proceeded immediately to present the word to the business interests of this country, as a solution of the method of making profits. Many concerns immediately cast percentages aside, and then and now, in order to secure volume are selling merchandise below their established overhead cost in percentages. I have yet to learn how goods can be sold at 5% above cost with an overhead of 10 per cent. and how anyone can secure sufficient volume and turnover to show a net profit of 2 per cent. It simply cannot be done.

petitors. Competition must be recognized, but when competition becomes the dictator of policies of any concern, the life of that concern will be short.

In my opinion, business to-day is on a much better footing than it has been for a number of years past, in that the successful men in business to-day are the men who are four-square, who are operating their business shrewdly, but not endeavoring to take undue advantage of their fellowman.

In looking over the situation from a business standpoint in Western Michigan, I am fully convinced that Western Michigan will have a steady growth of population for years to come. There will be no big room in any line of endeavor, but with a steady growth and with the various lines of business placed upon firm foundations, I believe that Western Michigan is in a better position than any other section of the country.

The future of the independent retail grocer, the chain store organizations and the wholesale grocer rests entirely with those who are in charge of the operation. I feel certain that all three have their proper place in the economical distribution of merchandise.

W. A. Gilleland.



W. A. Gilleland.

William A. Gilleland is Manager of the Worden Grocer Co., which was nearly wrecked by the embezzlement of several hundred thousand dollars by the former manager. Mr. Gilleland jumped into the breach as the representative of the receiver and has literally worked wonders in the process of rejuvenation. It is doubtful if there is another wholesale grocery executive in the country who could have made the record he has achieved as a mercantile Moses. His knowledge of the business is complete and accurate and his knowledge of men is so unerring that he seldom makes a mistake. Furthermore, he is able to inspire his associates and employes with the same enthusiasm he possesses to a marked degree. His views on the much discussed grocery store problem will command respect because he writes from both observation and practical experience.

"You have acted very wrongly." Thus Horace's father, in the presence of Horace's mother, to Horace, discovered in the act of stealing jam. "It may seem a small offense, Horace," he continue, "but it has for its foundations one of the prime causes of the world's unhappiness—disobedience. I am more than angry. I am grieved. I want my son to grow up a fine, strong, honorable man. I want him—" Here he paused for breath. Little Horace turned enthusiastically to his mother: "Mamma," he cried, "isn't papa interesting?"

Go forth into the busy world and love it, mingle kindly with its joys and sorrows, try what you can do for men rather than what you can make them do for you, and you will know what it is to have men yours, better than if you were king or master.—Brook Herford.

period and is slowly but surely again getting on a firm foundation.

I have often been asked the question, "What is wrong with the wholesale and retail grocery business?", and my answer has been, "There is nothing wrong with either the wholesale or the retail grocery business, the trouble is with the men who are in it." In many instances, men who through many years of education in their business know how to operate successfully, let their business policies be decided by the actions of their competitors, and in their desire to secure volume permit evils to go on in their business which they know are not profitable. Volume without a profit is of no benefit whatsoever. Too many men to-day in all lines of retail and wholesale mer-

To-day both the wholesale and retail grocer are selling many items without any profit whatsoever, in order to meet competition and maintain their volume of business. There is no mystery in the operation of a wholesale or retail merchandising concern, whether it be groceries, hardware or shoes. When any concern has by close analysis learned the cost of the operation of that concern, they certainly do not have to figure very much to know before they have taken off a financial statement whether they are selling goods at a profit or at a loss.

Successful merchandising to-day simply means that those who have the management of any business must keep their feet under the table and not be stampeded by the actions of their com-

We Salute

The MICHIGAN TRADESMAN

On Your Anniversary

Your success bears tribute to your interest in and vigilance for the merchants and business people of Michigan.

It is particularly fitting that we greet you on this occasion—for we have much in common. Your devotion to the principles of merchandising progress is paralleled by Consumers Power Company's interest in the progress of its great Michigan territory — in the development of the Light, Heat and Power resources necessary to community and industrial progress — in the never-ending work to assure reliable, economical service — and in opening the way to a popular, profitable public partnership.

So do we greet you — as co-workers in serving Michigan.



Serving 286 Michigan Communities

40,000 Share-owning Partners

CONSUMERS POWER
COMPANY

THE DEPARTMENT STORE.

Trend in Selling Is Away From Artificial Solution.

Probably no greater change has taken place in the commercial world in the last twenty-five years than the transition of the department store from its past to its present methods of operation. A few days ago Sidney R. Baer, of Stix, Baer & Fuller, St. Louis, discussed the matter in considerable detail.

"The retail business is changing greatly," Mr. Baer said, "both in its character and in its method of operation. It is fast becoming a profession and its whole structure is passing through a transition that soon will justify this assertion. A new vision of management and a different type of executive have come upon the scene.

"Most of the great institutions of to-day were small stores a quarter of a century ago. As such they were conducted in a haphazard way typified by the small country store. The owners of these stores were, in the great majority of instances, the buyers, sellers and financiers. All initiative emanated from the office of the owner or manager, who dominated every activity.

"Organization and system were hardly known. What little system the store had was simply a gradual development to safeguard it against the natural leaks of expansion. Any great amount of system, however, was considered red tape and unnecessary expense. The functioning of any executives or employees not engaged in buying or selling was minimized in importance, for the non-selling division was not considered to be of constructive benefit in increasing profits or the volume of business.

"When an advantageous purchase of merchandise could be made from a jobber or manufacturer patrons of the store making the purchase were usually given the benefit. A big day in business was the result. The natural conclusion of these owner-buyers, therefore, was that the more these so-called advantageous purchases could be made the greater the volume of business the store would do over a given period and the larger the profit would be. What became of the merchandise left over after these sales were concluded was given little or no consideration. The loss that had to be taken in order to dispose of this surplus stock was unknown.

"There came a time, however, when these great institutions found it was not so easy to procure for the daily stimulation of the business quantities of merchandise that could be offered at price concessions to the public. By this time, though, their customers had been educated to expect to fill their needs at continual savings and were unwilling to buy at regular prices. Consequently it became necessary to offer, from regular stock, merchandise purchased at full prices. These goods had to be offered at prices low enough to make them interesting to the ultimate purchaser.

"No business can thrive long unless



Whither?

Pray men, if praying men ye be,
And all do supplicate some deity,
Whether ye will or no, there comes an hour
When frantically we seek a higher power—

Pray then, that in this day of gears,
Of levers, cogs and wheels,
When all of life wherever life is seen
Partakes of one great pitiless machine—

Humanity may pause and stem this spate
Of ruthless driving ere it is too late,
That God may grant us calm and poise
To hear a still small voice above the noise

Of clashing parts, of steel on steel,
Of plunging pistons, wheel on wheel,
The work of head and hand to reach a goal
Without the counsel of the soul.

For what avails this orgy, what the gain
Of cunning hand and master brain,
If shrinks the soul a shriveled thing,
And Power, no longer slave, becomes the King?

HARRY GLASS.

it makes a legitimate profit, and this method of building up sales soon became something of real concern. The percentage of gross profit, representing the difference between the cost of the merchandise and the sale price, diminished. This was due not only to the fact that 'regular' merchandise continually had to be sacrificed in the selling but also because under the policy of purchasing 'jobs' or large lots of merchandise at price concessions large losses had to be taken in the form of mark downs on the less desirable goods included in them.

"It is true that under this method of doing business volume developed greatly, until the small stores became great establishments. With this rapid growth, however, selling expenses mounted out of all proportion, because, due to the artificial stimulation of sales, volume fluctuated greatly from day to day. This meant that the sales staff had to be augmented temporarily to a corresponding degree by untrained, inefficient help whose selling cost was prohibitive. Other promotional costs of this type of business also mounted out of proportion to the increase of volume.

"Then the reaction began to come. It was evident to the management of leading stores that the fundamental structure of their business was not sound. It was further evident that the policy of continually appealing to the public through price alone was unsound and could not persist forever. They saw clearly that, if the future of their business was to be assured, a more constructive merchandising policy must be developed.

"Consequently, the great retail establishments of to-day are placing less emphasis on the daily price appeal and more stress on the completeness of stocks, new and desirable style and quality of merchandise, refined and liberal service and an atmosphere, in so far as the physical surroundings are concerned, that makes shopping attractive to the public."

Mr. Baer went on to say that hand in hand with this change of policy in merchandising developed the realization on the part of store managements that organization must be intensified and responsibilities widely distributed from the executive offices, in well-defined channels, upon specialists. "These specialists," he concluded, "were given full responsibility for their particular activity. The organization became a great scientific mechanism, wherein the manifold problems that presented themselves continually, both in merchandising and store operation, could be thoroughly analyzed. In the accounting division a unit known as the research department was developed. In it, through scientific statistics, many heretofore unknown phases of the store's activities were brought to light."—N. Y. Times.

There is hardly anything in this world that some men cannot make a little worse and sell a little cheaper, and the people who consider price only are this man's lawful prey.—John Ruskin.